

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

UNSTARRED QUESTION No. 1198

ANSWERED ON MONDAY, DECEMBER 6, 2021/ AGRAHAYANA 15, 1943 (SAKA)

PMJD Yojana

1198. SHRIMATI POONAMBEN MAADAM

Will the Minister of FINANCE be pleased to state:

- (a) the details of the steps taken by the Government to facilitate ‘The Pradhan Mantri Jan-Dhan Yojana (PMJDY)’ which envisaged universal access to banking facilities;
- (b) the number of people benefitted from this scheme in Gujarat;
- (c) the percentage of women among all beneficiaries of this scheme;
- (d) whether there is any clause of keeping minimum balance in the account; and
- (e) if so, the details thereof?

Answer

The Minister of State in the Ministry of Finance
(DR BHAGWAT KARAD)

(a) With a view to increase banking penetration, promote financial inclusion and to provide at least one bank account per household across the country, a National Mission on Financial Inclusion (FI) known as Pradhan Mantri Jan Dhan Yojana (PMJDY) was announced on 15th August, 2014.

In order to give impetus to financial inclusion initiatives of the Government, the scheme was extended beyond 14.08.2018 with the focus on opening of accounts shifting from “every household” to “every unbanked adult” with certain modifications. Under PMJDY, following are the facilities that envisaged universal access to banking facilities:

- i. One Basic Savings Bank Deposit (BSBD) account is opened for unbanked person;
- ii. A free RuPay debit card is given to the PMJDY account holders with inbuilt accident insurance cover of Rs. 1 lakh. (For PMJDY accounts opened after 28.08.2018, inbuilt accident insurance cover is of Rs.2 lakh);
- iii. Eligible PMJDY account holders can avail overdraft facility up to Rs.10,000;
- iv. Direct Benefit Transfer (DBT) under different Government schemes can be received by respective eligible beneficiaries in their Jan-Dhan accounts;
- v. A digital pipeline of Jan-Dhan Aadhaar Mobile (JAM) has been laid through linking of Jan-Dhan account with mobile number and Aadhaar. This infrastructure pipeline is providing the necessary backbone for and easing DBT flows, adoption of social security/pension schemes, facilitating credit flows, promoting digital payments, etc.

The pipeline has also facilitated seamless transfer of Aadhaar enabled banking transactions including cash withdrawal and remittance, the importance of which was duly recognized during the lockdown due to pandemic; and

- vi. PMJDY account can be opened at any bank branch or banking outlet manned by Business Correspondent (BC).

Further, to ensure availability of banking outlet (Bank branch/BC), within 5 kilometers of all inhabited villages the Government has launched a Geographic Information System (GIS) based app., namely, Jan Dhan Darshak app (JDD app) developed by National Informatics Centre (NIC). Banks have been provided login credentials to upload the GIS location of their branches, Business Correspondents and ATMs on the app.

As per data uploaded by the banks on JDD app, out of the 5.538 lakh mapped villages on the app, 5.536 lakh (99.97%) villages are having banking outlet (branch or BC) within 5 kilometres distance.

(b) and (c) As informed by banks, the details of total number of beneficiaries under PMJDY (as on 17.11.2021) are as under:

	In crore		
	Total Beneficiaries	Female Beneficiaries	% of Female Beneficiaries
India	43.90	24.42	55.60 %
Gujarat	1.65	0.84	51 %

(d) and (e) There is no requirement for maintaining minimum balance in PMJDY accounts.
