

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**  
**UNSTARRED QUESTION No.990**  
ANSWERED ON 8<sup>th</sup> FEBRUARY, 2021 (MONDAY)/MAGHA 19, 1942 (SAKA)

**PMJDY Accounts**

990. SHRI KARTI P. CHIDAMBARAM

Will the Minister of FINANCE be pleased to state:

- (a) the number of people currently holding Jan Dhan accounts under PMJDY, age-wise, gender-wise, and State-wise;
- (b) the number of these people who held bank accounts prior to the launch of the scheme, age, gender and State-wise;
- (c) the number of people who received the DBT to Jan Dhan accounts under the Pradhan Mantri Garib Kalyan Package from April 2020, State-wise;
- (d) the number of these people who were able to successfully withdraw this money, State-wise;
- (e) the details of the parameters being used to judge the effectiveness of the Jan Dhan scheme along with the details of measures taken to increase financial literacy among Jan Dhan account holders, particularly women; and
- (f) whether the Government has taken note of complaints of biometric failures and other technical difficulties preventing access to the account and if so, the details of measures taken to address the same?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI ANURAG SINGH THAKUR)

(a) & (b) As informed by banks, as on 27.01.2021, 41.75 crore accounts have been opened under Pradhan Mantri Jan Dhan Yojana (PMJDY). Gender-wise and State-wise number of PMJDY accounts is at **Annexure-I**. The scheme aims to open bank accounts of every unbanked person and is not age related.

As informed by Reserve Bank of India, the number of savings accounts including PMJDY accounts has increased from 97.77 crore as on 31.03.2014 to 164.32 crore as on 31.03.2019

(c) & (d) As informed by Ministry of Rural Development (MoRD), total of 20.64 crore women PMJDY account holders were benefitted through the ex-gratia payment under Pradhan Mantri Garib Kalyan Yojana (PMGKY). State-wise data on number of beneficiary accounts is at **Annexure-II**. The data pertaining to people who were able to successfully withdraw this money, State-wise, is not centrally maintained.

(e) PMJDY has been successful in increasing banking penetration and to promote financial inclusion across the country. As on 27.01.2021, 41.75 crore accounts have been opened with deposit balance of Rs.1,37,755 crore. Approximately 30.69 crore RuPay cards with an inbuilt accidental insurance of Rs. 1 lakh (Rs.2 lakh for accounts opened after 28.8.2018) coverage have been provided to PMJDY account holders. About 80% of total operative accounts under PMJDY have been seeded with Aadhaar and eligible accounts are getting Direct Benefit Transfer (DBT) in their accounts.

PMJDY account holders including women account holders can perform banking transactions at bank branch or Business Correspondent (BC) point. As informed by RBI, Financial Literacy Centres (FLCs) and rural branches of banks across the country address the financial literacy needs of different target groups, namely farmers, micro and small entrepreneurs, school children, Self Help Groups (SHGs), senior citizens etc including women. In consonance with the RBI guidelines, rural branches and FLCs of banks conduct camps for financial literacy across the country.

As informed by MoRD, the Ministry of Rural Development under Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) has initiated a focused intervention for spreading of awareness and financial literacy among women Self Help Group members in rural areas. Under this intervention, 24536 Field level cadres has been trained to conduct Financial literacy camps at the village level. Each of the cadres has been equipped with resource materials and training kits for conduct of the awareness camps.

(f) As informed by Banks, they have taken necessary steps in consultation with National Payments Corporation of India (NPCI), including enabling the requisite infrastructure, to minimize the technical declines under Aadhaar enabled Payment System (AePS).

