

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION No. 2777
ANSWERED ON MONDAY, AUGUST 7, 2023/ SRAVANA 16, 1945 (SAKA)
Pradhan Mantri Jan Dhan Yojana

2777: SHRIMATI KESHARI DEVI PATEL:

SHRI BHAGIRATH CHOUDHARY:

Will the Minister of FINANCE be pleased to state:

- (a) the date on which the Pradhan Mantri Jan Dhan Yojana was launched to provide economic support to women and the process of selection of beneficiaries thereunder;
- (b) whether any criteria has been fixed for the beneficiaries under the said scheme and if so, the details thereof;
- (c) the number of eligible women/youth beneficiaries under the said scheme in the country since its inception upto December 2022 and the State-wise and year-wise details thereof including Rajasthan and Prayagraj district of Uttar Pradesh; and
- (d) the year-wise details of applicants, number of approved and remaining applicants, number of accounts opened and amount of benefit from the year 2019-20 to 2022-23 along with the district-wise details of women benefitted under the said scheme in Rajasthan and Uttar Pradesh?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR BHAGWAT KARAD)

(a) and (b) Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched on 28th August 2014 with the aim to provide universal banking services through opening of zero balance bank account for every unbanked household, based on the guiding principles of banking the unbanked, securing the unsecured and funding the unfunded (access to credit). The main features of the scheme are as below:

- i. One Basic Savings Bank Deposit (BSBD) account to “every unbanked adult”.
- ii. OD limit of Rs.10,000; and
- iii. Free RuPay debit card with inbuilt accident insurance cover of Rs.2 lakh (Rs 1 lakh for accounts opened before 28.08.2018).

(c) All unbanked adults, including women and youth, in the country are eligible under the scheme. State-wise details of number of PMJDY account holders along with female PMJDY account holders since inception of the Scheme including those in Prayagraj district is at Annexure 1.

(d) The district-wise details of number of female PMJDY account holders in Rajasthan and Uttar Pradesh from 2019-20 to 2022-2023 is at Annexure 2 and Annexure 3 respectively.

Annexure-1 as referred in reply to part (c) of Lok Sabha Unstarred Question No 2777 for reply on 07.08.2023

Total number of PMJDY accountholders

Figures in Lakh

S.No.	State Name	As on Mar'15		As on Mar'16		As on Mar'17		As on Mar'18		As on Mar'19		As on Mar'20		As on Mar'21		As on Mar'22		As on Dec'22	
		Total PMJDY accounts	Female PMJDY Accounts	Total PMJDY accounts	Female PMJDY Accounts	Total PMJDY accounts	Female PMJDY Accounts	Total PMJDY accounts	Female PMJDY Accounts	Total PMJDY accounts	Female PMJDY Accounts	Total PMJDY accounts	Female PMJDY Accounts	Total PMJDY accounts	Female PMJDY Accounts	Total PMJDY accounts	Female PMJDY Accounts	Total PMJDY accounts	Female PMJDY Accounts
1	Andaman & Nicobar Islands	0.48	0.23	0.53	0.26	0.54	0.25	0.54	0.26	0.50	0.25	0.49	0.24	0.47	0.23	0.46	0.23	0.47	0.23
2	Andhra Pradesh	59.73	34.13	73.37	41.65	87.19	48.28	90.39	51.58	97.38	55.93	104.52	60.30	116.71	69.05	117.10	69.19	128.42	75.37
3	Arunachal Pradesh	0.93	0.51	1.29	0.73	2.06	1.14	2.52	1.40	2.83	1.57	3.38	1.86	3.55	1.95	3.77	2.08	3.99	2.18
4	Assam	43.98	22.42	72.46	37.58	116.35	66.04	127.51	74.39	148.88	87.38	163.56	95.48	186.16	110.40	203.40	119.26	217.66	127.08
5	Bihar	104.53	53.44	197.03	102.47	286.34	150.68	339.10	182.93	397.19	215.52	439.04	238.12	483.92	272.22	510.15	286.63	537.92	301.32
6	Chandigarh	1.80	0.76	2.18	0.94	2.21	0.95	2.48	1.08	2.44	1.07	2.54	1.11	2.65	1.23	2.82	1.32	3.04	1.41
7	Chhattisgarh	67.10	37.57	97.42	53.71	123.35	66.48	130.56	71.12	140.53	76.67	147.64	80.92	153.37	85.31	159.63	88.86	165.32	91.96
8	Dadra & Nagar Haveli And Daman & Diu	0.58	0.25	0.81	0.35	1.07	0.46	1.35	0.55	1.64	0.63	1.85	0.68	2.06	0.75	2.12	0.79	2.20	0.82
9	Delhi	24.60	11.15	30.23	14.06	36.32	16.88	40.52	19.14	43.29	20.55	45.88	21.83	48.16	22.70	53.34	25.63	57.30	27.56
10	Goa	1.07	0.51	1.32	0.60	1.41	0.63	1.48	0.68	1.59	0.72	1.68	0.74	1.70	0.75	1.70	0.76	1.89	0.85
11	Gujarat	57.19	25.79	77.87	36.11	105.32	48.69	119.47	56.76	137.31	65.87	153.21	74.39	160.59	81.04	168.31	85.82	174.12	88.93
12	Haryana	41.65	19.68	51.74	24.39	59.53	27.80	65.02	30.83	70.68	33.55	74.94	35.63	79.05	39.42	84.99	42.68	90.15	45.11
13	Himachal Pradesh	6.83	3.14	8.78	4.00	9.30	4.14	9.93	4.61	11.68	5.49	13.07	6.17	15.06	7.82	16.03	8.40	16.99	8.88
14	Jammu & Kashmir	14.40	6.96	17.08	8.28	21.55	10.57	19.51	9.77	21.03	10.32	21.45	10.92	24.67	13.46	25.70	14.23	26.20	14.52
15	Jharkhand	32.76	16.91	61.82	31.76	97.62	50.67	112.04	59.64	123.51	66.41	133.97	73.32	154.71	86.34	162.22	90.59	171.09	95.41

