

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UNSTARRED QUESTION No. 1710

ANSWERED ON MONDAY, JULY 31, 2023/ SRAVANA 9, 1945 (SAKA)

Pradhan Mantri Jan Dhan Yojana

1710. SHRI KRIPANATH MALLAH:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the main features of Pradhan Mantri Jan Dhan Yojana;
- (b) the number of beneficiaries under this scheme from Assam so far;
- (c) the details of the number of RuPay cards issued so far under this scheme to the beneficiaries especially women in Assam;
- (d) the details of the response received within the country;
- (e) whether the Government has given top priority to last mile banking services under this scheme; and
- (f) if so, the details thereof and the advance steps being taken by the Government to connect remote areas with banking/digital banking?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR BHAGWAT KARAD)

(a) Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched in August 2014 with the aim to provide universal banking services through opening of zero balance bank account for every unbanked household, based on the guiding principles of banking the unbanked, securing the unsecured and funding the unfunded (access to credit). The main features of the scheme are as below:

- i. One Basic Savings Bank Deposit (BSBD) account to “every unbanked adult”.
- ii. OD limit of Rs.10,000; and
- iii. Free Rupay debit card with inbuilt accident insurance cover of Rs.2 lakh (Rs 1 lakh for accounts opened before 28.08.2018).

(b) & (c) The number of beneficiaries and Rupay cards issued so far under PMJDY in Assam by banks, as on 12.07.2023, is as under:

Total number of PMJDY accounts/ Beneficiaries	2.25 crores
Rupay Cards issued to PMJDY account holders	1.22 crores
Rupay Cards issued to Women PMJDY account holders*	0.68crores

* only Public Sector Banks

(d): The penetration of PMJDY at national level, as on 12.07.2023, is as under–

Number of Accounts	49.49 crores
Deposit in Accounts	Rs 2,00,958 crores
Number of Rupay Cards issued	33.75 crores
Number of women beneficiaries	27.49 crores
No of beneficiaries in Rural/Semi urban	32.98 crores

Source: Banks

(e) and (f): The last mile delivery of basic banking services like cash deposit, cash withdrawal, intrabank or interbank fund transfer, balance enquiry and mini statement, etc. are being provided to the bank customers through banking outlets. Government is monitoring the availability of banking outlets (bank branch / business correspondent / Indian Post Payments Bank (IPPB) branch) for providing banking services within 5 km of all inhabited villages. Out of 6,01,328 mapped inhabited villages, 99.63% villages are covered by a banking outlet through 1.71 lakh Branches, 7.70 lakh BCs, and 1.44 lakh India Post Payments Banks (IPPB).
