

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION NO. †4090**

ANSWERED ON MONDAY, AUGUST 18, 2025/ SRAVANA 27, 1947 (SAKA)

**NUMBER OF JAN DHAN ACCOUNTS**

†4090 SHRI DINESH CHANDRA YADAV:

SHRI GIRIDHARI YADAV:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of Jan Dhan accounts across the country at present, State-wise;
- (b) whether there have been no transactions in many of these accounts for years, State-wise along with the number of such accounts; and
- (c) whether the Government is taking any steps to ensure smooth functioning of such inactive accounts by providing incentives to the beneficiaries of these accounts and if so, the details thereof?

**ANSWER**

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

(a) to (c): A total of 56.04 crore Jan Dhan accounts have been opened in the country till July 31, 2025. As per Reserve Bank of India (RBI) guidelines dated 18.02.2009, a savings account should be treated as inoperative / dormant if there are no transactions in the account for over a period of two years. The state wise details of the Jan Dhan accounts and inoperative accounts among these are enclosed as annexure.

Government has taken various steps to ensure smooth functioning of PMJDY accounts eg.

- i. Benefits of various schemes of Government, such as Direct Benefit Transfer (DBT) are credited directly to bank account including the PMJDY account. These benefits are transferred even to the inactive accounts.
- ii. Banks inform account holders in writing through letters or email or SMS about the accounts which are to become inactive and also contact the holder(s) of the inoperative accounts through letters, email or SMS on a quarterly basis.
- iii. The Government launches various specific campaigns from time to time for promotion of enrolment under various schemes as well as for issues like activation of inoperative accounts. Recently, a Gram Panchayat level Saturation Campaign has been launched from 01.07.2025 to 30.09.2025 across the country wherein Re-KYC of “inactive PMJDY accounts” is one of the key focus activities of the campaign.

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Annexure as referred to in part (a and b) of the Lok Sabha Unstarred Q. No. †4090 regarding “Number of Jan Dhan Accounts” due for answer on 18.08.2025			
SN.	State/UT	PMJDY Accounts	Inoperative accounts
1	Andaman And Nicobar Islands	63,077	13,113
2	Andhra Pradesh	1,61,05,492	43,54,421
3	Arunachal Pradesh	4,72,083	1,13,975
4	Assam	2,50,57,375	54,80,057
5	Bihar	6,47,91,296	1,39,00,934
6	Chandigarh	3,37,296	1,08,796
7	Chhattisgarh	1,83,80,644	34,63,630
8	Dadra and Nagar Haveli and Daman and Diu	2,41,979	87,246
9	Delhi	68,28,853	19,44,125
10	Goa	2,20,252	85,993
11	Gujarat	1,94,61,251	50,98,417
12	Haryana	1,07,34,203	29,70,165
13	Himachal Pradesh	20,10,197	4,96,869
14	Jammu And Kashmir	22,42,081	5,19,866
15	Jharkhand	1,98,73,299	47,83,888
16	Karnataka	2,08,09,443	54,01,586
17	Kerala	70,83,609	19,67,393
18	Ladakh	19,278	5,640
19	Lakshadweep	10,200	1,273
20	Madhya Pradesh	4,58,29,191	1,07,06,565
21	Maharashtra	3,66,74,956	80,60,103
22	Manipur	10,85,799	2,75,133
23	Meghalaya	8,73,313	2,02,814
24	Mizoram	4,20,390	55,765
25	Nagaland	4,10,654	81,441
26	Odisha	2,32,77,225	40,10,250
27	Puducherry	2,62,985	57,217
28	Punjab	95,67,204	27,27,019
29	Rajasthan	3,73,49,958	78,00,665
30	Sikkim	96,756	31,119
31	Tamil Nadu	1,77,69,122	39,25,412
32	Telangana	1,28,97,640	41,97,010
33	Tripura	11,34,844	1,72,290
34	Uttar Pradesh	9,98,47,121	2,75,04,107
35	Uttarakhand	39,19,740	10,13,150
36	West Bengal	5,42,25,684	88,35,398
<b>Total</b>		<b>56,03,84,490</b>	<b>13,04,52,845</b>