

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