

Bachat Awas Yojana

*302. SHRI SANJAY RAUT: Will the Minister of FINANCE be pleased to state:

- (a) whether the National Housing Board is seriously contemplating to launch a scheme for owning a house by the poor under the 'Bachat Awas Yojana';
- (b) if so, the details of aims and objects of the scheme; and
- (c) the time-frame set for launching of the scheme in the country for the benefit of the poor people?

THE MINISTER OF FINANCE (SHRI ARUN JAITLEY): (a) There is no proposal to launch such scheme by the National Housing Bank for the present.

(b) and (c) Do not arise.

Accounts opened under PMJDY

*303. SHRIMATI KAHKASHAN PERWEEN: Will the Minister of FINANCE be pleased to state:

(a) the number of accounts opened under the Pradhan Mantri Jan-Dhan Yojana (PMJDY) scheme, so far; and the details thereof; and

(b) the number of people benefited with the life insurance covers under this scheme?

THE MINISTER OF FINANCE (SHRI ARUN JAITLEY): (a) As on 09.12.2014, more than 8.83 crore bank accounts have been opened under Pradhan Mantri Jan-Dhan Yojana (PMJDY). Bank-wise details of accounts opened are given in Statement-I (*See below*).

(b) Accounts opened between 15.08.2014 to 26.01.2015 for the first time are eligible for benefit of Life Insurance cover of ₹30,000/- under the Yojana subject to the conditions given in Statement-II.

Statement-I

No. of accounts opened under PMJDY as on 09.12.2014

Summary	No. of Accounts
Public Sector Bank	70860073
Rural Regional Bank	15150519
Private Banks	2349386
GRAND TOTAL	88359978

Name of Bank	No. of Accounts
State Bank of India	16606992
Punjab National Bank	4741039
Bank of Baroda	4736166
Canara Bank	4652725
Bank of India	4005075
Central Bank of India	3941404
Union Bank of India	3268295
UCO Bank	2616197
Syndicate Bank	2596116
United Bank of India	2277701
Indian Overseas Bank	2133942
Indian Bank	2016614
Allahabad Bank	1959136
State Bank of Hyderabad	1817522
Oriental Bank of Commerce	1681984
Dena Bank	1605535
State Bank of Bikaner and Jaipur	1508803
Andhra Bank	1452391
Corporation Bank	1417514
Bank of Maharashtra	1387688
Punjab and Sind Bank	986392
State Bank of Patiala	937648
Vijaya Bank	850421
IDBI	696076
State Bank of Mysore	612491
State Bank of Travancore	304401
Bhartiya Mahila Bank	49805
SUB TOTAL	70860073

Name of Bank	No. of Accounts
Regional Rural Bank	
State Bank of India	2426995
United Bank of India	1771998
Central Bank of India	1661893
Punjab National Bank	1480603
Bank of Baroda	1309479
Bank of India	1204893
Syndicate Bank	1020629
State Bank of Bikaner and Jaipur	583668
Allahabad Bank	535738
Canara Bank	521898
Union Bank of India	506151
State Bank of Hyderabad	389318
UCO Bank	345716
Indian Overseas Bank	332157
State Bank of Mysore	283378
Indian Bank	273542
Bank of Maharashtra	187806
Dena Bank	160840
Andhra Bank	110909
State Bank of Patiala	31728
Punjab and Sind Bank	11180
SUB TOTAL	15150519
Major Private Banks	2349386
GRAND TOTAL	88359978

Source: Banks

Statement-II

Features/eligibility conditions of Life Insurance Cover of ₹30,000/-

The life cover of ₹30,000/- has the following features/eligibility conditions:

- (i) Person opening Bank account for the first time, with RuPay Card in addition, during the period from 15-08-14 to 26-01-15, or any additional period as may be extended further by Government of India.

- (ii) The person should normally be head of the family or an earning member of the family and should be in the age group of 18 to 59 (*i.e.* person should be at least 18 years old, and should not have turned 60). In case the head of family is 60 years or more of age, the second earning person of the family in the above mentioned age group will be covered, subject to eligibility.
- (iii) Person must have a RuPay Card and Bio-Metric Card linked to bank account or in process of being linked to bank account if not already there.
- (iv) The account can be any bank account including a small account.
- (v) For the coverage to be effective the above RuPay Card should be valid and in force.
- (vi) Only one person in the family will be covered in the Bima Scheme and in case of the person having multiple cards/accounts the benefit will be allowed only under one card *i.e.* one person per family will get a single cover of ₹30,000/-, subject to the eligibility conditions.
- (vii) The life cover of ₹30,000/- under the scheme will be initially for a period of 5 years, *i.e.* till the close of financial year 2019-20. Thereafter, the scheme will be reviewed and terms and condition of its continuation, including the issue of future payment of premium by the insured thereafter, would be suitably determined.

Ineligible Categories

- (i) Central Government and State Government employees (in service or retired) and their families.
- (ii) Employees (in service or retired) of Public Sector Undertakings, Public Sector Banks, any entity owned by Central Government, any entity owned by a State Government or any entity jointly owned by the Central Government and any State Government, and their families.
- (iii) Persons whose income is taxable under I.T. Act 1961 or are filing the yearly Income Tax return or in whose case TDS is being deducted from the income, and their families.
- (iv) Persons who are included in the Aam Aadmi Bima Yojana covering 48 occupations defined under the Scheme, and their families.

- (v) Otherwise eligible account holders, who have life cover on account of any other scheme of the Bank against the account, shall have to choose between the two schemes and derive benefit from only one.
- (vi) All persons who do not fulfill the basic eligibility conditions of the scheme.

**Proposals under Indian Medical/Homoeopathy
System in Madhya Pradesh**

†*304. SHRI DIGVIJAYA SINGH: Will the Minister of AYURVEDA, YOGA & NATUROPATHY, UNANI, SIDDHA AND HOMOEOPATHY (AYUSH) be pleased to state:

(a) whether it is a fact that 23 proposals under Indian Medical and Homoeopathy System were forwarded to Government by the State Government of Madhya Pradesh; and

(b) if so, the number of proposals that have been disposed of along with the number of proposals under the consideration of Government at present?

THE MINISTER OF STATE OF THE MINISTRY OF AYURVEDA, YOGA & NATUROPATHY, UNANI, SIDDHA AND HOMOEOPATHY (AYUSH) (SHRI SHRIPAD YESSO NAIK): (a) and (b) Government of Madhya Pradesh, *vide* letter dated 7th October, 2014, has sent a list of twenty three proposals under Centrally Sponsored Schemes of Ministry of AYUSH, seeking status of the proposals. Out of these, seven proposals have not been received in the Ministry, three proposals were found incomplete, for two proposals the sanctioned amount has been fully released and for the rest of the proposals grant could not be released due to non liquidation of Utilization Certificates (UC) of the past grants. The status of all the proposals is given in the Statement.

Statement

Status of proposals from Government of Madhya Pradesh under the Centrally Sponsored Schemes for Development of AYUSH Institutions and Hospital and Dispensary

Sl. No.	Proposals as communicated by Government of Madhya Pradesh	Action taken by the Government of India
1	2	3
1.	Pt. Khushilal Sharma Ayurved Mahavidyalaya and Institute, Bhopal <i>vide</i> letter No. No.5-13/06/55/Medical	• The proposal was considered under UG Component of the scheme and ₹90.00 lakh

†Original notice of the question was received in Hindi.