

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

STARRED QUESTION NO.*147

ANSWERED ON MONDAY, MARCH 10, 2025 / PHALGUNA 19, 1946 (SAKA)

Accounts opened under PMJDY in Tamil Nadu

***147. Shri Malaiyarsan D:**

Will the Minister of **FINANCE** be pleased to state:

- (a) the number of Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts opened in Tamil Nadu till date and the total amount of deposits made in these accounts;
- (b) the steps being taken by the Government to improve the implementation of PMJDY in rural and underserved areas of Tamil Nadu and Kallakurichi Parliamentary Constituency especially focusing on financial inclusion and digital banking;
- (c) whether the Government has identified any specific challenges in reaching unbanked populations in Tamil Nadu and if so, the measures being implemented to address these challenges effectively;
- (d) the number of RuPay debit cards issued to PMJDY beneficiaries in Tamil Nadu and the efforts made to encourage the usage of these cards for digital transactions and financial empowerment; and
- (e) the number of PMJDY accounts in Tamil Nadu that have been linked to Direct Benefit Transfer (DBT) schemes and the overall impact of the PMJDY on welfare delivery in the State?

ANSWER

FINANCE MINISTER
(Smt. Nirmala Sitharaman)

(a) to (e): A Statement is laid on the Table of the House.

STATEMENT REFERRED IN REPLY TO THE LOK SABHA STARRED QUESTION NO.*147 ANSWERED ON 10th MARCH, 2025 BY SHRI MALAIYARASAND REGARDING “ACCOUNTS OPENED UNDER PMJDY IN TAMIL NADU”

(a) to (e) The details of number of Jan Dhan accounts, deposit balance in these accounts and RuPay Debit cards issued in the country including Kallakurichi Parliamentary Constituency, consisting of Kallakurichi and Salem districts in Tamil Nadu, as on 19.02.2025, is as under:

	PMJDY accounts (in lakh)	Deposit in PMJDY accounts (in crore)	RuPay cards issued to PMJDY account holders (in lakh)
Kallakurichi district	2.7	67.55	1.58
Salem district	10.13	248.82	7.02
Tamil Nadu	169.57	5,669.50	122.69
Country	5,490.65	2,49,410.41	3,753.41

To give impetus to financial inclusion initiatives of the Government, Pradhan Mantri Jan Dhan Yojana (PMJDY) was extended beyond 14.08.2018 by making the Scheme more attractive with following modifications:

- (i) Overdraft (OD) limit has been revised from Rs. 5,000 to Rs. 10,000;
- (ii) Age limit for availing OD facility revised from 18-60 years to 18-65 years;
- (iii) Accident insurance cover for new RuPay card holders raised from existing Rs.1 lakh to Rs.2 lakh for new PMJDY accounts opened after 28.8.2018;
- (iv) Focus shifted from ‘every household’ to ‘every unbanked adult’.

With the purpose of improving implementation of PMJDY, Scheduled Commercial Banks including Private Sector Banks have been conducting regular awareness camps at the grassroots level to promote PMJDY. Additionally, a review mechanism is in place to regularly monitor the implementation and effectiveness of the Scheme with Banks and other relevant stakeholders.

The endeavour of the Government is to ensure availability of banking outlet (Bank branch/Business Correspondent/ India Post Payments Bank) within 5 kilometres of all inhabited villages in the country. Availability of banking outlets is monitored by a Geographic Information System (GIS) based App., namely, Jan Dhan Darshak (JDD) App. Based on the data uploaded by Banks on the JDD App, out of total 6,01,328 inhabited villages in the country, 6,00,750 (99.90%) villages are covered with banking outlets (Bank branch / BC / IPPB) within a radius of 5 Km. Whereas out of total 15,425 inhabited villages in the state of Tamil Nadu, 15,424 (99.99%) villages are covered with banking outlets, as on 31.01.2025. Moreover, all villages in Kallakurichi Parliamentary Constituency consisting of Kallakurichi and Salem

districts in Tamil Nadu, are covered with banking outlets (Bank branch / BC / IPPB) within a radius of 5 Km.

Banks conduct regularly Financial Literacy camps in villages and rural areas to educate customers about benefits available on RuPay Debit Card, Direct Benefit Transfer (DBT) withdrawals using RuPay Debit cards and safe digital payments instead of cash transactions. Business Correspondents (BCs) are trained to help customers to use RuPay Debit cards at micro-ATMs. Further, Banks communicate to customers regularly through SMS/email for nudging them to use their RuPay Debit cards at Point of Sale (PoS) & e-Commerce Channel.

The data regarding the number of PMJDY accounts linked to DBT Schemes is not centrally maintained. However, PMJDY guidelines envisage channeling Direct Benefit Transfer (DBT) from the Government to the beneficiaries' Jan-Dhan accounts. Beneficiaries of different Government schemes are being given benefits directly in their bank accounts including PMJDY accounts.
