

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

**UNSTARRED QUESTION No. 1485**

TO BE ANSWERED ON 4<sup>th</sup> MARCH, 2016 (FRIDAY)/PHALGUNA 14, 1937  
(SAKA)

**PMJDY RuPay Card**

**1485. SHRI PARESH RAVAL: SHRI GAURAV GOGOI :**  
**SHRI DILIPKUMAR MANSUKHLAL GANDHI: SHRI NARANBHAI KACHHADIYA:**  
**SHRI VINOD LAKHAMASHI CHAVDA: SHRI RAMESH CHANDER KAUSHIK:**

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has any proposal to give RuPay Debit and Credit cards to account holders of the Pradhan Mantri Jan Dhan Yojana (PMJDY);
- (b) if so, the details thereof, State-wise;
- (c) whether the Government also proposes to increase the credit limit and use of ATM by the account holders;
- (d) if so, the details thereof; and
- (e) the measures taken by the Government to extent various benefits to PMJDY account holders?

**Answer**

**The Minister of State in the Ministry of Finance**  
**(SHRI JAYANT SINHA)**

(a) to (d) The account holders of Pradhan Mantri Jan Dhan Yojana (PMJDY) are issued RuPay Debit Card having inbuilt accident insurance cover of Rs.1.00 lakh. Till 17.02.2016, 17.36 crore RuPay cards have been issued under the Yojana. State-wise list is given in **Annexure**.

As per present guidelines of Reserve Bank of India (RBI), from November 1, 2014, banks are mandated to offer minimum five free transactions per month in own bank ATMs and three in other bank ATMs in six metro centres (Mumbai, New Delhi, Chennai, Kolkatta, Bengaluru and Hyderabad). In non-metro centres, minimum five free transactions per month in own bank ATMs and five in other bank ATMs are mandated. Banks are free to offer free transactions above the mandated limit specified by RBI. RBI has informed that writ petition has been filed in two High Courts on this matter in which RBI is one of the respondents.

Sample Only

(e) Under the Yojana, an overdraft facility upto Rs.5000/- is available to PMJDY account holders, preferably lady of the house, after satisfactory operation in the account for 6 months and meeting other eligibility criteria. As on 26.02.2016, 32.36 lakh accounts have been sanctioned OD facility of which 16.40 lakh account holders have availed this facility involving an amount of Rs. 20888.51 lakh.

Besides, there is a life insurance cover of Rs.30000/- to those who opened their bank accounts for the first time between 15.08.2014 to 31.01.2015 and meet other eligibility conditions of the Yojana. As on 26.02.2016, out of 2361 claims lodged, 2337 claims were disposed off under Life Insurance Cover of Rs.30,000/-. Further, as on 26.02.2016, out of 878 claims lodged, 853 claims were disposed off under accident insurance cover of Rs. 1 lakh under RuPay debit card.

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Lok Sabha Q. No. 1485 for 04.03.2016					ANNEXURE
Statewise RuPay Card data under PMJDY as on 17.02.2016					
S.No	State Name	Rural	Urban	Total	Rupay Card Account
1	ANDAMAN & NICOBAR ISLANDS	37624	15576	53200	46965
2	ANDHRA PRADESH	4169686	3081994	7251680	6430549
3	ARUNACHAL PRADESH	90857	34360	125217	108388
4	ASSAM	5221041	1728923	6949964	5194207
5	BIHAR	13148292	5772712	18921004	14878789
6	CHANDIGARH	44236	172032	216268	208065
7	CHHATTISGARH	6416697	3062451	9479148	6967765
8	DADRA & NAGAR HAVELI	46025	9652	55677	48945
9	DAMAN & DIU	15392	8195	23587	19819
10	GOA	95218	33539	128757	130536
11	GUJARAT	4090749	3487373	7578122	6723269
12	HARYANA	2958203	2170264	5128467	4376811
13	HIMACHAL PRADESH	751784	106495	858279	771240
14	JAMMU & KASHMIR	1438943	252285	1691228	1394927
15	JHARKHAND	4137922	1659972	5797894	4478081
16	KARNATAKA	5535094	3498740	9033834	8310232
17	KERALA	1396820	1227798	2624618	2299450
18	LAKSHADWEEP	4555	1105	5660	4085
19	MADHYA PRADESH	9115039	9080610	18195649	14591896
20	MAHARASHTRA	6804188	6795691	13599879	11432301
21	MANIPUR	259999	321700	581699	494234
22	MEGHALAYA	189810	57733	247543	186826

23	MIZORAM	62010	90302	152312	93537
24	NAGALAND	87464	69038	156502	137384
25	NCT OF DELHI	364330	2614967	2979297	2634117
26	ORISSA	5940496	2011717	7952213	6667730
27	PUDUCHERRY	55942	58153	114095	104996
28	PUNJAB	2825530	1887944	4713474	4399070
29	RAJASTHAN	10659706	5750535	16410241	13925020
30	SIKKIM	63482	10765	74247	62257
31	TAMIL NADU	4281724	3593107	7874831	7198942
32	TELANGANA	4583905	3249424	7833329	6317403
33	TRIPURA	477457	200272	677729	460648
34	UTTAR PRADESH	18854270	12404459	31258729	27963153
35	UTTARAKHAND	1224211	559137	1783348	1527184
36	WEST BENGAL	12485410	5728780	18214190	13047235
	Grand Total	127934111	80807800	208741911	173636056

Source: Banks

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