16	Karnatak a	73.11	38.59	91.80	47.70	106.1 7	50.09	117.7 3	62.99	139.2 2	76.39	148.76	83.02	152.44	85.01	160.19	90.16	172.02	96.47
17	Kerala	18.91	10.71	27.29	15.65	32.34	17.03	35.80	20.77	38.34	21.84	43.09	24.37	47.35	27.92	49.05	28.82	53.95	31.57
18	Ladakh*	-	-	-	-	-	-	-	-	-	-	0.19	0.10	0.21	0.12	0.21	0.12	0.21	0.12
19	Lakshad weep	0.05	0.03	0.05	0.03	0.05	0.03	0.05	0.03	0.05	0.03	0.06	0.03	0.06	0.03	0.08	0.04	0.10	0.05
20	Madhya Pradesh	118.5 2	55.29	186.1 8	86.64	250.5 7	123.06	273.1 8	135.91	306.1 9	156.26	326.23	168.57	353.97	188.26	372.34	199.60	392.23	210.13
21	Maharas htra	99.68	46.35	138.2 4	65.26	189.7 1	91.73	221.5 3	105.90	247.7 6	122.50	270.23	136.98	299.69	162.81	313.91	171.79	324.67	177.77
22	Manipur	4.44	2.35	5.93	3.13	7.15	3.78	7.94	4.31	8.98	4.96	9.65	5.36	10.22	5.71	10.21	5.86	10.52	6.04
23	Meghala ya	1.65	0.94	2.55	1.51	3.94	2.26	4.17	2.49	4.72	2.82	4.78	2.80	5.93	3.46	6.19	3.66	6.59	3.88
24	Mizoram	0.80	0.24	1.62	0.38	2.80	0.56	2.68	0.54	2.99	0.59	3.11	0.62	3.21	1.65	3.15	1.66	3.17	1.69
25	Nagaland	1.33	0.71	1.59	0.83	2.03	1.06	2.18	1.16	2.63	1.40	3.08	1.66	3.28	1.80	3.45	1.91	3.60	2.00
26	Odisha	52.08	24.86	82.22	39.95	112.2 8	57.48	124.3 0	65.78	140.6 3	74.47	157.36	83.32	173.17	96.18	185.41	103.98	196.26	109.90
27	Puducher ry	0.92	0.50	1.15	0.63	1.25	0.66	1.45	0.79	1.50	0.84	1.59	0.90	1.65	0.94	1.64	0.94	1.84	1.04
28	Punjab	38.88	18.46	47.99	22.69	53.40	25.26	60.90	29.60	66.68	32.68	69.50	34.29	73.33	38.55	77.34	41.18	82.91	44.35
29	Rajastha n	101.0 3	66.40	168.0 0	105.75	193.6 9	114.59	243.2 4	142.03	249.4 6	143.75	269.01	152.43	292.81	174.85	313.77	184.39	328.03	191.28
30	Sikkim	0.62	0.31	0.75	0.38	0.86	0.41	0.90	0.46	0.93	0.48	0.93	0.49	0.87	0.45	0.86	0.45	0.87	0.46
31	Tamil Nadu	61.82	32.71	79.87	44.12	86.88	45.29	89.82	51.42	100.2 5	57.83	107.13	61.96	111.53	65.41	115.95	68.36	135.78	79.50
32	Telangan a	65.33	35.86	79.15	43.36	87.55	47.49	89.90	49.81	95.43	52.97	96.53	53.46	103.79	59.65	104.35	60.20	106.48	61.36
33	Tripura	4.51	2.34	7.01	3.74	7.84	4.23	8.29	4.56	8.72	4.83	8.89	4.85	9.11	4.65	8.55	4.80	9.43	5.27
34	Uttar Pradesh	228.7 2	109.77	321.0 1	166.37	437.3 5	226.15	475.6 2	250.14	548.4 4	287.62	613.31	323.39	713.35	390.13	792.69	431.01	856.35	461.87
	Prayagraj District	6.64	2.56	10.01	4.84	14.08	6.83	16.60	8.17	19.33	9.52	21.99	10.81	26.37	13.56	28.98	14.89	30.41	15.56
35	Uttarakh and	14.15	7.00	18.20	9.21	21.90	10.79	22.01	11.35	24.33	12.44	25.69	12.97	27.29	14.47	29.06	15.39	31.32	16.46
36	West Bengal	109.5 2	52.14	188.2 2	91.11	268.8 4	133.90	300.2 6	154.93	338.9 0	176.97	366.46	197.23	403.97	223.39	445.99	257.15	470.87	271.26
States Total		1453. 68	739.01	2,142. 75	1,105. 32	2,816. 78	1,449. 49	3,144. 39	1,659. 72	3,526. 62	1,873. 59	3,832.80	2,050.53	4,220.06	2,338.11	4,506.15	2,507.92	4,783.97	2,654.12

