

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

**UNSTARRED QUESTION No. 5182**

ANSWERED ON MONDAY, APRIL 04, 2022/ CHAITRA 14, 1944 (SAKA)

**PMJD Yojana**

**Question**

5182. SHRI ARUN KUMAR SAGAR:

Will the Minister of FINANCE be pleased to state:

- (a) whether the people of the country expect development through Pradhan Mantri Jan Dhan (PMJD) Yojana;
- (b) if so, the details thereof including the total bank accounts opened under the said scheme till 31 January, 2022, State and bank-wise;
- (c) the details of the total amount deposited under this scheme so far;
- (d) whether the Government proposes to introduce more such innovative schemes for the rapid development of the country and to create consciousness among the general public about the development; and
- (e) if so, the details of the action plan of the Government in this regard?

**Answer**

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

(a) to (e) 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 15<sup>th</sup> August, 2014.

In order to give impetus to financial inclusion initiatives of the Government, PMJDY scheme was extended beyond 14.08.2018 with the focus on opening of accounts shifting from “every household” to “every unbanked adult”. The scheme was made more attractive with upward revision in (i) OD limit from Rs.5,000 to Rs.10,000 and (ii) accident insurance cover on RuPay card holders from Rs.1 lakh to Rs.2 lakh. PMJDY has been successful in increasing banking penetration and to promote financial inclusion across the country.

As informed by banks, as on 23.03.2022, approx. 45 crore Jan-Dhan accounts have been opened with deposit balance of over Rs.1.63 lakh crore. The details of the number of bank accounts opened under PMJDY till 31<sup>st</sup> January, 2022, State-wise and bank-wise are at Annexure-1 and Annexure-2 respectively.

A Jan Dhan Aadhar Mobile (JAM) pipeline has been laid for linking of Jan-Dhan account with mobile number and Aadhar. This infrastructure pipeline is providing the necessary backbone for easing DBT flows, adoption of social security /pension schemes, facilitating credit flows, promoting digital payments, etc. These steps have provided the much-needed support for accelerating the pace towards achieving a digitalised, financially included and insured society. Further, Direct Benefit Transfer (DBT) benefits under different Government schemes are also credited to eligible beneficiaries in their Jan-Dhan accounts.

Access to credit facility for small entrepreneurs is another important intervention under the ongoing financial inclusion initiatives in the country. As a part of this process, the Government is implementing following credit-linked schemes in the country:

- i. Pradhan Mantri Mudra Yojana (PMMY): The scheme provide access to institutional finance to micro/small business units up to Rs.10 lakh for income generating activities such as manufacturing, trading, services, activities allied to agriculture etc. As on 18.03.2022, 34.28 crore loans amounting to Rs. 18.52 lakh crore have been sanctioned since inception of the Scheme.
- ii. Stand Up India Scheme (SUPI): The scheme aims to promote entrepreneurship among people from Schedule caste/Schedule tribe and woman. The Scheme facilitates bank loans between Rs.10 lakh and Rs.1 crore to at least one Scheduled Caste/ Scheduled Tribe borrower and at least one-Woman borrower per bank branch of Scheduled Commercial Banks for setting up greenfield enterprises in trading, manufacturing and services sector. As on 25.03.2022, 1.34 lakh loans amounting to Rs. 30,274 crores have been sanctioned since inception of the Scheme.

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Annexure-1 as referred in reply to Lok Sabha Q.No. 5182 for 04.04.2022			
State wise details of PMJDY accounts and Deposit (as on 26.01.2022)			
S.No	State/UT	PMJDY Accounts (in lakh)	Deposit (in Rs. Crore)
1	Andaman & Nicobar Islands	0.46	30.17
2	Andhra Pradesh	117.02	3,478.47
3	Arunachal Pradesh	3.75	185.15
4	Assam	202.49	4,571.93
5	Bihar	504.90	16,049.52
6	Chandigarh	2.79	133.34
7	Chhattisgarh	158.77	4,622.93
8	Dadra & Nagar Haveli & Daman and Diu	2.10	119.84
9	Delhi	51.89	2,089.60
10	Goa	1.69	123.76
11	Gujarat	166.89	7,106.18
12	Haryana	83.86	4,401.28
13	Himachal Pradesh	15.77	1,105.05
14	Jammu & Kashmir	25.50	1,540.61
15	Jharkhand	160.60	5,571.55
16	Karnataka	156.06	5,697.33
17	Kerala	48.83	2,062.10
18	Ladakh	0.21	24.19
19	Lakshadweep	0.06	11.07
20	Madhya Pradesh	368.82	8,491.26
21	Maharashtra	311.44	10,312.27
22	Manipur	10.21	192.69
23	Meghalaya	6.12	315.81
24	Mizoram	3.15	141.85
25	Nagaland	3.44	87.57
26	Odisha	183.87	7,048.14
27	Puducherry	1.67	69.52
28	Punjab	76.36	3,284.65
29	Rajasthan	310.23	12,583.52
30	Sikkim	0.85	45.09
31	Tamil Nadu	114.80	3,111.66
32	Telangana	104.04	3,032.82
33	Tripura	8.51	404.60
34	Uttar Pradesh	779.97	32,395.46
35	Uttarakhand	28.71	1,558.05
36	West Bengal	442.17	15,099.59
<b>Total</b>		<b>4,458.02</b>	<b>157,098.63</b>

Source- Banks

<b>Annexure-2 as referred in reply to Lok Sabha Q.No. 5182 for 04.04.2022</b>			
<b>Bank wise details of PMJDY accounts and amount deposited (as on 26.01.2022)</b>			
<b>S.No</b>	<b>Bank Name</b>	<b>PMJDY Accounts (in lakh)</b>	<b>Deposit (in Rs. Crore)</b>
1	Axis Bank Ltd	11.74	428.76
2	Bank of Baroda	713.18	27,528.96
3	Bank of India	361.20	12,869.71
4	Bank of Maharashtra	96.22	3,630.13
5	Canara Bank	205.60	9,358.44
6	Central Bank of India	185.05	5,695.74
7	City Union Bank Ltd	0.86	17.11
8	Federal Bank Ltd	6.35	325.03
9	HDFC Bank Ltd	25.86	1,590.19
10	ICICI Bank Ltd	44.55	508.97
11	IDBI Bank Ltd.	8.54	332.65
12	Indian Bank	193.90	7,549.77
13	Indian Overseas Bank	68.06	2,496.94
14	IndusInd Bank Ltd	4.13	61.79
15	Jammu & Kashmir Bank Ltd	20.94	1,349.00
16	Karur Vysya Bank	1.85	26.52
17	Kotak Mahindra Bank Ltd	1.58	29.41
18	Lakshmi Vilas Bank Ltd	1.84	26.96
19	Punjab & Sind Bank	14.51	402.30
20	Punjab National Bank	618.33	24,514.08
21	RBL Bank Ltd	1.05	13.36
22	South Indian Bank Ltd	2.09	67.42
23	State Bank of India	1,503.41	46,625.43
24	UCO Bank	124.42	4,258.55
25	Union Bank of India	242.64	7,389.28
26	Yes Bank Ltd	0.12	2.15
<b>Total</b>		<b>4,458.02</b>	<b>157,098.63</b>

Source- Banks