

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**  
**UNSTARRED QUESTION No. 1682**

ANSWERED ON TUESDAY, 10 DECEMBER 2024/ AGRAHAYANA 19, 1946 (SAKA)

**Status and effectiveness of Pradhan Mantri Jan Dhan Yojana Accounts**

1682. SHRI MALLIKARJUN KHARGE:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of Jan Dhan accounts opened since the launch of the scheme, along with the number of accounts currently classified as inactive, State-wise;
- (b) the total amount of funds lying dormant in these inactive accounts, State-wise; and
- (c) whether Government has any plans to address the issue of inactive accounts under the scheme and if so, the details thereof?

**Answer**

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

(a) to (c) As reported by Banks, as on 20.11.2024, a total of 54.03 crore accounts have been opened under Pradhan Mantri Jan Dhan Yojana (PMJDY). Out of these 11.30 crore accounts are inoperative accounts. The state-wise number of accounts including inoperative accounts and the total amount of funds lying in inoperative accounts is as per Annexure.

As per Reserve Bank of India (RBI) guidelines, a savings as well as a current account should be treated as inoperative/ dormant, if there are no customer induced transactions in the account for over a period of two years. Banks continuously make concerted efforts to monitor the percentage of operative accounts and the progress is being regularly monitored by the Government. Also, Banks organise camps to create awareness about banking habits including the benefits of keeping the account active.

Further, RBI has *inter-alia* advised Banks:

- to undertake an annual review of accounts/ deposits where there are no customer induced transactions for more than a year; and
- to take steps to trace the customers of these accounts/ deposits.

Further, banks have been advised to take necessary steps urgently to bring down the number of inoperative accounts and make the process of activation of such accounts smoother and hassle free, including by enabling seamless updation of KYC through mobile/internet banking, non-home branches, Video Customer Identification Process, etc.

As a result of these initiatives, the percentage of number of inoperative PMJDY accounts for PSBs has declined from 39.62% in March'17 to 20.91% in November'24.

\*\*\*\*\*

**Annexure as referred to in part (a) & (b) of reply to Rajya Sabha Q.No.1682 for  
10.12.2024**

**State-wise status of PMJDY accounts as on 20.11.2024**

<b>S.No.</b>	<b>State/UT</b>	<b>Total number of PMJDY accounts (in lakhs)</b>	<b>Number of inoperative PMJDY accounts (in lakhs)</b>	<b>Balances in inoperative accounts (in Rs. crore)</b>
1	Andaman & Nicobar Islands	0.60	0.12	2.08
2	Andhra Pradesh	151.98	35.96	369.97
3	Arunachal Pradesh	4.59	0.88	12.10
4	Assam	244.98	45.57	448.03
5	Bihar	614.61	119.98	2,007.66
6	Chandigarh	3.33	0.98	14.37
7	Chhattisgarh	180.22	31.08	477.06
8	Dadra and Nagar Haveli and Daman and Diu	2.37	0.86	10.38
9	Delhi	65.32	17.96	278.62
10	Goa	2.11	0.85	14.96
11	Gujarat	189.86	46.98	643.16
12	Haryana	102.83	26.79	482.71
13	Himachal Pradesh	19.54	2.68	47.19
14	Jammu & Kashmir	24.46	7.26	96.95
15	Jharkhand	192.07	44.03	813.86
16	Karnataka	197.77	47.14	578.53
17	Kerala	65.32	17.83	221.04
18	Ladakh	0.20	0.07	1.07
19	Lakshadweep	0.10	0.01	0.46
20	Madhya Pradesh	443.75	92.15	1,079.75
21	Maharashtra	360.75	70.76	883.02
22	Manipur	11.12	3.68	34.09
23	Meghalaya	8.18	1.73	39.58
24	Mizoram	4.03	0.54	6.90
25	Nagaland	4.04	0.77	10.22
26	Odisha	224.88	35.92	442.49
27	Puducherry	2.33	0.35	5.22
28	Punjab	93.39	23.42	275.22
29	Rajasthan	362.68	67.89	993.25
30	Sikkim	0.93	0.30	4.32
31	Tamil Nadu	164.60	35.61	412.81
32	Telangana	121.81	26.75	312.94
33	Tripura	10.92	1.55	21.77
34	Uttar Pradesh	963.95	234.72	2,763.69
35	Uttarakhand	37.51	9.08	117.05
36	West Bengal	525.98	78.50	827.73
<b>Total</b>		<b>5,403.12</b>	<b>1,130.73</b>	<b>14,750.27</b>

*Source: Banks*