

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA

UNSTARRED QUESTION No. 2636

ANSWERED ON TUESDAY, 12 AUGUST, 2025 / 21 SRAVANA, 1947 (SAKA)

CREDIT DISBURSED TO PMJDY ACCOUNT HOLDERS

2636. SHRI MALLIKARJUN KHARGE:

Will the Minister of FINANCE be pleased to state:

- (a) the details of institutional credit disbursed to PMJDY account holders during the last five years, year-wise;
- (b) the details of PMJDY disbursement, broken down by the amount of deposits for the last five years, such as from ₹0 to ₹50,000, ₹50,000 to ₹1,00,000, and so on;
- (c) the number and details of PMJDY accounts that have remained inactive during the period, broken down by deposit amount ranges and gender, year-wise; and
- (d) the steps taken by Government to address account dormancy and enhance access to institutional credit for PMJDY account holders?

ANSWER

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

(a) to (c) An account under Pradhan Mantri Jan Dhan Yojana (PMJDY) is a Basic Savings Bank Deposit (BSBD) account which can be opened at any bank branch. These accounts have no account opening charges and no minimum balance requirements.

A total of 55.98 crore accounts with a deposit balance of Rs. 2,61,982 crores have been opened as on 25.07.2025 under PMJDY. Out of the above, 31.24 crore (55.8%) Jan-Dhan accounts belong to women. A total of 35,99,662 PMJDY account holders have availed the Overdraft (OD) facility, with an outstanding amount of ₹393.02 crore, as of March 2025.

In addition to OD, eligible beneficiaries can receive Direct Benefit Transfers (DBT) from various government schemes in their PMJDY accounts. They can access institutional credit from various Banks under credit products offered by the Banks and also under various government schemes like Pradhan Mantri Mudra Yojana (PMMY), Stand Up India, PM SVANidhi etc. However, data on such institutional credit extended to PMJDY account holders is not centrally maintained. Gender-wise details of balance in PMJDY accounts over the last five years is as per Annexure-I and data on inoperative PMJDY accounts for the past five years are as per Annexure-II.

(d) The Government launches various specific campaigns from time to time for promotion of and enrolment under Financial Inclusion Schemes, including activation of inoperative accounts. Recently, a Gram Panchayat level Saturation Campaign has been launched from 01.07.2025 to 30.09.2025 across the country wherein Re-KYC of all account holders (wherever due) including “inactive PMJDY accounts” is one of the key focus activities of the campaign.

Financial Literacy Centers (FLCs) are actively promoting financial awareness through campaigns like "Going Digital" and “Target Group Specific,” focusing on digital payments, cyber safety, and responsible borrowing. To enhance financial and digital literacy, several initiatives have been undertaken. The Reserve Bank of India launched the Centre for Financial Literacy (CFL) Project, since 2017, to encourage community-led and participatory approaches to financial education, with 2,421 CFLs established across India, as on March 31, 2025. Additionally, rural bank branches conduct monthly camps on key financial topics, and since 2016, Financial Literacy Week has been observed annually to promote financial education nationwide.

Banks also regularly conduct Financial Literacy camps in villages, rural and remote areas to educate customers about institution credit including benefits available on RuPay Debit Card, Direct Benefit Transfer (DBT) and safe digital payments instead of cash transactions besides regularly educate through SMS/email regarding various schemes & products available.

Annexure-I as referred to in Part (b) of the Rajya Sabha Unstarred Q. No. 2636 due for answer on 12.08.2025						
Gender wise details of balance amount in PMJDY accounts in last five years						
As on	Female (₹ in crore)			Male (₹ in crore)		
	below ₹ 2,500	between ₹ 2,500 to ₹ 25,000	more than ₹ 25,000	below ₹ 2,500	between ₹ 2,500 to ₹ 25,000	more than ₹ 25,000
March 2021	18.52	4.21	0.63	16.00	2.35	0.46
March 2022	19.83	4.47	0.76	16.89	2.55	0.52
March 2023	20.86	5.21	0.96	17.95	2.99	0.65
March 2024	21.59	5.94	1.25	18.73	3.32	0.90
March 2025	22.86	6.47	1.30	20.04	3.43	0.85

Annexure-II as referred to in Part (c) of the Rajya Sabha Unstarred Q. No. 2636 due for answer on 12.08.2025					
Details of inoperative accounts and deposits, gender-wise, under PMJDY in last five years					
As on	PMJDY Accounts (₹ in crore)				
	Total	Female	Male	Deposits	Inoperative accounts
March 2021	42.2	23.38	18.82	1,45,551	5.94
March 2022	45.06	25.08	19.98	1,66,459	6.57
March 2023	48.65	27.05	21.60	1,98,844	9.45
March 2024	51.95	28.90	23.05	2,32,502	10.21
March 2025	55.18	30.75	24.43	2,60,387	11.94

*range wise data in respect of inoperative accounts is not maintained centrally.