GOVERNMENT OF INDIA MINISTRY OF FINANCE DEPARTMENT OF FINANCIAL SERVICES LOK SABHA UNSTARRED QUESTION NO. 3377 ANSWERED ON MONDAY, DECEMBER 16, 2024/AGRAHAYANA 25, 1946 (SAKA) Pradhan Mantri Jan Dhan Yojana (PMJDY) for Tribals of Assam

3377. Shri Amarsing Tisso:

Will the Minister of FINANCE be pleased to state:

- (a) the percentage of tribal households in Karbi Anglong and Dima Hasao districts of Assam that have been covered under Pradhan Mantri Jan Dhan Yojana (PMJDY);
- (b) the benefits that tribal communities have derived from PMJDY;
- (c) whether any specific challenges faced/are being faced in implementing PMJDY in these regions; and
- (d) if so, the details thereof along with the way by which these are addressed?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PANKAJ CHAUDHARY)

(a) to (d) Total number of accounts opened by Banks under the Pradhan Mantri Jan Dhan Yojana (PMJDY) along with the deposits in Karbi Anglong and Dima Hasao Districts of Assam are as under:

Districts	Karbi Anglong	Dima Hasao
Total no of PMJDY accounts	3,00,711	60,718
Deposit in PMJDY Accounts (in Rs. Crore)	97.5	37.89

PMJDY has played a pivotal role in integrating unbanked population, including tribals into the national financial landscape. PMJDY account holders enjoy a wide range of benefits which, *inter-alia*, are as under:

- i. One Basic Savings Bank Deposit (BSBD) account is opened for an unbanked person without any minimum balance requirement;
- ii. Account can be opened at any Bank branch or banking outlet manned by a Business Correspondent (BC);
- iii. There is no charge for opening these accounts;
- iv. A free RuPay debit card with an inbuilt accident insurance cover of Rs. 2 lakh (1 lakh for accounts opened before 28.8.2018) is given to the PMJDY account holders;
- v. Eligible PMJDY account holders can avail overdraft facility upto Rs.10,000;
- vi. Direct Benefit Transfer (DBT) under different Government schemes can be received by eligible beneficiaries in their Jan-Dhan accounts.

The Government strives to overcome challenges faced in implementation of PMJDY by strengthening the banking infrastructure and addressing other issues through various measures which, *inter-alia*, include the following:

- i. Discussions on ongoing issues, including regional ones, in the Quarterly SLBC meetings;
- ii. Setting up of brick and mortar bank branches in unbanked villages with population more than 3000;
- iii. Deployment of Business Correspondents (BCs) in villages with no banking outlet within the radius of 5 KM;
- iv. Financial Literacy Programmes are being conducted by Financial Literacy Counsellors and organisations working as Centres for Financial literacy (CFL).