

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:769  
ANSWERED ON:24.07.2015  
Link PMJDY Accounts with Aadhar Card  
Munde Dr.Pritam Gopinath

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

- (a) whether the Government has any proposal to link bank accounts including accounts opened under the Prime Minister Jan Dhan Yojana (PMJDY) with Aadhaar Card;
- (b) if so, the details thereof;
- (c) whether the Government proposes to transfer the pension and insurance amount directly to the beneficiaries of PMJDY account holder and if so, the details thereof; and
- (d) the terms and conditions prescribed by the Government for issuance of credit cards to the account holders of PMJDY along with the steps taken by the Government in this regard?

**Answer**

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

(a) and (b) All banks have been asked to link accounts under Pradhan Mantri Jan-Dhan Yojana (PMJDY) with Aadhaar numbers. As on 15.07.2015, 16.92 crore accounts have been opened under the Yojana and out of which 6.67 crore accounts have been seeded with Aadhaar.

(c) Accounts opened under PMJDY have provided a platform to Jan-Suraksha Schemes (Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana and Atal Pension Yojana), for transfer of Pension and Insurance benefits directly into the accounts of beneficiaries.

(d) Under the Yojana, beneficiaries are issued a RuPay Debit Card having inbuilt accident insurance cover of Rs.1.00 lakh. There is no provision of issuing Credit Card under the Yojana.

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