

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

**UNSTARRED QUESTION NO. 31**

ANSWERED ON MONDAY, FEBRUARY 3, 2025/MAGHA 14, 1946 (SAKA)

**Overdraft Facility to Beneficiaries of PMJDY**

31. Smt. Delkar Kalaben Mohanbhai:

Shri Gyaneshwar Patil:

Shri Bhumare Sandipanrao Asaram:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of beneficiaries under Pradhan Mantri Jan Dhan Yojana (PMJDY) across the country;
- (b) the details of beneficiaries of PMJDY in Dadra and Nagar Haveli, Madhya Pradesh and Sambhaji Nagar district of Maharashtra;
- (c) whether overdraft facilities is being provided to the beneficiaries under the said scheme; and
- (d) the amount of accident insurance coverage provided under the said scheme along with the details thereof?

**ANSWER**

The Minister of State in the Ministry of Finance  
(SHRI PANKAJ CHAUDHARY)

(a) The total number of beneficiaries under PMJDY across the country, as on 15.01.2025, is 54.57 crore.

(b) The total number of beneficiaries under PMJDY, as on 15.01.2025, is as under:

	(in lakhs)
Dadra and Nagar Haveli	1.69
Madhya Pradesh	447.10
Sambhaji Nagar (Aurangabad)	15.43

(c) Under PMJDY, an overdraft facility upto ₹10,000 can be availed by the eligible PMJDY beneficiaries.

(d) Under PMJDY, a free RuPay debit card with an inbuilt accident insurance cover of upto ₹2 lakh (₹1 lakh for account opened before 28.08.2018) is provided to the account holders.

The benefits of insurance are available to the cardholders who have performed minimum one successful financial or non-financial transaction using RuPay debit card at any channel (ATM / Micro ATM / e-commerce / POS etc.) within 90 days prior to the date of accident, including the accident date.

Number of Rupay Card Accident Insurance Claims till date (as on 17.01.2025)	
Claims received	13,474
Claims settled	9,309
Claims rejected	4,073
Claims under process	92
Claims amount paid (in Rs. Crore)	103.30

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