

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**

**UNSTARRED QUESTION NO. 1333**

ANSWERED ON MONDAY, 08 DECEMBER 2025/ AGRAHAYANA 17, 1947 (SAKA)

**Inoperative Jan Dhan Accounts**

1333. MS. MAHUA MOITRA: SMT. JUNE MALIAH:

Will the Minister of FINANCE be pleased to state:

- (a) the number of inoperative accounts under the Pradhan Mantri Jan Dhan Yojana, closed during the last 5 years, year/State-wise;
- (b) the reasons for inoperativeness of these accounts;
- (c) the number of women accounts among the inoperative accounts closed during the last 5 years, year/State-wise;
- (d) the details of the number of inoperative accounts closed during the said period from rural and semi-urban areas;
- (e) the number of inoperative accounts for more than one, two and three years and above with the specific amount in them;
- (f) the number of Jan Dhan accounts with less than Rs. 500 in them; and
- (g) whether the Government intends to recover the funds from these inoperative accounts, if so, the details thereof?

**ANSWER**

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

(a) to (g) As per Reserve Bank of India (RBI) guidelines, a savings as well as a current account should be treated as inoperative / dormant, if there are no customer induced transactions in the account for over a period of two years. Balances in such accounts which remain unclaimed for ten years, along with term deposits not claimed within ten years from the date of maturity, and other eligible credit balances as specified in the Depositor Education and Awareness (DEA) Fund Scheme, 2014, are classified as unclaimed deposits and are required to be transferred by banks to the DEA Fund maintained by RBI.

An inoperative account may be reactivated at any time before or after the ten-year stage by completing Know Your Customer (KYC) requirements, as prescribed in the Master Direction – KYC Direction, 2016 (as amended from time to time). In case of a subsequent claim from a customer/depositor whose unclaimed amount / deposit has been transferred to the DEA Fund, the concerned bank repays the amount to the customer / depositor, along with applicable interest in the case of interest-bearing deposits, and lodges a claim for refund from the Fund for the equivalent amount paid.

The data regarding number of inoperative accounts vis-a-vis women, rural and semi-urban areas that are closed under the Pradhan Mantri Jan Dhan Yojana (PMJDY), is not centrally maintained. However, there are about 15.09 crore inoperative PMJDY accounts out of the total 57.07 crore PMJDY accounts in the country.

Further, the total number of PMJDY accounts with less than Rs.500 is not centrally maintained.

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