

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2557
ANSWERED ON MONDAY, MARCH 9, 2026/PHALGUNA 18, 1947 (SAKA)

Zero Balance Jan Dhan Accounts

2557. SMT. BAG MITALI:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of Jan Dhan Accounts (JDA) that have zero balance in them since inception, year-wise;
- (b) the total number of JDA that have less than Rs. 100, Rs. 200, Rs. 500 and Rs. 1000, category-wise;
- (c) the total number of JDA which have zero account balance belonging to women; and
- (d) the total number of JDA which have zero account balance belonging to individuals aged between 18-30, 31-65 and 66 above since inception, category-wise?

ANSWER

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

- (a) Data relating to the total number of Jan Dhan Accounts (JDA) that have zero balance since inception, is not centrally maintained. However, data pertaining to Public Sector Banks (including sponsored RRBs) for the last five years is at Annexure-I
- (b) Data relating to the total number of JDA that have less than Rs. 100, Rs. 200, Rs. 500 and Rs. 1000, category-wise is not centrally maintained.
- (c) The total number of JDA pertaining to Public Sector Banks belonging to women, which have zero account balance is 1,78,57,010 (as on 18.02.2026).
- (d) Data relating to the total number of JDA which have zero account balance belonging to individuals aged between 18-30, 31-65 and 66 above since inception, category-wise is not centrally maintained.

Annexure-I as referred in reply to part (a) of the Lok Sabha Unstarred Question No.2557 for answer on 09.03.2026

S.No	Bank (including sponsored RRBs)	Total PMJDY accounts having Rs.0 as balance since inception					
		As on 31.3.2021	As on 31.3.2022	As on 31.3.2023	As on 31.3.2024	As on 31.3.2025	As on 18.2.2026
Total		2,13,17,441	2,26,59,832	2,50,24,206	2,60,52,913	2,80,63,910	3,11,75,833
<i>Source: Public sector banks</i>							
