

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
STARRED QUESTION No. * 298
TO BE ANSWERED ON 18th DECEMBER, 2015 (FRIDAY)/AGRAHAYANA 27,
1937 (SAKA)

PMJDY

*298. SHRI AJAY MISRA TENI:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government is encouraging financial inclusion especially in the hilly and rural areas under the Pradhan Mantri Jan Dhan Yojana (PMJDY);
- (b) if so, the details thereof;
- (c) whether the Government is considering to start mobile banking to provide door to door banking facility, apart from general banking, to the citizens in the hilly and rural areas; and
- (d) if so, the details thereof along with the time by which the said proposal is likely to be implemented?

Answer
THE FINANCE MINISTER
(SHRI ARUN JAITLEY)

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

Statement referred to in reply to parts (a) to (d) of Lok Sabha Starred Question No. *298 (18th Position) for 18th December, 2015 by Shri Ajay Misra Teni regarding PMJDY.

(a) and (b) Financial Inclusion is an important priority of the Government. With the objective to extend financial services to the large hitherto un-served population of the country, Pradhan Mantri Jan-Dhan Yojana (PMJDY), a national mission on financial inclusion, was launched on 28.08.2014. PMJDY is continuing across the country including in hilly and rural areas. State-wise number of accounts opened and amount mobilized is enclosed in **Annexure**. As on 09.12.2015, 19.51 crore accounts have been opened under the Yojana out of which 11.89 crore i.e. 60.94% are in rural areas.

(c) and (d) Banks provide branchless banking through Business Correspondents (BCs) and other modes to the uncovered areas. Under PMJDY all the rural areas of the country were mapped into 1,59,920 Sub-Service Areas (SSAs) of which 33,087 SSAs are covered by bank branches and 1,26,037 by Business Correspondents.

ANNEXURE

Lok Sabha Starred Question No. *298 (18th Position) for 18.12.2015					
Statewise PMJDY progress as on 09.12.2015					
S.No	State Name	Rural	Urban	Total	Amount in (In Lacs)
1	ANDAMAN & NICOBAR ISLANDS	37372	15053	52425	1428.85
2	ANDHRA PRADESH	4094154	3028247	7122401	60560.94
3	ARUNACHAL PRADESH	87861	32311	120172	2354.41
4	ASSAM	4857213	1629196	6486409	107365.03
5	BIHAR	10710510	4350202	15060712	206937.70
6	CHANDIGARH	42814	167229	210043	5274.12
7	CHHATTISGARH	5956224	2914499	8870723	78596.41
8	DADRA & NAGAR HAVELI	44417	9059	53476	1549.40
9	DAMAN & DIU	14930	7894	22824	625.79
10	GOA	92681	31892	124573	4314.91
11	GUJARAT	3918556	3421080	7339636	112711.36
12	HARYANA	2895211	2110210	5005421	115620.61
13	HIMACHAL PRADESH	728254	101973	830227	22086.65
14	JAMMU & KASHMIR	1405891	247646	1653537	32541.89
15	JHARKHAND	3725651	1539555	5265206	45954.85

16	KARNATAKA	5429093	3437009	8866102	111576.88
17	KERALA	1309823	1148029	2457852	56079.68
18	LAKSHADWEEP	4525	586	5111	425.29
19	MADHYA PRADESH	8535142	8572519	17107661	114062.89
20	MAHARASHTRA	5819465	6493022	12312487	155969.52
21	MANIPUR	253946	310514	564460	7894.93
22	MEGHALAYA	181214	56393	237607	5493.53
23	MIZORAM	56745	73987	130732	969.85
24	NAGALAND	86793	67961	154754	1637.73
25	NCT OF DELHI	353975	2548480	2902455	71427.21
26	ORISSA	5620964	1898837	7519801	111208.69
27	PUDUCHERRY	55074	54533	109607	1885.34
28	PUNJAB	2762175	1847632	4609807	133581.71
29	RAJASTHAN	9953620	5471475	15425095	225934.67
30	SIKKIM	61575	10973	72548	1499.89
31	TAMIL NADU	4199348	3480616	7679964	88786.63
32	TELANGANA	4518072	3185088	7703160	66670.30
33	TRIPURA	452794	193066	645860	23635.07
34	UTTAR PRADESH	17874067	11863741	29737808	414506.40
35	UTTARAKHAND	1183167	536985	1720152	36790.24
36	WEST BENGAL	11556016	5418445	16974461	341616.88
	Grand Total	118879332	76275937	195155269	2769576.24