GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 3619
ANSWERED ON MONDAY, 10 AUGUST, 2026/SHRAVANA 19, 1948 (SAKA)

Accounts opened under Pradhan Mantri Jan Dhan Yojana

3619. DR. KALANIDHI VEERASWAMY:

Will the Minister of FINANCE be pleased to state:

(a) the total number of bank accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) since its launch and the number of accounts that are active as of the latest date within Tamil Nadu;
(b) the total deposits mobilized, credit disbursed and insurance coverage provided under PMJDY accounts;
(c) the percentage of PMJDY account holders from rural, marginalized and underprivileged communities and the specific measures taken to ensure financial inclusion for women and weaker sections;
(d) the reasons for accounts becoming dormant or inactive and the steps planned to increase account usage for productive purposes;
(e) the progress made in linking PMJDY accounts with Direct Benefit Transfers (DBT) and other social welfare schemes;
(f) the financial literacy and awareness programs conducted to educate beneficiaries about PMJDY and their effectiveness; and
(g) the monitoring and evaluation mechanisms in place to assess the impact of PMJDY on reducing financial exclusion and poverty?

ANSWER

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

(a) A total of 58.84 crore Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts have been opened across the country since the launch of the Scheme. As on 22.07.2026, 1.49 crore PMJDY accounts are active in the state of Tamil Nadu.

(b) As on 22.07.2026, the total deposits under PMJDY accounts are ₹3,11,291 crore. With regard to credit disbursement, the overdraft facility under PMJDY has been availed in 34.69 lakh accounts, with an outstanding amount of ₹374.25 crore (as on 24.06.2026). As regards insurance coverage, 8.27 crore PMJDY account holders have been enrolled under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and 19.41 crore PMJDY account holders have been enrolled under the Pradhan Mantri Suraksha Bima Yojana (PMSBY).

(c) With the aim to further financial inclusion w.e.f 14.08.2018, the focus to opening of accounts shifted from "every household" to "every unbanked adult".

The percentage of PMJDY account holders in rural/ semi-urban areas and PMJDY women accounts, as on 22.07.2026, are:

Total PMJDY accounts	PMJDY accounts (rural/ semi-urban areas)	PMJDY accounts (women)
58,84,42,068	45,77,42,674 (77.79%)	32,79,38,290 (55.73%)
Source: *Banks*		

Community wise data is not centrally maintained.

(d) PMJDY accounts becomes dormant or inactive due to reasons such as non-operation of the account for a prolonged period, migration of account holders, opening of multiple accounts, lack of regular transactions or demise of the account holder not reported.
Banks continuously make concerted efforts to reduce the number of inoperative accounts by organising camps to create awareness about banking habits including the benefits of keeping the account active. Banks have also been advised to take necessary steps to reduce the number of inoperative accounts and make the process of activation of such accounts smoother and hassle free.

(e) The data regarding the number of PMJDY accounts linked to various DBT Schemes is not centrally maintained. However, 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.

(f) & (g) Several initiatives have been taken to promote financial/digital literacy and increase awareness of Government schemes, which are as under:

i. The Centre for Financial Literacy (CFL) Project has been initiated by the 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.
ii. Banks have been advised to conduct camps through their Financial Literacy Centres (FLCs) on "Going Digital" through UPI for general public and tailored camps for different target groups.
iii. Rural branches of banks are required to conduct one camp per month covering all the messages that are part of the Financial Awareness Messages (FAME) booklet, which, inter alia, contains messages on various facets of financial literacy including basic banking, digital financial literacy, consumer protection etc.
iv. Financial Literacy Week (FLW) has been conducted every year since 2016 to propagate the message of financial education on various themes among members of the public across the country.
v. RBI's multi-media, multilingual public awareness campaign, titled "RBI Kehta Hai" uses various mediums to promote financial literacy and to educate the public on safe banking practices

In addition, the Government launches various saturation campaigns from time to time to increase awareness and penetration of Financial Inclusion Schemes.

Additionally, a review mechanism is in place to regularly monitor the implementation and effectiveness of the Scheme with Banks and other relevant stakeholders.

Evaluation study of PMJDY was conducted through Development Monitoring and Evaluation Office (DMEO), NITI Aayog during FY 2024-25, which inter-alia found that:

- PMJDY has been successful in improving access of formal banking for a large share of unbanked population.
- Scheme has inculcated saving habits among the account holders.
- The scheme has eased the entry into the banking system through simplified enrolment and zero balance account option.
- PMJDY has enhanced users' confidence when they manage financial transactions.

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