

mineral and metal, oil, energy, capital goods as well as some mid-size and small stocks.

- (iv) In line with the announcement made in the Budget 2015-16, the Cabinet Committee on Economic Affairs in its meeting held on 17th February, 2016 approved the structure for 'strategic disinvestment' of CPSEs.

Opening of Jan Dhan accounts

1752. SHRI DEREK O'BRIEN: Will the Minister of FINANCE be pleased to state:

- (a) the proportion of total households that have opened bank accounts under Jan Dhan Yojana, State-wise and month-wise since its launch;
- (b) the number and proportion of total households that do not have bank accounts;
- (c) the steps taken to advise new account holders about financial security measures, such as not revealing debit card details;
- (d) the steps taken to ensure that bank documents and requirements are available in local languages, not just english; and
- (e) the steps taken to ensure access to banks documentation to illiterate people?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) and (b) Pradhan Mantri Jan-Dhan Yojana (PMJDY) was launched on 28th August, 2014. Under the Yojana, banks were given target to carry out surveys in allocated Sub Service Areas (SSAs) and Wards and to open accounts of all uncovered households by 26.01.2015. All the States/Union Territories in the country have been mapped into 227894 Sub-Service Areas (in rural areas) and Wards (in urban areas) and 99.99% households out of the 21.22 crore households surveyed have been covered with minimum one account in each household under PMJDY. State/UT-wise report on coverage of households is given in Statement (*See below*).

(c) to (e) Wide and extensive publicity through newspaper, radio talks, hoardings etc. was given about opening of accounts under PMJDY and Financial Literacy Camps were also organized by banks to educate beneficiaries regarding financial security measures such as not revealing debit card details etc. 131012 camps were organized and 89876 financial literacy counters were opened to educate the beneficiaries on various aspects of banking. Further, in 22079 schools and 8302 skilling centres, financial literacy training programmes were conducted where 33.18 lakh people participated. Bank documents and requirements under PMJDY are also made available in vernacular languages and accounts of illiterate people can also be opened as per extant guidelines of Reserve Bank of India.

Statement*State/UT-wise report on coverage of households*

State/UT	Alloted Wards/ SSAs	Wards/SSAs Where Survey Completed	Wards/SSAs Where Survey to be Completed	Survey Completion %	Total Households	Covered Households	Coverage%
1	2	3	4	5	6	7	8
Andaman and Nicobar Islands	51	51	-	100.00%	67,287	67,287	100.00%
Andhra Pradesh	11,592	11,592	-	100.00%	1,18,55,426	1,18,55,426	100.00%
Arunachal Pradesh	236	236	-	100.00%	1,97,861	1,97,861	100.00%
Assam	4,925	4,925	-	100.00%	50,13,404	50,13,167	100.00%
Bihar	14,640	14,640	-	100.00%	1,72,81,831	1,72,81,831	100.00%
Chandigarh	136	136	-	100.00%	1,93,876	1,93,876	100.00%
Chhattisgarh	6,197	6,138	59	99.05%	51,89,795	51,88,545	99.98%
Dadra and Nagar Haveli	35	35	-	100.00%	59,908	59,908	100.00%
Daman and Diu	24	24	-	100.00%	22,528	22,528	100.00%
Goa	396	396	-	100.00%	3,31,457	3,31,457	100.00%
Gujarat	9,831	9,831	-	100.00%	1,17,09,247	1,17,09,247	100.00%
Haryana	4,870	4,870	-	100.00%	46,00,907	46,00,907	100.00%

1	2	3	4	5	6	7	8	244
Himachal Pradesh	2,489	2,489	-	100.00%	12,98,191	12,98,191	100.00%	Written Answers to [RAJYA SABHA] Unstarred Questions
Jammu and Kashmir	2,301	2,257	44	98.09%	19,62,894	19,51,207	99.40%	
Jharkhand	5,147	5,147	-	100.00%	54,38,679	54,38,679	100.00%	
Karnataka	11,645	11,645	-	100.00%	1,11,78,005	1,11,75,204	99.97%	
Kerala	5,582	5,582	-	100.00%	45,85,375	45,85,375	100.00%	
Lakshadweep	29	29	-	100.00%	10,189	10,189	100.00%	
Madhya Pradesh	18,410	18,410	-	100.00%	1,47,39,932	1,47,39,932	100.00%	
Maharashtra	17,722	17,722	-	100.00%	1,63,74,622	1,63,74,030	100.00%	
Manipur	576	576	-	100.00%	5,14,604	5,14,604	100.00%	
Meghalaya	539	539	-	100.00%	4,77,182	4,77,182	100.00%	
Mizoram	228	228	-	100.00%	1,81,946	1,81,946	100.00%	
Nagaland	413	413	-	100.00%	3,34,034	3,33,762	99.92%	
NCT of Delhi	266	266	-	100.00%	26,96,322	26,96,322	100.00%	
Odisha	7,962	7,962	-	100.00%	74,32,140	74,32,140	100.00%	
Puducherry	177	177	-	100.00%	2,52,105	2,52,105	100.00%	
Punjab	6,743	6,743	-	100.00%	47,46,147	47,46,147	100.00%	
Rajasthan	14,169	14,169	-	100.00%	1,14,65,309	1,14,64,813	100.00%	

Sikkim	175	175	-	100.00%	1,31,086	1,31,086	100.00%
Tamil Nadu	19,987	19,987	-	100.00%	1,43,53,828	1,43,53,828	100.00%
Telangana	6,193	6,193	-	100.00%	52,23,218	52,23,218	100.00%
Tripura	767	767	-	100.00%	7,55,041	7,55,041	100.00%
Uttar Pradesh	37,424	37,424	-	100.00%	3,11,78,028	3,11,77,215	100.00%
Uttarakhand	2,769	2,769	-	100.00%	11,36,431	11,36,431	100.00%
West Bengal	13,248	13,248	-	100.00%	1,92,51,587	1,92,61,587	100.00%
GRAND TOTAL	2,27,894	2,27,791	103	99.95%	21,22,50,422	21,22,32,274	99.99%

Source: Banks