

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**

**UNSTARRED QUESTION No. 1007**

TO BE ANSWERED ON TUESDAY, DECEMBER 12, 2023/ 21 AGRAHAYANA, 1945 (SAKA)

**Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)**

1007. MS. DOLA SEN

Will the Minister of FINANCE be pleased to state:

- (a) whether Government has plans to improve access to PMJDY accounts holders to micro-investments such as flexi-recurring deposits;
- (b) if so, the details thereof and if not, the reasons therefor;
- (c) whether Government has data of the zero balance accounts under the scheme;
- (d) if so, whether Government has taken steps to prevent these accounts from becoming a burden on the banking system;
- (e) whether Government has data of the settled and unsettled accident insurance claims under the Scheme; and
- (f) if so, the details thereof and if not, the reasons therefor?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(DR BHAGWAT KARAD)

**(a) & (b)** Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched as the National Mission for Financial Inclusion on 28.08.2014. It aims to ensure comprehensive financial inclusion in the country by providing universal access to banking facilities and basic bank account to every unbanked adult. As on 29.11.2023, a total of 51.04 crores PMJDY accounts have been opened having a deposit balance of Rs. 2,08,855 crore in these accounts.

There is no inbuilt provision of micro-investments, such as flexi-recurring deposits in PMJDY scheme. However, PMJDY accounts holders can avail benefit of micro-investments such as flexi-recurring deposits etc. as per the terms and conditions of their respective banks.

**(c) & (d)** PMJDY provides an inbuilt feature of non-requirement of maintaining any minimum balance in PMJDY accounts.

As on 22.11.2023, a total of 4.30 crore PMJDY accounts are having zero balance.

**(e) & (f)** As on 07.12.2023, the detail of accident insurance claims under the Scheme is as under:

Claims paid	Claims in process
8,436	191

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