*Data before formation of UT Ladakh is Included in J&K

Source : Banks

**Annexure-2 as referred in reply to part (d) of Lok Sabha Unstarred Question No 2777 for
reply on 07.08.2023**

Female PMJDY accountholders in Rajasthan

figures in lakh

S No	District	As on Mar'20	As on Mar'21	As on Mar'22	As on Mar'23
1	Ajmer	5.17	6.07	6.47	6.79
2	Alwar	6.49	8.42	8.93	9.41
3	Banswara	5.96	6.13	6.40	6.66
4	Baran	2.49	2.82	3.01	3.20
5	Barmer	6.98	7.51	7.82	8.14
6	Bharatpur	5.22	6.93	7.46	7.84
7	Bhilwara	6.24	7.38	7.84	8.27
8	Bikaner	4.52	4.98	5.25	5.55
9	Bundi	2.22	2.63	2.81	2.95
10	Chittaurgarh	3.66	4.19	4.37	4.54
11	Churu	4.46	5.32	5.65	5.93
12	Dausa	3.90	4.47	4.73	5.05
13	Dhaulpur	2.79	3.73	4.01	4.23
14	Dungarpur	3.97	4.44	4.60	4.75
15	Ganganagar	4.19	4.41	4.58	4.84
16	Hanumangarh	3.77	4.15	4.34	4.60
17	Jaipur	12.26	14.61	15.47	16.39
18	Jaisalmer	1.28	1.39	1.47	1.55
19	Jalor	4.59	5.12	5.36	5.63
20	Jhalawar	3.35	3.85	4.08	4.33
21	Jhunjhunun	4.28	4.97	5.22	5.47
22	Jodhpur	7.20	7.84	8.32	8.78
23	Karauli	3.38	4.02	4.28	4.50
24	Kota	3.36	3.83	4.09	4.35
25	Nagaur	8.65	9.34	9.70	10.20
26	Pali	5.27	5.73	5.96	6.27
27	Pratapgarh	2.52	2.86	3.06	3.24
28	Rajsamand	3.06	3.35	3.51	3.69
29	Sawai Madhopur	2.95	3.31	3.47	3.62
30	Sikar	5.09	6.43	6.84	7.21
31	Sirohi	2.59	2.85	2.99	3.17
32	Tonk	3.18	3.62	3.79	3.96
33	Udaipur	7.40	8.14	8.51	8.94

Source: Banks

Annexure-3 as referred in reply to part (d) of Lok Sabha Unstarred Question No 2777 for reply on 07.08.2023

