

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 878**

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

**Equitable access to schemes**

878. Shri Baburam Nishad:  
Shri Madan Rathore:  
Dr. Medha Vishram Kulkarni:  
Shri Babubhai Jesangbhai Desai:  
Shri Narhari Amin:

Will the Minister of FINANCE be pleased to state:

- (a) the initiatives taken to ensure that marginalized groups have equitable access to the schemes - Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Pradhan Mantri Mudra Yojana (PMMY), Stand Up India and Pradhan Mantri Vishwakarma Yojana; and
- (b) the current reach and beneficiary count under financial inclusion for the said schemes?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PANKAJ CHAUDHARY)

(a) & (b) The Government initiated the National Mission for Financial Inclusion (NMFI), namely the Pradhan Mantri Jan Dhan Yojana (PMJDY) in August, 2014 to provide universal banking services for every unbanked household based on the guiding principles of banking the unbanked, securing the unsecured, funding the unfunded and serving unserved and underserved areas, with a strong focus on marginalised groups. To give further impetus to financial inclusion initiatives of the Government, PMJDY Scheme was extended beyond 14.08.2018 and the focus was shifted to “every unbanked adult” instead of “every household”. A total of 54.58 crore Jan-Dhan accounts have been opened till 15.01.2025, of which 30.37 crore (55.7%) belong to women. NMFI has also facilitated the coverage of various social security and credit linked Schemes, the details of which are as follows:-

Schemes	Social Security Schemes			Credit linked schemes		
	PMJJBY Enrolments	PMSBY Enrolments	APY Subscribers	PMMY (No. of loans sanctioned)	SUPI (No. of loans sanctioned)	PM Vishwakarma Yojana (No. of loans sanctioned)
As on	15.01.2025	15.01.2025	31.12.2024	24.01.2025	27.01.2025	30.01.2025
Total	22.52 crore	49.13 crore	7.26 crore	51.67 crore	2.59 lakh	2.98 lakh

Source: Banks, Insurance companies, PFRDA, PMMY Portal, SIDBI, Vishwakarma Portal

Several initiatives are being undertaken in an ongoing manner by the Government to ensure that marginalized groups have equitable access to the financial inclusion Schemes in the country as under:

- i. Special campaigns have been launched at Gram Panchayat level such as the three-month Jan Suraksha campaign from October 15, 2024 to January 15, 2025. The campaign aimed at enrolling individuals under PMJJBY and PMSBY.
- ii. The State Level Bankers' Committee (SLBC) also plays a crucial role by coordinating efforts among Banks, Government agencies, Lead District Managers, Financial Institutions, Insurance companies, and other stakeholders to ensure equitable access to financial services at the state level.
- iii. Centre for Financial Literacy (CFL) pilot project on financial literacy was initiated by the Reserve Bank of India in 2017 with an objective to adopt community led innovative and participatory approaches to financial literacy.
- iv. A strong network of about 13 lakh Banking Correspondents (BCs), representing the last mile connect in the Banking Services delivery system, is also creating awareness while facilitating transactions in the rural areas, because of their familiarity with Local/Rural population.

Further, Banks including private banks have been conducting regular awareness camps at the grassroots level to promote these schemes. Additionally, a review mechanism is in place to regularly monitor the implementation and effectiveness of these schemes with banks and other relevant stakeholders.

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