

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION NO. 1044
ANSWERED ON TUESDAY, JULY 28, 2026/6 SHRAVANA, 1948 (SAKA)

PRIME MINISTER JAN DHAN YOJANA

1044 SHRI ASHOKRAO SHANKARRAO CHAVAN:

SHRI CHUNNILAL GARASIYA:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of accounts opened to date under Prime Minister Jan Dhan Yojana (PMJDY);
- (b) the State/UT wise number of PMJDY account holders as of May 2026;
- (c) whether any facilities are being provided to the PMJDY account holders;
- (d) if so, the details thereof;
- (e) whether there are any minimum balance charges for the PMJDY account holders;
- (f) if so, the details thereof; and
- (g) the number of women Jan Dhan Account holders?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

- (a) A total of 58.70 crore number of accounts have been opened under Pradhan Mantri Jan Dhan Yojana (PMJDY), as on 08.07.2026.
- (b) State/UT wise number of PMJDY account holders, as of May 2026 is at Annexure.
- (c to f) 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 the following features: -
 - (i) Overdraft (OD) limit upto Rs. 10,000;
 - (ii) Free RuPay Debit card with an inbuilt accident insurance cover of Rs 2 lakh (increased from Rs.1 lakh) for new PMJDY accounts opened after 28.8.2018; and
 - (iii) These accounts have no account opening charges and no minimum balance requirements.
- (g) The number of women Jan Dhan Account holders is 32.72 crore, as on 08.07.2026.

Annexure

**Annexure referred in part (b) of Rajya Sabha Unstarred Question No 1044 for answer
on 28.07.2026 on PMJDY Accounts as on May'26**

(in lakh)		
S.NO.	State/UT	Total No of PMJDY accounts
1	Andaman And Nicobar Islands	0.65
2	Andhra Pradesh	171.06
3	Arunachal Pradesh	4.74
4	Assam	258.38
5	Bihar	693.09
6	Chandigarh	3.44
7	Chhattisgarh	187.15
8	Dadra & Nagar Haveli and Daman & Diu	2.46
9	Delhi	70.48
10	Goa	2.33
11	Gujarat	198.53
12	Haryana	111.39
13	Himachal Pradesh	20.03
14	Jammu And Kashmir	24.60
15	Jharkhand	205.32
16	Karnataka	217.14
17	Kerala	74.74
18	Ladakh	0.22
19	Lakshadweep	0.11
20	Madhya Pradesh	470.08
21	Maharashtra	380.87
22	Manipur	10.85
23	Meghalaya	9.10
24	Mizoram	4.42
25	Nagaland	4.11
26	Odisha	240.16
27	Puducherry	2.89
28	Punjab	99.61
29	Rajasthan	384.23
30	Sikkim	1.09
31	Tamil Nadu	189.44
32	Telangana	132.92
33	Tripura	11.62
34	Uttar Pradesh	1,035.75
35	Uttarakhand	40.90
36	West Bengal	566.37
Total		5,830.27
