GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2304
ANSWERED ON MONDAY, 03 AUGUST, 2026/ SHRAVANA 12, 1948 (SAKA)

Pradhan Mantri Jan Dhan Yojana

†2304. MRS RUCHI VIRA:
SHRI HARENDRA SINGH MALIK:
MS IQRA CHOUDHARY:
SHRI BABU SINGH KUSHWAHA:
SHRI DEVESH SHAKYA:
SHRI LALJI VERMA:
SHRI NEERAJ MAURYA:

Will the Minister of FINANCE be pleased to state:

(a) the total number of inactive Prime Minister Jan Dhan accounts in the country including in Uttar Pradesh;

(b) the concrete steps taken by the Government to reactivate the said inactive accounts;

(c) whether complaints have been received in the aspirational districts of Uttar Pradesh regarding deductions by banks in the name of various hidden charges despite approval of accounts with zero balance, thereby affecting the credibility of the said scheme, if so, the details thereof;

(d) the number of RuPay cardholders who filed accident insurance claims during the last five years in Kairana, Jaunpur, Etah, Ambedkar Nagar, Aonla, Moradabad and Muzaffarnagar Parliamentary Constituencies in Uttar Pradesh, year-wise; and

(e) the number of claims approved and the number of claims rejected due to the absence of at least one successful financial or non-financial transaction from that card within the last 90 days from the date of accident?

ANSWER

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

(a to e) As per Reserve Bank of India (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.

Total number of Inactive PMJDY accounts in country, including Uttar Pradesh, are 15,31,94,561.

Further, RBI has, inter-alia, advised Banks:

- to undertake regular 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 to reduce the number of inoperative accounts and make the process of activation of such accounts smoother and hassle free, including measures like enabling seamless updation of Know Your Customer (KYC) through mobile/internet banking, through non-home branches, Video Customer Identification Process, etc.

Further, the Government launches campaigns from time to time to increase awareness and penetration of Financial Inclusion Schemes, including reactivation of accounts.

Accounts opened under PMJDY have no opening charges and no minimum balance requirements. Data regarding complaints on deductions by banks in the name of various hidden charges is not centrally maintained.

Data for the number of RuPay cardholders who filed accident insurance claims is not centrally maintained at Parliamentary Constituencies level. However, the number of claims rejected in Uttar Pradesh on account of absence of at least one successful financial or non-financial transaction using the RuPay Debit Card within the last 90 days preceding the date of accident is as under:

Uttar Pradesh	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26
Claims Rejected	2	1	2	1	3

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