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## Annexure-I as referred to in part (a) of the Lok Sabha question No. 990 for 08.02.2021 regarding "PMJDY Accounts"

<b>PMJDY Accounts Statewise &amp; Genderwise as on 27.01.2021</b>				
<b>S.No</b>	<b>State/UT</b>	<b>Number of Female Accounts</b>	<b>Number of Male Accounts</b>	<b>Total Accounts</b>
1	Andaman & Nicobar Islands	22,877	24,885	47,762
2	Andhra Pradesh	6,681,271	4,570,082	11,251,353
3	Arunachal Pradesh	194,540	158,917	353,457
4	Assam	10,845,483	7,462,859	18,308,342
5	Bihar	26,988,035	20,995,811	47,983,846
6	Chandigarh	124,745	142,864	267,609
7	Chhattisgarh	8,489,361	6,764,079	15,253,440
8	Dadra & Nagar Haveli	56,635	88,616	145,251
9	Daman & Diu	18,414	41,177	59,591
10	Delhi	2,271,621	2,522,939	4,794,560
11	Goa	74,560	94,192	168,752
12	Gujarat	8,007,146	7,891,971	15,899,117
13	Haryana	3,912,343	3,933,604	7,845,947
14	Himachal Pradesh	772,778	714,400	1,487,178
15	Jammu & Kashmir	1,321,285	1,110,005	2,431,290
16	Jharkhand	8,536,757	6,776,665	15,313,422
17	Karnataka	8,395,992	6,701,881	15,097,873
18	Kerala	2,768,773	1,934,506	4,703,279
19	Ladakh	12,115	8,723	20,838
20	Lakshadweep	3,143	2,828	5,971
21	Madhya Pradesh	18,643,435	16,441,069	35,084,504
22	Maharashtra	16,086,410	13,587,421	29,673,831
23	Manipur	570,406	450,380	1,020,786
24	Meghalaya	342,348	243,768	586,116
25	Mizoram	163,669	156,105	319,774
26	Nagaland	178,704	147,448	326,152
27	Odisha	9,500,866	7,610,180	17,111,046
28	Puducherry	93,426	69,913	163,339
29	Punjab	3,833,732	3,460,678	7,294,410
30	Rajasthan	17,364,628	11,653,341	29,017,969
31	Sikkim	44,727	42,308	87,035
32	Tamil Nadu	6,477,018	4,563,909	11,040,927
33	Telangana	5,821,133	4,285,324	10,106,457
34	Tripura	461,354	443,276	904,630
35	Uttar Pradesh	38,666,838	32,006,493	70,673,331
36	Uttarakhand	1,439,117	1,273,665	2,712,782
37	West Bengal	22,040,514	17,895,795	39,936,309
<b>Total</b>		<b>231,226,199</b>	<b>186,272,077</b>	<b>417,498,276</b>

Source:Banks

**Annexure-II as referred to in part (c) of reply to the Lok Sabha question No. 990 for 08.02.2021  
regarding "PMJDY Accounts"**

<b>Sl. No</b>	<b>State/ UT</b>	<b>No. of Beneficiaries</b>
1	ANDAMAN & NICOBAR ISLANDS	29458
2	ANDHRA PRADESH	9221888
3	ARUNACHAL PRADESH	187853
4	ASSAM	9691137
5	BIHAR	24362070
6	CHANDIGARH	112533
7	CHHATTISGARH	8052444
8	DADRA & NAGAR HAVELI	53222
9	DAMAN AND DIU	17290
10	DELHI	2063036
11	GOA	70398
12	GUJARAT	7173309
13	HARYANA	3544167
14	HIMACHAL PRADESH	726187
15	JAMMU & KASHMIR	1084965
16	JHARKHAND	7450251
17	KARNATAKA	8064352
18	KERALA	2612280
19	Ladakh	9377
20	Lakshadweep	2889
21	MADHYA PRADESH	16748931
22	MAHARASHTRA	14167249
23	MANIPUR	523806
24	MEGHALAYA	318871
25	MIZORAM	153790
26	NAGALAND	177746
27	ODISHA	8521792
28	PUDUCHERRY	93901
29	PUNJAB	3412119
30	RAJASTHAN	14852041
31	SIKKIM	43915
32	TAMIL NADU	6138898
33	TELANGANA	3172991
34	TRIPURA	444408
35	UTTAR PRADESH	32437601
36	UTTARAKHAND	1320373
37	WEST BENGAL	19369409
	<b>Grand Total</b>	<b>206426947</b>