

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**

**UNSTARRED QUESTION NO. 1039**

ANSWERED ON TUESDAY, JULY 29, 2025/ 7 SRAVANA, 1947 (SAKA)

**PROGRESS OF JAN DHAN YOJANA IN GUJARAT**

1039. SHRI NARHARI AMIN:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Ministry has reviewed the remarkable progress of the Jan Dhan Yojana, with 55 crore bank accounts opened by June 2025, significantly boosting financial inclusion, and if so, the nation-wide statistics on account holders and deposits;
- (b) the details of Jan Dhan accounts opened in Gujarat, including gender-wise data on rural beneficiaries and Government's initiatives like awareness programs conducted in villages to enhance digital transaction adoption; and
- (c) the measures taken to enhance financial literacy and awareness of Government schemes among beneficiaries nation-wide, including targeted campaigns in 2024–25?

**Answer**

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

(a) to (c) The progress under Pradhan Mantri Jan Dhan Yojana (PMJDY) is being continuously monitored in the Department of Financial Services. As on 09.07.2025, there are 55.83 crores PMJDY account holders with a deposit balance of Rs. 2,63,065 crores.

The number of Jan Dhan accounts in Gujarat, as on 09.07.2025 are as under:

Total Jan Dhan Accounts	Accounts opened by Rural Male	Accounts opened by Rural Female
1,94,08,115	60,46,034	55,24,016

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 Reserve Bank 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 as on March 31, 2025 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 and \*99# (USSD) 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

Further, a 3-months nationwide Jansuraksha Campaign at Gram Panchayat level was conducted during the period from 15.10.2024 to 15.01.2025 to enhance the penetration of Jansuraksha schemes i.e. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY).

\*\*\*\*\*