

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

UNSTARRED QUESTION NO. 1160

ANSWERED ON MONDAY, DECEMBER 8, 2025/AGRAHAYANA 17, 1947 (SAKA)

Financial Inclusion

1160. SHRI VISHNU DATT SHARMA:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government is ensuring financial inclusion through Pradhan Mantri Jan-Dhan Yojana (PMJDY), direct-benefit transfers and financial literacy outreach in rural districts;
- (b) if so, the number of new PMJDY accounts opened, RuPay cards issued and insurance/pension cover extended in Katni, Panna and Khajuraho in the State of Madhya Pradesh during the last three years;
- (c) the details of financial-literacy drives and grievance-redressal mechanisms deployed locally to ensure usage of accounts and access to credit/insurance;
- (d) if uptake in this regard is low, the reasons therefor; and
- (e) the steps planned to deepen formal banking, micro-credit and social-security coverage for vulnerable households in the above said districts?

ANSWER

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

(a) to (e) The Government initiated the National Mission for Financial Inclusion (NMFI), namely, Pradhan Mantri Jan Dhan Yojana (PMJDY) in August, 2014 which provides universal banking services to “every unbanked adult”.

Jan Dhan-Aadhar-Mobile (JAM) framework is providing the necessary backbone for measures like easing DBT flows, adoption of social security/ pension Schemes, facilitating credit flows, promoting digital payments, etc.

The number of new PMJDY accounts opened, RuPay cards issued and insurance/pension cover extended through Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) & Atal Pension Yojana (APY) in Katni, Panna and Khajuraho in the State of Madhya Pradesh during the last three years is given at Annexure.

It has been the endeavor of the Government to increase financial literacy of all sections of the society. Various financial literacy measures being undertaken, *inter-alia*, are as under:

- i. The Centre for Financial Literacy (CFL) Project has been initiated by the Reserve Bank of India (RBI) with an objective to adopt community-led innovative and participatory approaches to financial literacy. A total of 2,421 CFLs have been set up across the country, with one CFL covering three blocks on an average.
- ii. Banks conduct camps through their Financial Literacy Centres (FLCs) on "Going Digital" through UPI and *99# (USSD) for general public and tailored camps for different target groups.
- iii. Rural branches of banks are required to conduct one camp per month covering all the messages that are part of the Financial Awareness Messages (FAME) booklet, which, inter alia, contains messages on various facets of financial literacy including basic banking, digital financial literacy, consumer protection etc.
- iv. Financial Literacy Week (FLW) has been conducted every year since 2016 to propagate the message of financial education on various themes among members of the public across the country.
- v. RBI's multi-media, multilingual public awareness campaign, titled "RBI Kehta Hai" uses various mediums to promote financial literacy and to educate the public on safe banking practices.

For grievance redressal mechanism, the Board of Directors of individual Banks lay down appropriate grievance redressal mechanisms within the organization to resolve customer grievances. If grievances involving deficiency in services rendered by entities regulated by RBI are not resolved to the satisfaction of the customers or not replied to within a period of 30 days by the regulated entity, the customer can approach the "Reserve Bank – Integrated Ombudsman Scheme, 2021" that provides cost-free redressal of complaints.

Further, with an objective to enhance the penetration of Financial Inclusion schemes campaigns are conducted from time to time which *inter-alia*, includes opening of PMJDY accounts, reverification of KYC for PMJDY accounts, enrolments under PMJJBY, PMSBY and APY. Recently a four (04) months Gram Panchayat saturation campaign was organized from 01.07.2025 to 31.10.2025 across the country.

Annexure as referred to in part (b) of the Lok Sabha unstarred Q.No. 1160 due for answer on 08.12.2025 on the subject "Financial Inclusion"

| District Name | Pradhan Mantri Jan Dhan Yojana (PMJDY) | | | | | | | |
|------------------|--|--------------------------------------|----------------------|--------------------------------------|----------------------|--------------------------------------|----------------------|--------------------------------------|
| | As on Mar'23 | | As on Mar'24 | | As on Mar'25 | | As on 19.11.2025 | |
| | Total PMJDY Accounts | Rupay Cards Issued to PMJDY accounts | Total PMJDY Accounts | Rupay Cards Issued to PMJDY accounts | Total PMJDY Accounts | Rupay Cards Issued to PMJDY accounts | Total PMJDY Accounts | Rupay Cards Issued to PMJDY accounts |
| Katni | 5,56,761 | 4,23,062 | 6,22,763 | 4,63,655 | 6,54,312 | 4,84,920 | 6,91,538 | 5,11,804 |
| Panna | 5,64,247 | 3,78,840 | 6,10,861 | 4,06,407 | 6,49,592 | 4,27,704 | 6,69,197 | 4,39,199 |
| Khajuraho | 10,45,963 | 8,29,592 | 11,32,688 | 8,88,169 | 12,07,102 | 9,35,545 | 12,44,118 | 9,67,113 |
| Source: Banks | | | | | | | | |

| District Name | Jansuraksha schemes Enrolments | | | | | | | |
|---------------------------------------|--------------------------------|----------|--------------|----------|--------------|----------|------------------|----------|
| | As on Mar'23 | | As on Mar'24 | | As on Mar'25 | | As on 26.11.2025 | |
| | PMJJBY | PMSBY | PMJJBY | PMSBY | PMJJBY | PMSBY | PMJJBY | PMSBY |
| Katni | 1,70,005 | 3,53,485 | 2,25,533 | 5,10,399 | 2,66,382 | 5,95,703 | 2,90,653 | 6,39,257 |
| Panna | 73,856 | 3,17,803 | 1,19,346 | 4,29,312 | 1,64,192 | 4,92,863 | 1,83,201 | 5,21,274 |
| Khajuraho | 1,82,775 | 4,87,622 | 2,81,195 | 7,87,994 | 3,60,875 | 9,25,568 | 3,95,293 | 9,81,458 |
| Source: Banks and Insurance Companies | | | | | | | | |

| District Name | APY Subscribers | | | |
|------------------|-----------------|--------------|--------------|------------------|
| | As on Mar'23 | As on Mar'24 | As on Mar'25 | As on 31.10.2025 |
| Katni | 54,938 | 66,950 | 79,897 | 87,030 |
| Panna | 49,938 | 66,482 | 81,792 | 88,871 |
| Khajuraho | 97,452 | 1,22,745 | 1,43,653 | 1,57,465 |
| Source: PFRDA | | | | |