

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

UNSTARRED QUESTION No. 2960

ANSWERED ON TUESDAY, AUGUST 19, 2025 / 28 SRAVANA, 1947 (SAKA)

NEWLY OPENED JAN DHAN ACCOUNTS

2960. DR. ASHOK KUMAR MITTAL:

Will the Minister of FINANCE be pleased to state:

- (a) the percentage of Jan Dhan accounts opened since July, 2025, and have recorded a single transaction or balance above ₹100;
- (b) the manner in which Government is measuring the effective utilisation of these accounts beyond opening numbers;
- (c) the reasons for which Government does not release regular granular data on dormant versus active Jan Dhan accounts; and
- (d) the accountability in place for public sector banks that are pushed to open non-functional accounts?

ANSWER

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

(a) 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. As on 30.07.2025, 56.04 crore accounts with a deposit balance of Rs. 2,62,858.50 crores have been opened under PMJDY out of which 4.82 crore accounts are zero-balance accounts. The number of PMJDY accounts opened since 2nd July 2025 is 0.27 crore.

(b) The Government emphasizes not just opening PMJDY accounts but ensuring their active use. Focus areas include regular transactions, use of overdraft facility, deposits and digital engagement via *RuPay* cards. PMJDY accounts receive Direct Benefit Transfers (DBTs) from Government schemes and account holders can access credit facility under various schemes like Pradhan Mantri Mudra Yojana (PMMY), Stand Up India, PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) etc. Eligible and willing account holders are encouraged to enroll in social security schemes namely, Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY). As on 30.07.2025, out of total PMJDY account holders, 7.24 crore and 17.58 crore have enrolled in PMJJBY and PMSBY respectively, enhancing financial security and inclusion.

(c) & (d) As per Reserve Bank of India (RBI) guidelines, a savings or current account is treated as inoperative or dormant if there are no customer-induced transactions for over two years. Banks continuously monitor the percentage of operative accounts and the progress is being regularly monitored by the Government. As per RBI guidelines dated 01.01.2024, banks must notify customers via letter, email, or SMS if their accounts remain inactive, informing that the accounts will become inoperative after a year if no transaction occurs within the next year. Additionally, Banks also publish details of unclaimed deposits transferred to the Depositor Education & Awareness (DEA) fund of RBI on their websites and update them monthly.

As of 30.07.2025, out of 56.04 crore accounts opened under the Pradhan Mantri Jan Dhan Yojana (PMJDY), 13.05 crore accounts are inoperative. This data is shared by Banks with RBI. This data is also available under the Right to Information Act, 2005.

Recently, a Gram Panchayat level Saturation Campaign has been launched from 01.07.2025 to 30.09.2025 across the country wherein reactivation of inactive PMJDY accounts is one of the key focus activities of the campaign.
