

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 886**  
ANSWERED ON TUESDAY, JULY 30, 2024/ SRAVANA 8, 1946 SAKA

**PRADHAN MANTRI JAN DHAN YOJANA**

886. SHRI DHANANJAY BHIMRAO MAHADIK

Will the Minister of FINANCE be pleased to state:

- (a) Whether Government is implementing Pradhan Mantri Jan Dhan Yojana (PMJDY) in the country and if so, the details thereof; and
- (b) the details of accounts opened under the PMJDY in Maharashtra during each of the last three years and the current year, district-wise?

**ANSWER**

The Minister of State in the Ministry of Finance  
(SHRI PANKAJ CHAUDHARY)

- (a) Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched as the National Mission for Financial Inclusion on 28.8.2014. The Scheme was extended further beyond 14.08.2018 with the focus on opening of accounts shifting from “every household” to “every unbanked adult”. The undermentioned facilities are available under PMJDY:
- One Basic Savings Bank Deposit (BSBD) account is opened for an unbanked person;
  - Account can be opened at any bank branch or banking outlet manned by a Business Correspondent (BC);
  - There is no charge for opening these accounts;
  - A free RuPay debit card with an in-built accident insurance cover of Rs.2 lakh (1 lakh for accounts opened before 28.08.2018) is given to the PMJDY account holders;
  - Eligible PMJDY account holders can avail overdraft facility upto Rs. 10,000;
  - Direct Benefit Transfer (DBT) under different Government Schemes can be received by eligible beneficiaries in their Jan-Dhan accounts.

Progress under PMJDY (as on 10.07.2024):

- PMJDY Accounts opened: 52.74 crore
  - Deposit in Accounts: Rs 2,31,909 crore
  - Women Accounts: 29.32 crore (55.6%)
  - Accounts in Rural/Semi urban areas: 35.11 crore (66.6%)
  - RuPay cards issued: 35.78 crore
- (b) The number of the accounts under PMJDY in Maharashtra during each of the last three years and the current year, district wise are as Annexed.

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Annexure					
Part (b) of the Rajya Sabha Unstarred Question No. 886 for answer on 30.07.2024 regarding “Pradhan Mantri Jan Dhan Yojana”					
S.No	District	As on Mar'22	As on Mar'23	As on Mar'24	As on 26 <sup>th</sup> June'24
1	Ahmednagar	14,46,702	14,98,126	15,69,746	15,83,572
2	Akola	5,28,455	5,40,403	5,95,717	6,00,457
3	Amravati	7,90,286	8,11,723	8,64,460	8,74,607
4	Aurangabad	13,20,545	13,79,934	14,63,857	14,71,827
5	Beed	11,77,084	12,02,423	12,30,688	12,34,407
6	Bhandara	4,36,535	4,56,731	4,84,739	4,89,787
7	Buldhana	8,48,480	8,75,497	8,99,849	9,01,602
8	Chandrapur	6,41,408	6,60,696	6,72,629	6,77,753
9	Dhule	7,02,361	7,34,257	7,93,401	8,02,951
10	Gadchiroli	2,97,523	3,08,162	3,21,744	3,26,706
11	Gondia	5,90,178	6,16,669	6,43,917	6,49,864
12	Hingoli	5,82,453	5,94,065	6,17,214	6,21,439
13	Jalgaon	13,27,464	13,99,173	14,70,764	14,86,562
14	Jalna	7,98,645	8,04,695	8,15,136	8,18,004
15	Kolhapur	12,09,694	12,66,067	13,75,557	13,86,147
16	Latur	8,84,657	8,88,028	9,06,703	9,10,355
17	Mumbai	6,71,014	6,83,407	5,75,839	5,80,066
18	Mumbai Suburban	6,84,030	7,47,708	9,33,412	9,41,848
19	Nagpur	11,75,361	12,40,328	13,13,122	13,26,710
20	Nanded	13,91,214	14,16,621	14,53,164	14,59,057
21	Nandurbar	6,54,908	6,80,251	7,26,253	7,35,895
22	Nashik	20,64,521	20,79,340	21,75,164	21,93,894
23	Osmanabad	6,84,593	6,99,311	7,15,236	7,17,669
24	Palghar*			8,91,668	9,02,462
25	Parbhani	7,61,390	7,82,847	8,68,445	8,71,870
26	Pune	16,66,720	16,98,242	18,62,191	18,85,053
27	Raigad	5,01,709	5,28,713	6,16,516	6,02,108
28	Ratnagiri	3,85,890	4,03,857	3,66,885	3,68,970
29	Sangli	7,66,757	8,00,066	8,73,517	8,80,986
30	Satara	7,85,788	7,80,198	8,19,039	8,24,599
31	Sindhudurg	2,14,198	2,17,835	1,88,758	1,89,596
32	Solapur	15,29,875	15,71,442	16,15,632	16,26,977
33	Thane	20,92,988	21,97,115	14,49,275	14,58,660
34	Wardha	3,34,941	3,49,694	3,55,402	3,58,301
35	Washim	3,83,248	3,89,499	4,06,676	4,10,389
36	Yavatmal	10,59,112	11,01,900	11,48,900	11,59,782
<b>Total</b>		<b>3,13,90,727</b>	<b>3,24,05,023</b>	<b>3,40,81,215</b>	<b>3,43,30,932</b>
Source: Banks					
*Data included in Thane District for Mar'22 & Mar'23					

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