

WRITTEN ANSWERS TO STARRED QUESTIONS

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA

STARRED QUESTION NO.*82

ANSWERED ON TUESDAY, FEBRUARY 11, 2025 / 22 MAGHA, 1946 (SAKA)

PMJDY in Tamil Nadu

***82. Shri R. Dharmar:**

Will the Minister of **FINANCE** be pleased to state:

- (a) the number of Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts opened in Tamil Nadu since the launch of the scheme;
- (b) the number of RuPay cards issued under the PMJDY, the steps taken to ensure wider usage of these cards, particularly in rural and underserved areas of Tamil Nadu;
- (c) the amount of deposits mobilized in PMJDY accounts;
- (d) the measures taken by Government to ensure that PMJDY accounts are linked to other social security schemes and subsidies, the progress made in this regard; and
- (e) the steps taken to address the issues related to PMJDY account holders?

ANSWER

FINANCE MINISTER
(Smt. Nirmala Sitharaman)

(a) to (e): A Statement is laid on the Table of the House.

STATEMENT REFERRED IN REPLY TO THE RAJYA SABHA STARRED QUESTION NO. *82 ANSWERED ON 11thFEBRUARY, 2025 BY SHRI R. DHARMAR REGARDING “PMJDY IN TAMILNADU”

(a) to (c)As on 24.01.2025,54.66 crore Jan Dhan accounts with a deposit balance of Rs.2.45 lakh crore have been opened in the country. Out of these, 1.68 crore Jan Dhan accounts with a deposit balance of Rs.5547.18 crore have been opened in the State of Tamil Nadu. 37.35 crore Rupay Debit Cards have been issued to Jan Dhan accountholders all over the country which includes 1.21 crore Rupay Debit cards in the state of Tamil Nadu.

Banks conduct Financial Literacy camps regularly in villages and rural areas and educate customers about benefits available on RuPay Debit Card, Direct Benefit Transfer (DBT) withdrawals using RuPay Debit cards and safe digital payments instead of cash transactions. Business Correspondents (BCs) are trained to help customers to use RuPay Debit cards at micro-ATMs. Further, Banks communicate to customers regularly through SMS/email for nudging them to use their RuPay Debit cards at Point of Sale (PoS) & e-Commerce Channel.

(d) The willing and eligible PMJDY accountholders are encouraged and are given option to subscribe to Social Security Schemes viz; Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY). Beneficiaries of different Government schemes are being given benefits directly in their bank accounts including PMJDY accounts.

(e)Customers can approach customer care numbers and online portals of Banks for any assistance and in addition, customers can directly address their issue to concerned Bank Branches. Further, the Board of Directors of individual Banks lay down appropriate grievance redressal mechanism within the organization to resolve customer grievances. If grievances, involving deficiency in services rendered by entities regulated by RBI, are not resolved to the satisfaction of the customers or not replied to within a period of 30 days by the regulated entity, the customer can approach the “Reserve Bank – Integrated Ombudsman Scheme, 2021” that provides cost-free redressal of complaints.

Also, Government of India has web-based portal i.e. Centralized Public Grievance Redressal and Monitoring System (CPGRAM) wherein Citizens can file their grievances pertaining to the Ministries/Departments of Government of India of States/UTs.
