

| 1 | 2 | 3 | 4 | 5 |
|-------|---------------|-----------|----------|--------|
| 21. | Punjab | 3067.75 | 370.70 | 35.69 |
| 22. | Rajasthan | 6174.06 | 926.10 | 163.96 |
| 23. | Sikkim * | 113.45 | 0.00 | 18.55 |
| 24. | Tamil Nadu | 5265.57 | 1316.38 | 124.1 |
| 25. | Tripura | 444.96 | 89.00 | 30.57 |
| 26. | Uttarakhand | 261.58 | 26.16 | 57.94 |
| 27. | Uttar Pradesh | 21278.20 | 3191.53 | 253.63 |
| 28. | West Bengal * | 8633.5 | 0.00 | 124.21 |
| TOTAL | | 122348.09 | 19725.81 | 2334.6 |

* Debt consolidated as per FC-XIII recommendation.

Aims and objectives of Pradhan Mantri Jan-Dhan Yojana

*27. SHRI RANJIB BISWAL: Will the Minister of FINANCE be pleased to state:

(a) whether the Prime Minister had announced Pradhan Mantri Jan- Dhan Yojana (PMJDY) from the ramparts of the Red Fort; if so, the details thereof and the aims and objectives of the scheme;

(b) whether detailed contours of the scheme have been prepared and finalized; if so, the details thereof along with the benefits that are likely to accrue to the account holders;

(c) whether the scheme has been introduced/launched; and

(d) if so, the details thereof along with the number of individuals/families who have opened accounts in banks till date under the scheme, State-wise including Odisha ?

THE MINISTER OF FINANCE (SHRI ARUN JAITLEY): (a) and (b) Keeping in view "Financial Inclusion" as the national priority of the Government, Prime Minister had announced Pradhan Mantri Jan-Dhan Yojana (PMJDY) from the ramparts of the Red Fort and it was formally launched on 28th August, 2014. 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 would get a RuPay Debit Card having inbuilt accident insurance cover of ₹1.00 lakh. In addition there is a life insurance cover of ₹30000/- 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.

The Yojana also envisages channeling all Government benefits (from Centre/State/Local Body) to the beneficiaries accounts under the Direct Benefit Transfer (DBT) schemes of the Union Government.

(c) and (d) Yes, Sir. Number of accounts opened under PMJDY till 15.11.2014 are 7.51 crore. 4.33 crore RuPay Debit Cards have since been issued in these accounts. State-wise data as on 12.11.2014 of number of accounts opened under the Yojana is given in the Statement

Statement

State-wise Data of Number of Accounts opened under PMJDY

| Name of State | As on 12.11.2014 |
|-----------------------------|------------------|
| Andaman and Nicobar Islands | 24020 |
| Andhra Pradesh | 3459846 |
| Arunachal Pradesh | 38385 |
| Assam | 2270892 |
| Bihar | 4713660 |
| Chandigarh | 138223 |
| Chhattisgarh | 1830096 |
| Dadra and Nagar Haveli | 19395 |
| Daman and Diu | 11670 |
| Goa | 79597 |
| Gujarat | 2829330 |
| Haryana | 2217625 |
| Himachal Pradesh | 469243 |
| Jammu and Kashmir | 398562 |
| Jharkhand | 1566044 |
| Karnataka | 4194135 |
| Kerala | 1174000 |
| Lakshadweep | 3732 |
| Madhya Pradesh | 5026411 |

| Name of State | As on 12.11.2014 |
|-------------------------------------|------------------|
| Maharashtra | 4755620 |
| Manipur | 217617 |
| Meghalaya | 82979 |
| Mizoram | 50441 |
| Nagaland | 50662 |
| National Capital Territory of Delhi | 1514104 |
| Odisha(Orissa) | 2378277 |
| Puducherry (Pondicherry) | 70672 |
| Punjab | 2883336 |
| Rajasthan | 5099443 |
| Sikkim | 41293 |
| Tamil Nadu | 3687827 |
| Telangana | 3018773 |
| Tripura | 193387 |
| Uttar Pradesh | 12512531 |
| Uttarakhand | 867652 |
| West Bengal | 5413575 |
| GRAND TOTAL | 73303055 |

Source: Banks

Action taken against loan defaulters

*28. SHRI MOHD. ALI KHAN: Will the Minister of FINANCE be pleased to state:

(a) whether Government is aware of the increase in Non Performing Assets (NPAs) in public and private sector banks in the country and, if so, the details thereof, during the last three years, bank-wise;

(b) whether Government has taken action against loan defaulters, so far and, if so, the details thereof; and