

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 5834
ANSWERED ON MONDAY, 30 MARCH, 2026 / CHAITRA 09, 1948 (SAKA)

Pradhan Mantri Jan Dhan Yojana

†5834. SHRI HANUMAN BENIWAL:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government is aware of the fact that several private banks hesitate or avoid opening accounts or accepting applications under the Pradhan Mantri Jan Dhan Yojana, insurance schemes and pension schemes, thereby depriving the general public of the benefits of Government schemes;
- (b) if so, the share of private banks among the beneficiaries of Government schemes in Rajasthan, bank-wise and district-wise including Nagaur and Didwana-Kuchaman;
- (c) whether the Government is aware that many private banks show apathy in providing benefits of these schemes to rural and vulnerable sections or reject applications citing technical/procedural reasons; and
- (d) if so, the steps taken by the Government to compel private banks to effectively implement these schemes and ensure benefits to the common people?

ANSWER

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

(a) to (d) The Government initiated the National Mission for Financial Inclusion (NMFI), namely the 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. To give further impetus to financial inclusion initiatives of the Government, PMJDY was extended beyond 14.08.2018 and the focus was shifted to “every unbanked adult” instead of “every household”.

Beneficiaries of different Government schemes are being given benefits directly in their bank accounts, including PMJDY accounts.

The number of beneficiaries of PMJDY, Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) in

Rajasthan, Bank-wise and District-wise, including Nagaur and Didwana-Kuchaman District, is at Annexure-I and II respectively.

To ensure accessibility of these Schemes to women, rural population, marginalised groups and underprivileged communities in the country, various steps are being taken:

- i. Allocation of indicative targets to all banks under each scheme;
- ii. Holding of various camps and specialised campaigns to promote awareness;
- iii. Periodic review of performance of banks etc;

All banks, including private banks, participate in these schemes and activities to ensure their effectiveness and make them accessible to all stakeholders. Additionally, a review mechanism is in place to regularly monitor the implementation and effectiveness of these Schemes with Banks and other relevant stakeholders.

Further, customers can approach customer care numbers and online portals of Banks for any assistance / grievances and in addition, customers can directly address their issues to the concerned Bank Branches. The Board of Directors of individual Banks lays down appropriate grievance redressal mechanism 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.

The Government of India has a web-based portal i.e. Centralized Public Grievance Redressal and Monitoring System (CPGRAM) wherein citizens can also file their grievances.

Annexure as referred to in Part (a) to (d) of the Lok Sabha Unstarred Q.No. †5834 due for answer on 30.03.2026					
Beneficiaries of FI Schemes in Rajasthan: Major Private Bank-wise					
S. No.	Bank	PMJDY (as on 11.03.2026)	PMJJBY (as on 04.03.2026)	PMSBY (as on 04.03.2026)	APY (as on 21.03.2026)
1	Axis Bank Ltd	80,313	20,590	75,692	30,856
2	City Union Bank Ltd	524	488	680	597
3	Federal Bank Ltd	2,225	1,117	2,258	1,487
4	HDFC Bank Ltd	4,26,375	1,00,810	4,61,413	59,665
5	ICICI Bank Ltd	9,10,452	36,875	5,27,618	62,889
6	IDBI Bank Ltd.	82,812	55,039	1,17,075	35,976
7	IDFC Bank Ltd.	-	5,458	33,241	7,568
8	IndusInd Bank Ltd	14,780	11,388	15,670	2,124
9	Jammu & Kashmir Bank Ltd	636	132	206	53
10	Karur Vysya Bank	638	230	448	36
11	Kotak Mahindra Bank Ltd	34,923	8,996	24,059	9,492
12	RBL Bank Ltd	5,769	462	1,067	347
13	South Indian Bank Ltd	618	287	1,622	309
14	Tamilnadu Mercantile Bank Ltd	-	389	1,472	1,720
15	Yes Bank Ltd	31,015	4,324	28,383	25,349
Total		15,91,080	2,46,585	12,90,904	2,38,468

Source: Pvt. Banks

Annexure-II

Annexure as referred to in Part (a) to (d) of the Lok Sabha Unstarred Q.No. †5834 due for answer on 30.03.2026					
Beneficiaries of FI Schemes in Rajasthan Districtwise: Major Private Banks					
S. No.	District	PMJDY (as on 11.03.2026)	PMJBY (as on 04.03.2026)	PMSBY (as on 04.03.2026)	APY (as on 21.03.2026)
1	Ajmer	89,894	16,138	62,536	7,631
2	Alwar	32,853	18,282	63,842	6,247
3	Balotra*	1,630	-	-	917
4	Banswara	1,18,427	3,219	41,218	6,028
5	Baran	25,268	3,524	21,651	5,389
6	Barmar*	77,300	9,041	1,42,836	2,714
7	Beawar	19,945	-	-	2,388
8	Bharatpur	12,979	2,317	14,870	2,612
9	Bhilwara	82,370	8,635	72,017	8,187
10	Bikaner	39,301	4,443	28,807	4,814
11	Bundi	30,792	2,411	13,793	4,722
12	Chittorgarh	57,669	7,264	28,921	7,835
13	Churu	28,911	3,724	22,228	3,447
14	Dausa	42,350	2,293	24,075	7,448
15	Deeg*	1,807	-	-	386
16	Dholpur	4,878	1,593	13,499	1,541
17	Didwana-Kuchaman**	4,631	-	-	2,202
18	Dungarpur	22,280	2,592	11,996	3,292
19	Ganganagar	48,869	7,284	45,573	8,433
20	Hanumangarh	64,448	8,410	48,919	8,826
21	Jaipur	1,42,935	57,669	2,20,052	40,538
22	Jaisalmer	7,637	1,434	12,030	1,298
23	Jalore	24,614	4,550	22,392	5,166
24	Jhalawar	32,003	2,378	18,731	4,890
25	Jhunjhunu	18,488	3,955	19,767	6,598
26	Jodhpur	72,608	14,064	52,510	9,232
27	Karauli	16,875	1,071	8,384	2,522
28	Khairthal-Tijara*	10,833	3	2	6,036
29	Kota	37,263	8,168	31,227	8,071
30	Kotputli-Behror*	18,486	-	-	6,438
31	Nagaur	42,563	5,279	37,069	3,036
32	Pali	43,411	5,583	32,012	6,401
33	Phalodi*	1,319	-	-	1,769
34	Pratapgarh	12,845	2,601	10,895	2,717
35	Rajsamand	58,870	6,250	30,853	6,143
36	Salumbar*	8	2	2	2,441
37	Sawai Madhopur	25,076	2,335	13,327	4,559
38	Sikar	40,317	6,630	27,072	6,349
39	Sirohi	11,142	3,018	9,046	3,948
40	Tonk	27,694	3,985	15,932	4,167
41	Udaipur	1,39,491	16,440	72,820	11,090
Total		15,91,080	2,46,585	12,90,904	2,38,468

* Highlighted DisRICTs Data is not available prior to 04.03.2026 as these are recently moved to LGD directory code.

**Didwana-Kuchaman district has been carved out from Nagaur district. The reporting of enrolments of Didwana-Kuchaman district started from 04.03.2026. Enrolments of the district prior to 04.03.2026 are appearing in Nagaur District.

Source: Pvt. Banks