

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION No. 1727

ANSWERED ON MONDAY, MARCH 10, 2025/PHALGUNA 19, 1946 (SAKA)

Percentage of Jan Dhan Yojana (PMJDY) Accounts

1727. SHRI PRADYUT BORDOLOI:

Will the Minister of FINANCE be pleased to state:

- (a) the total percentage of PM Jan Dhan Yojana (PMJDY) accounts which are Zero Balance Accounts for the whole country and State-wise for the North Eastern Region (NER);
- (b) the share of PMJDY accounts which have less than Rs. 10 deposited in them;
- (c) the share of PMJDY accounts that are inactive across the whole country and in the NER;
- (d) the average amount deposited in PMJDY accounts for the NER during the last five years and the national average over the same period, year-wise; and
- (e) whether parameters like frequency of transactions and engagement with financial products are considered while assessing the scheme's effectiveness and if so, the details thereof?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) As on 19.02.2025, 8% of PMJDY accounts in the country have Zero balance. The state-wise percentage of such accounts for the North Eastern Region (NER), as on 19.02.2025 is as under:

States (NER)	Percentage of Zero Balance Accounts
Arunachal Pradesh	8%
Assam	14%
Manipur	12%
Meghalaya	5%
Mizoram	15%
Nagaland	5%
Tripura	12%
Sikkim	12%

Source: Banks

(b) & (c) The data regarding the share of PMJDY accounts, which have less than Rs.10 deposited in them, is not centrally maintained. However, the percentage of inactive PMJDY accounts in the country, and States in NER, is 21.29% and 19.46% respectively.

(d) The data of average amount deposited in PMJDY accounts is not maintained. However, the data of Cumulative average balance in PMJDY accounts, including NER is at Annexure.

(e) The effectiveness of PMJDY in promoting financial inclusion is measured on various parameters like:

i) Opening of accounts – Till, 26.02.2025, 54.97 Crore accounts have been opened in the whole country.

ii) Percentage of operative accounts – As on 26.02.2025, 78.71% accounts are operative.

iii) Enrolment in Social Security Schemes - Willing and eligible PMJDY accountholders are encouraged and are given option to subscribe to Social Security Schemes viz; Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY). As on 19.02.2025, out of total PMJDY account holders, 6.91 crore and 16.81 crore account holders have also enrolled in PMJJBY and PMSBY respectively. Beneficiaries of different Government schemes are being given benefits directly in their Bank accounts including PMJDY accounts.

Annexure as referred in reply to part (d) of the Lok Sabha Unstarred Question No. 1727 for answer on 10.03.2025

Cumulative Average Balance in Pradhan Mantri Jan Dhan Accounts

State/UT	As on 19.02.2025	March 2024	March 2023	March 2022	March 2021	March 2020
Arunachal Pradesh	5,069	5,789	5,622	5,168	5,033	3,770
Assam	2,634	2,697	2,727	2,334	2,371	2,378
Manipur	2,438	2,549	2,515	2,095	2,038	2,211
Meghalaya	5,327	6,032	5,974	5,558	5,813	3,736
Mizoram	4,468	4,572	4,568	4,622	4,307	3,633
Nagaland	3,027	3,392	3,133	2,669	2,757	2,259
Tripura	5,611	4,965	4,901	4,891	6,022	7,609
Sikkim	5,368	5,751	5,468	5,313	5,241	4,151
Country	4,542	4,476	4,087	3,694	3,449	3,090

Source: Banks