

**WRITTEN ANSWERS TO STARRED QUESTIONS****Spirit of Pradhan Mantri Jan-Dhan Yojana**

\*22. SHRI BASAWARAJ PATIL: Will the Minister of FINANCE be pleased to state:

- (a) the spirit behind the Pradhan Mantri Jan-Dhan Yojana (PMJDY);
- (b) the benefit to be accrued to those poor people, who come under this scheme;
- (c) the number of accounts opened till now and the money deposited in those accounts; and
- (d) the number of account holders who have started taking advantage of their accounts?

THE MINISTER OF FINANCE (SHRI ARUN JAITLEY): (a) and b) The Pradhan Mantri Jan-Dhan Yojana (PMJDY) has been started to provide access to financial services to people at an affordable cost. The Yojana envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension facility. The beneficiaries get a RuPay Debit card having inbuilt accident insurance cover of ₹one lac. In addition there is a life insurance cover of ₹30,000/- to those people who open their bank accounts for the first time between 15.08.2014 to 26.01.2015 and meet other eligibility conditions of the Yojana.

(c) and (d) Number of accounts opened under PMJDY till 15.11.2014 are 7.51 crore and an amount of ₹5903.94 crore has since been deposited in these accounts. A total of 4.33 crore RuPay Debit Cards have since been issued in these accounts and 1.72 crore Cards have been activated.

**Free air travel by AI employee and their family members**

†\*23. SHRI NARESH AGRAWAL: Will the Minister of CIVIL AVIATION be pleased to state:

- (a) the loss incurred by Air India (AI) during the last three years;
- (b) whether the officers of Air India and their family members get the facility of free travel;
- (c) if so, the number of times an officer and his family members can travel free in one year; and

---

†Original notice of the question was received in Hindi.