GOVERNMENT OF INDIA

MINISTRY OF FINANCE

DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 3650

ANSWERED ON MONDAY, 10 AUGUST 2026 / SHRAVANA 19, 1948 (SAKA)

Pradhan Mantri Jan Dhan Yojana

†3650. SHRI ARUN GOVIL:

Will the Minister of FINANCE be pleased to state:

(a) the total number of bank accounts opened in the country so far under the Pradhan Mantri Jan Dhan Yojana (PMJDY), along with the details of beneficiaries belonging to women and rural areas;

(b) whether significant success has been achieved through this scheme in strengthening financial inclusion and Direct Benefit Transfer (DBT), if so, the details thereof;

(c) whether the banking and social security facilities available to Jan Dhan account holders have been expanded, if so, the details thereof; and

(d) the new steps being taken by the Government to further strengthen financial inclusion?

ANSWER

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

(a) to (d) As on 22.07.2026, a total of 58.84 crore Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts have been opened across the country. Of these, 45.77 crore accounts have been opened in rural/semi-urban areas and 32.79 crore PMJDY accounts are of women beneficiaries.

PMJDY guidelines envisage channeling Direct Benefit Transfer (DBT) from the Government to the beneficiaries' Jan-Dhan accounts. Beneficiaries of different Government schemes are being given benefits directly in their bank accounts, including PMJDY accounts. The data regarding the number of PMJDY accounts linked to DBT Schemes is not centrally maintained.

Total enrolments under the various social security schemes, including PMJDY account holders, have grown steadily over the years and as on 22.07.2026, there are 28.05 crore Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) enrolments, 59.18 crore Pradhan Mantri Suraksha Bima Yojana (PMSBY) enrolments and 9.40 crore Atal Pension Yojana (APY) enrolments, across the country.

Further, the Centre for Financial Literacy (CFL) Project has been initiated by the Reserve Bank of India (RBI) since 2017 with an objective to adopt community-led innovative and participatory approaches to financial literacy. A total of 2,421 CFLs have been set up across the country, with one CFL covering three blocks on an average.

Banks regularly organise camps, to create awareness about the various schemes, basic banking, digital financial literacy, consumer protection etc.

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