

- (i) Business Correspondents are deployed to provide banking services in areas not having bank branches.
 - (ii) Basic Savings Bank Deposit (BSBD) accounts which do not require maintenance of minimum balance, are opened with a RuPay debit card.
 - (iii) Accidental insurance cover of ₹1 lakh is offered to PMJDY account-holders who use RuPay cards regularly.
 - (iv) Aadhaar seeded and authenticated PMJDY accounts can receive the Direct Benefit Transfer under various Government Schemes.
 - (v) After satisfactory operation of the PMJDY account for 6 months, an overdraft facility up to ₹5,000 is permitted.
 - (vi) Awareness camps are organised by Financial Literacy Centres and rural branches of banks.
- (c) As per information received from State Level Bankers' Committee (SLBC), Maharashtra, banking services are provided to all Sub Service Areas (SSAs), with 1000-1500 households, in Maharashtra either through bank branches or Bank Mitras.

Jan Dhan accounts

379. SHRI TIRUCHI SIVA: Will the Minister of FINANCE be pleased to state:

- (a) how many Jan Dhan accounts were opened in the past two years;
- (b) how much money had been deposited in the accounts in the past two years; and
- (c) how many loans have been availed by people on the Jan Dhan accounts?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) As per data received from Public Sector Banks, Regional Rural Banks and 13 major Private Sector Banks, 6.71 crore Jan Dhan accounts were opened during 2015-16 and 6.74 crore Jan Dhan accounts were opened during 2016-17.

(b) As per data received from Public Sector Banks, Regional Rural banks and 13 major Private Sector Banks, the increment in net deposit in Jan Dhan accounts during 2015-16 and 2016-17 was ₹ 20,002 crore and ₹ 27,300 crore respectively.

(c) Under Pradhan Mantri Jan Dhan Yojana (PMJDY), an eligible account-holder can avail overdraft facility up to ₹ 5,000 after six months of satisfactory operation of

the account. As on 1.12.2017, 31.12 lakh PMJDY account-holders have availed overdraft facility amounting to ₹ 353.47 crore in aggregate.

Loans under MUDRA Yojana turned into NPAs

380. SHRI TIRUCHI SIVA: Will the Minister of FINANCE be pleased to state:

- (a) how much loans have been given under Pradhan Mantri Mudra Yojana;
- (b) whether the loans given by all Micro Finance Institutions are included under the scheme; and
- (c) how many of the loans which were disbursed under the MUDRA Yojana have turned into NPAs?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) and (b) From the start of implementation of the Pradhan Mantri Mudra Yojana (PMMY) in April 2015 to 08.12.2017, over 9.91 crore loans have been sanctioned while the total amount sanctioned is ₹ 4.39 lakh crore. This includes loans extended by such Non-Banking Finance Company - Micro Finance Institutions (NBFC-MFIs) which report data directly on the Mudra portal and by such smaller non NBFC-MFIs which report on a consolidated basis through Sa-Dhan, a self-regulatory organisation for MFIs.

- (c) As reported by Banks and other lending institutions, as on 30.06.2017, about 39.12 lakh loan accounts had turned NPA.

Expenditure incurred in exchanging currency notes post-demonetisation

381. SHRI KAPIL SIBAL: Will the Minister of FINANCE be pleased to state:

- (a) the details of expenditure incurred in exchanging of currency notes post demonetisation;
- (b) the details of expenditure incurred in printing new currency notes; and
- (c) whether Government plans to introduce ₹1000 note?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RADHAKRISHNAN P.): (a) Since the exchange of currency notes are undertaken as the regular activity with available staff, no expenditure records are maintained in this regard.