

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

**UNSTARRED QUESTION NO. 20**

ANSWERED ON MONDAY, 01 DECEMBER 2025/ AGRAHAYANA 10, 1947 (SAKA)

**PM Jan Dhan Yojana**

Will the Minister of FINANCE be pleased to state:

20. SHRI NAVASKANI K: SHRI SELVAM G: SHRI C N ANNADURAI: THIRU THANGA TAMILSELVAN: SHRI MALAIYARASAN D: SHRI JOYANTA BASUMATARY: DR. GANAPATHY RAJKUMAR P:

- (a) the number of Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts and RuPay Debit Cards issued in the country, with specific reference to Ramanathapuram district of Tamil Nadu;
- (b) whether all inhabited villages in the district have banking outlets within five kilometres, if so, the details thereof and the number of financial literacy camps conducted in the district during the last three years to promote RuPay Cards, digital payments and DBT;
- (c) the steps taken by the Government to improve financial inclusion, strengthen PMJDY usage and enhance digital transactions in rural Tamil Nadu;
- (d) whether many PMJDY accounts remain dormant or zero-balance and, if so, the measures to ensure active usage along with the percentage of accounts linked with Aadhaar and mobile numbers and those receiving DBT;
- (e) whether impact assessment studies have been conducted by the Government along with the details of the steps taken to address regional disparities, especially for women and marginalized groups; and
- (f) the details of PMJDY accounts which has zero-balance, low-balance and inactive accounts, and the average deposits in NER and nationally along with steps taken to evaluated the transaction frequency?

**ANSWER**

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

(a) to (f) The details of number of Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts and RuPay Debit Cards in the country and in Ramanathapuram District of Tamil Nadu, as on 12.11.2025, is as under:

	Total number of PMJDY accounts	RuPay Cards issued to PMJDY account holders
Country	56,98,76,402	39,30,53,864
Ramanathapuram	3,33,740	2,18,269

To ensure accessibility of banking services in rural and remote areas, the endeavour of the Government is to provide a 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. As per the JDD App, all inhabited villages in Ramanathapuram district of Tamil Nadu are covered by banking outlet within 5 km radius, as on 31.10.2025.

Banks regularly conduct Financial Literacy camps in villages, rural and remote areas to educate customers. Business Correspondents (BCs) are trained to help customers to use RuPay Debit cards at micro-ATMs. Further, Banks communicate to customers regularly through SMS/email.

As informed by the Reserve Bank of India (RBI), 9352 camps were conducted by rural branches of banks and Centres for Financial Literacy in the Ramanathapuram District of Tamil Nadu between October 01, 2022 and September 30, 2025, covering, inter-alia, topics such as digital payments.

As per RBI guidelines, a savings as well as a current account is treated as inoperative/dormant, if there are no customer induced transactions in the account for over a period of two years. Banks continuously make concerted efforts to monitor the percentage of operative accounts by organising camps to create awareness about banking habits including benefits of keeping the account active.

RBI has, inter-alia, advised Banks:

- to undertake an annual review of accounts/ deposits where there has been no customer induced transactions for more than a year; and
- to take steps to trace the customers of these accounts/ deposits.

Banks have also been advised to take necessary steps urgently to bring down the number of inoperative accounts and make the process of activation of such accounts smoother and hassle free, including by enabling seamless updation of Know Your Customer (KYC) through mobile/internet banking, non-home branches, Video Customer Identification Process, etc.

The data regarding the number of PMJDY accounts linked to Direct Benefit Transfer (DBT) Schemes is not centrally maintained. However, 85.8% PMJDY Accounts are seeded with Aadhaar. Beneficiaries of different Government schemes are being given benefits directly in their bank accounts, including PMJDY accounts.

NITI Aayog has been entrusted for evaluation of PMJDY. Further, the Government periodically launches various specific campaigns for promotion of and enrolment under Financial Inclusion Schemes, including activation of inoperative accounts. Recently, a Gram Panchayat level Saturation Campaign was launched from 01.07.2025 to 31.10.2025 across the country wherein Re-KYC of all account holders (wherever due) including “inactive PMJDY accounts” was one of the key focus activities of the campaign.

Details of zero-balance PMJDY accounts including inactive accounts and the average deposits in PMJDY accounts in North Eastern Region (NER) States and country is as under:

PMJDY Accounts	Country	NER States
Total number of Accounts	56,98,76,402	2,99,29,100
Inoperative Accounts	15,07,18,294	76,80,404
Zero balance Accounts	5,21,65,274	39,94,583
Average Deposit (in Rs)	4,808	2,983

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