

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
STARRED QUESTION NO. *336
ANSWERED ON MONDAY, 16 MARCH 2026/PHALGUNA 25, 1947 (SAKA)

Beneficiaries of Welfare Schemes

*336. SHRI JANARDAN SINGH SIGRIWAL:

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

- (a) the details of different poverty alleviation programmes currently implemented directly by the Ministry of Finance, including Pradhan Mantri Jan Dhan Yojana (PMJDY);
- (b) the number of beneficiaries covered under these programmes as on date along with the amount of funds allocated and utilized during FY 2025-26, State/UT-wise;
- (c) whether any impact assessment studies have been conducted to measure the reduction in poverty levels attributable to these programmes;
- (d) if so, the details thereof including the key findings therein, particularly regarding extreme poverty reduction and coverage of vulnerable groups; and
- (e) whether the Government has any plans to integrate these programmes with welfare schemes of other Ministries for enhanced effectiveness, if so, the details thereof including the timelines fixed for the same?

ANSWER

THE FINANCE MINISTER
(SMT. NIRMALA SITHARAMAN)

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

Statement referred to in reply to Lok Sabha Starred Question No. *336 for 16.03.2026 by Shri Janardan Singh Sigriwal, MP, regarding “Beneficiaries of Welfare Schemes”.

(a) to (e) With the aim of upliftment of the various segments of the society by providing access to banking, credit and insurance, the Government initiated the National Mission for Financial Inclusion (NMFII), namely, Pradhan Mantri Jan Dhan Yojana (PMJDY) in August, 2014 to provide universal banking services for every unbanked household based on the guiding principles of banking the unbanked, securing the unsecured and funding the unfunded. However, no poverty alleviation programme is currently being implemented directly by Ministry of Finance. The coverage of beneficiaries through various schemes under NMFII are briefed as under:

- i. Under PMJDY, a total of 57.78 crore Jan-Dhan accounts with a deposit balance of Rs. 2,94,702 crores have been opened as on 25.02.2026 under PMJDY. Out of these, 32.21 crore (55.8%) Jan-Dhan accounts belong to women and about 45.17 crore (78.2 %) PMJDY accounts have been opened in rural and semi-urban areas;
- ii. Under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), 26.88 crore cumulative enrolments (as on 25.02.2026) have been done to provide life insurance cover of Rs. 2 lakh for death due to any reason;
- iii. Under Pradhan Mantri Suraksha Bima Yojana (PMSBY), 57.11 crore cumulative enrolments (as on 25.02.2026) have been done to provide one-year accidental cover of Rs. 2 lakh (death or permanent total disability) and Rs. 1 lakh (permanent partial disability) respectively;
- iv. Under Atal Pension Yojana (APY), 8.84 crore cumulative enrolments (as on 25.02.2026) have been done to provide monthly pension to eligible subscribers;
- v. Under Pradhan Mantri Mudra Yojana (PMMY), 57.26 crore loans amounting to Rs. 39.48 lakh crore have been sanctioned to provide collateral-free institutional finance to micro/small business units up to Rs.20 lakh for income generating activities in manufacturing, trading, services sectors including activities allied to agriculture (as on 27.02.2026);
- vi. Under Stand-Up India Scheme (SUPI), 2.75 lakh cumulative loans amounting to Rs. 62,790 crores have been sanctioned to Scheduled Caste / Schedule Tribe and Women entrepreneurs for setting up greenfield projects in the sectors such as manufacturing, trading, services and activities allied to agriculture (as on 31.03.2025).

A robust financial inclusion platform, namely JAM- a Jandhan Aadhaar Mobile pipeline for linking of Jan-Dhan account with mobile number and Aadhaar has been created which is being extensively leveraged by various Ministries and Departments for the delivery of various welfare benefits like Direct Benefit Transfer (DBT) etc.
