GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 245
ANSWERED ON MONDAY, TUESDAY, 21 JULY, 2026/ 30 ASHADHA, 1948 (SAKA)

JAN DHAN ACCOUNTS OPENED IN TAMIL NADU

245. SHRI R. DHARMAR:

Will the Minister of FINANCE be pleased to state:

(a) the total number of Jan Dhan Accounts opened in Tamil Nadu since the launch of the Pradhan Mantri Jan Dhan Yojana and the number of accounts currently active;

(b) the steps taken to ensure the accessibility of banking services in rural and remote areas of Tamil Nadu, particularly for women, SC/ST communities and daily wage earners; and

(c) whether Government is aware of dormant or zero-balance accounts under the scheme in Tamil Nadu, if so, the measures being taken to improve account usage and financial literacy?

ANSWER

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

(a) to (c) The details of number of PMJDY accounts in Tamil Nadu, as on 01.07.2026, are as under:

PMJDY accounts	Operative accounts
1,91,33,704	1,49,17,594

Source: Banks (PSBs including RRBs and Major private banks)

To ensure accessibility of banking services in rural and remote areas, the endeavour of the Government is to provide banking outlet (Bank branch/ Business Correspondent/ India Post Payments Bank) within 5 kilometres of all inhabited villages in the country. Availability of banking outlets is monitored by a Geographic Information System (GIS) based App., namely, Jan Dhan Darshak (JDD) App.

Based on the data uploaded by Banks on the JDD App, out of total 15,425 inhabited villages in the state of Tamil Nadu, 15,422 (99.98%) villages are covered with banking outlets, as on 30.06.2026.

Banks regularly conduct Financial Literacy camps in villages, rural and remote areas to educate customers about various aspects of Banking.

Further, Banks including Private Sector Banks have been conducting regular awareness camps at the grassroots level to create awareness and promote PMJDY. A Gram Panchayat level saturation campaign was launched from 01.07.2025 to 31.10.2025 across the country with the objective to enhance the penetration of Financial Inclusion Flagship Schemes including Pradhan Mantri Jan Dhan Yojana (PMJDY). 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 with one CFL covering three blocks on an average.

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