Female PMJDY accountholders in Uttar Pradesh

figures in lakh

S No	District	As on Mar'20	As on Mar'21	As on Mar'22	As on Mar'23
1	Agra	7.53	8.20	9.07	9.78
2	Aligarh	5.36	6.41	7.27	7.94
3	Allahabad	10.81	13.56	14.89	15.78
4	Ambedkar Nagar	4.38	6.00	6.68	7.11
5	Amethi	1.78	3.87	4.36	4.63
6	Auraiya	1.84	2.16	2.46	2.72
7	Azamgarh	6.65	9.21	9.94	10.90
8	Baghpat	1.20	1.39	1.56	1.87
9	Bahraich	3.98	4.95	5.58	6.12
10	Ballia	6.18	7.60	8.30	9.19
11	Balrampur	2.17	2.99	3.47	3.76
12	Banda	2.41	2.49	2.73	2.94
13	Bara Banki	5.44	6.27	6.84	7.26
14	Bareilly	7.53	9.45	10.80	11.48
15	Basti	3.76	4.72	5.33	6.08
16	Bijnor	5.40	7.40	8.41	9.00
17	Budaun	6.28	7.59	8.40	8.90
18	Bulandshahr	5.27	6.51	7.31	7.79
19	Chandauli	3.61	4.19	4.53	4.98
20	Chitrakoot	1.56	1.65	1.80	1.92
21	Deoria	4.82	6.67	7.27	8.32
22	Etah	3.44	3.73	3.96	4.22
23	Etawah	2.56	2.83	3.16	3.44
24	Faizabad	4.45	5.70	6.34	6.81
25	Farrukhabad	3.69	4.28	4.75	5.01
26	Fatehpur	3.91	5.37	5.89	6.24
27	Firozabad	5.13	5.67	6.19	6.75
28	Gautam Buddha Nagar	3.40	3.32	3.68	4.03
29	Ghaziabad	4.25	4.42	4.82	5.32
30	Ghaziipur	5.87	7.63	8.36	9.10
31	Gonda	4.79	5.79	6.60	7.17
32	Gorakhpur	8.47	10.10	11.01	12.14
33	Hamirpur	1.61	1.80	1.92	2.06
34	Hapur	1.13	1.51	1.65	1.97
35	Hardoi	7.50	8.53	9.27	9.85
36	Jalaun	2.49	2.61	2.81	2.98
37	Jaunpur	9.90	12.38	13.19	14.08
38	Jhansi	2.83	3.14	3.42	3.65
39	Jyotiba Phule Nagar	2.17	2.62	2.92	3.25
40	Kannauj	3.05	3.44	3.81	4.08
41	Kanpur Dehat	2.61	3.65	3.98	4.22
42	Kanpur Nagar	5.87	6.49	7.31	7.80
43	Kanshiram Nagar	2.69	2.90	3.13	3.45
44	Kaushambi	2.58	3.33	3.70	3.98
45	Kheri	6.80	7.84	8.44	9.10
46	Kushinagar	4.79	6.94	7.96	9.19
47	Lalitpur	2.37	2.63	2.87	3.05
48	Lucknow	6.10	6.98	7.55	8.03
49	Mahamaya Nagar	2.73	2.98	3.19	3.42
50	Mahoba	1.39	1.47	1.60	1.72
51	Mahrajganj	3.71	5.17	5.88	6.87
52	Mainpuri	3.96	4.48	4.91	5.14
53	Mathura	3.40	3.67	4.04	4.49
54	Mau	5.57	7.12	7.53	8.23
55	Meerut	4.99	5.63	6.34	6.86
56	Mirzapur	4.42	4.83	5.11	5.53
57	Moradabad	4.66	5.74	5.81	6.35
58	Muzaffarnagar	4.41	5.10	5.56	5.97
59	Pilibhit	3.98	5.04	5.50	5.84

60	Pratapgarh	5.66	6.96	7.85	8.38
61	Rae Bareli	4.09	4.06	4.58	4.93
62	Rampur	2.90	3.75	4.34	4.69
63	Saharanpur	6.30	7.04	8.02	8.71
64	Sambhal	3.13	3.70	4.75	5.11
65	Sant Kabir Nagar	2.62	3.32	3.79	4.39
66	Sant Ravidas Nagar (Bhadohi)	4.56	5.75	6.12	6.37
67	Shahjahanpur	5.98	7.42	8.23	8.70
68	Shamli	0.76	0.96	1.34	1.69
69	Shrawasti	1.19	1.39	1.54	1.68
70	Siddharthnagar	3.76	5.17	5.99	6.84
71	Sitapur	7.79	8.02	8.60	9.08
72	Sonbhadra	2.64	2.96	3.20	3.50
73	Sultanpur	5.57	6.54	7.25	7.67
74	Unnao	4.06	4.90	5.50	5.91
75	Varanasi	6.75	8.07	8.78	9.69

Source: Banks