

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

**UNSTARRED QUESTION No. 243**

To be answered on Monday, June 24, 2019/Ashadha 3, 1941 (Saka)  
**Pradhan Mantri Jandhan Yojana**

**243. SHRI JAGDAMBIKA PAL:  
DR. SUKANTA MAJUMDAR:**

Will the Minister of FINANCE be pleased to state:

(a) the salient features of Pradhan Mantri Jan Dhan Yojana (PMJDY) along with the criteria fixed for the beneficiaries under the scheme and the total number of beneficiaries under the scheme so far, State/UT-wise including Siddharth Nagar District;

(b) whether PMJDY has failed and if so, the details thereof and the reaction of the Government thereto;

(c) whether 335 million accounts have been opened in the banks under the scheme so far in which an average amount of Rs. 2548/- has been deposited till now and if so, the details thereof;

(d) whether almost 40 per cent of the said accounts were inoperative till December, 2018; and

(e) if so, the details thereof and the reasons for constant decline in the operational accounts along with the remedial steps taken by the Government so far in this regard?

**Answer**

**The Finance Minister  
(SHRIMATI NIRMALA SITHARAMAN)**

(a) The salient features of Pradhan Mantri Jan Dhan Yojana (PMJDY), launched initially for a period of 4 years (in two phases) on 28<sup>th</sup> August 2014, *inter alia* include the following:

- (i) Universal access to banking facilities for all households with atleast one Basic Bank Account along with RuPay Debit card, having an in-built accident insurance cover of Rs.1 lakh.
- (ii) An overdraft facility upto Rs.5000/- after satisfactory operation in the account for 6 months.
- (iii) A life cover of Rs.30,000/- to those beneficiaries who opened their accounts for the first time from 15.08.2014 to 31.01.2015.
- (iv) Micro-insurance to the people.

With a view to further consolidate the gains made through financial inclusion initiatives of the Government during the first two phases, PMJDY has been extended beyond 28.8.2018 with the focus for opening of accounts shifting from “every household” to “every unbanked adult”, with following modifications:

- (i) Accidental insurance cover for new RuPay card issued in respect of PMJDY accounts opened after 28.8.2018 raised from existing Rs.1 lakh to Rs. 2 lakh.
- (ii) Existing Overdraft (OD) limit revised from Rs. 5,000 to Rs. 10,000, with no conditions attached for OD upto Rs. 2,000.
- (iii) Age limit for availing OD facility revised from 18-60 years to 18-65 years.

In Siddharth Nagar District, as on 12.6.2019, there are 16.87 lakh Current Accounts and Savings Accounts (CASA), which includes 5.9 lakh PMJDY accounts

State/UT-wise details of the PMJDY accounts is **Annexed**.

(b) to (c) No, Sir. The Financial Inclusion (FI) initiatives implemented through PMJDY since August, 2014 has provided an enabling environment for people to avail banking & financial services in the country. As a result of the consistent efforts made over time, as on 12.6.2019, 35.81 crore Jan-Dhan accounts have been opened under PMJDY, with an average deposit balance of approx. Rs. 2762/- per account.

(d) to (e) No Sir; Approx. 28.17 crore PMJDY accounts (83.7% of total PMJDY accounts) were operative as on 26.12.2018. The share of operative accounts has also increased significantly since March, 2017.

\*\*\*\*\*

**Annexure as referred to in part (a) of reply to the Lok Sabha question No. 243  
for 24.6.2019 regarding "Pradhan Mantri Jandhan Yojana"**

| <b>PMJDY progress as on 12.06.2019</b> |                           |                       |
|--|---------------------------|-----------------------|
| <b>S.No</b>                            | <b>State/UT</b>           | <b>Total accounts</b> |
| 1                                      | ANDAMAN & NICOBAR ISLANDS | 50,162                |
| 2                                      | ANDHRA PRADESH            | 98,35,330             |
| 3                                      | ARUNACHAL PRADESH         | 2,94,240              |
| 4                                      | ASSAM                     | 1,51,75,379           |
| 5                                      | BIHAR                     | 4,05,90,354           |
| 6                                      | CHANDIGARH                | 2,48,656              |
| 7                                      | CHHATTISGARH              | 1,41,23,821           |
| 8                                      | DADRA & NAGAR HAVELI      | 1,17,325              |
| 9                                      | DAMAN & DIU               | 52,480                |
| 10                                     | DELHI                     | 44,19,636             |
| 11                                     | GOA                       | 1,60,168              |
| 12                                     | GUJARAT                   | 1,40,04,719           |
| 13                                     | HARYANA                   | 71,85,171             |
| 14                                     | HIMACHAL PRADESH          | 12,01,540             |
| 15                                     | JAMMU & KASHMIR           | 21,25,485             |
| 16                                     | JHARKHAND                 | 1,25,23,587           |
| 17                                     | KARNATAKA                 | 1,45,07,275           |
| 18                                     | KERALA                    | 39,17,977             |
| 19                                     | LAKSHADWEEP               | 5,232                 |
| 20                                     | MADHYA PRADESH            | 3,09,97,988           |
| 21                                     | MAHARASHTRA               | 2,50,99,908           |
| 22                                     | MANIPUR                   | 9,08,214              |
| 23                                     | MEGHALAYA                 | 4,83,646              |
| 24                                     | MIZORAM                   | 3,01,070              |
| 25                                     | NAGALAND                  | 2,71,928              |
| 26                                     | ODISHA                    | 1,44,21,784           |
| 27                                     | PUDUCHERRY                | 1,50,655              |
| 28                                     | PUNJAB                    | 67,48,815             |
| 29                                     | RAJASTHAN                 | 2,53,11,423           |
| 30                                     | SIKKIM                    | 92,957                |
| 31                                     | TAMIL NADU                | 1,00,95,470           |
| 32                                     | TELANGANA                 | 95,92,367             |
| 33                                     | TRIPURA                   | 8,78,579              |
| 34                                     | UTTAR PRADESH             | 5,58,72,191           |
| 35                                     | UTTARAKHAND               | 24,66,874             |
| 36                                     | WEST BENGAL               | 3,44,59,865           |
| <b>Total</b>                           |                           | <b>35,86,92,271</b>   |

