

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 1811
ANSWERED ON TUESDAY, 04 AUGUST, 2026/ 13 SHRAVANA, 1948 (SAKA)

PRADHAN MANTRI JAN DHAN YOJANA

1811:#DR. DINESH SHARMA:

SHRI SADANAND MHALU SHET TANAVADE:

SHRI BRIJ LAL:

DR. SANDEEP KUMAR PATHAK:

SMT. MAYA NAROLIYA:

SHRI NAVEEN JAIN:

SMT. REKHA SHARMA:

SHRI MAYANKKUMAR NAYAK:

SHRI GHANSHYAM TIWARI:

SHRI MADAN RATHORE:

SHRI RAJESH PARMANAND SHUKLA:

SHRI AMAR PAL MAURYA:

SHRI SANJAY BHATIA:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) till date;
- (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, if so, the details thereof;
- (d) whether there are any minimum balance charges for the PMJDY Account holders, if so, the details thereof;
and
- (e) 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 58.77 crore number of accounts have been opened under Pradhan Mantri Jan Dhan Yojana (PMJDY), as on 15.07.2026.
- (b) State/UT wise number of PMJDY account holders, as on May 2026, is at Annexure.
- (c) & (d) 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. These accounts have the following features: -
 - i. Overdraft (OD) limit upto ₹10,000;
 - ii. Free RuPay Debit card with an inbuilt accident insurance cover of ₹2 lakh. For PMJDY accounts opened before 28.8.2018, the accident insurance linked to RuPay Card is ₹1 lakh.
- (e) There are a total of 32.75 crore women Jan Dhan Account holders, as on 15.07.2026.

Annexure as referred in reply to part (b) of Rajya Sabha Unstarred Question No.1811 for answer on 04.08.2026

(in lakh)

S. No	State/ Union Territory	Total No. of PMJDY Accounts (as on May'2026)
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

Source: Banks
