

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

UNSTARRED QUESTION NO.2525

ANSWERED ON MONDAY, 03 AUGUST 2026 / SHRAVANA 12, 1948 (SAKA)

Implementation of PMJDY in Cachar District of Assam

2525. SHRI PARIMAL SUKLABAIDYA:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts opened in Assam, including district-wise details with special reference to Cachar district and the number of women account holders;
- (b) the details of banking facilities, RuPay debit cards, overdraft, insurance and Direct Benefit Transfer (DBT) benefits provided to PMJDY account holders in Cachar district;
- (c) whether the Government has conducted any assessment of unbanked households, dormant accounts and financial literacy in Cachar district, if so, the details thereof; and
- (d) the steps taken to expand banking access in remote, tea garden, flood-prone and rural areas of Cachar district through Banking Correspondents, digital banking and financial inclusion initiatives, along with clarification on the applicability of minimum balance requirements for PMJDY accounts?

ANSWER

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

(a) to (d) District wise total number of accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) alongwith the number of female beneficiaries, in the State of Assam is at Annexure-I. Out of the total of 12,16,176 PMJDY accounts in the District of Cachar 8,57,203 are operative, as on 15.07.2026. Further, total 7,92,456 RuPay debit cards for PMJDY accounts have been issued in Cachar District.

Additionally, social security coverage in Cachar district, including PMJDY account holders, comprises of 6.97 lakh Pradhan Mantri Suraksha Bima Yojana (PMSBY) enrolments and 3.20 lakh Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) enrolments.

The data regarding the number of PMJDY accounts linked to DBT Schemes and the district-wise PMJDY Overdraft is not centrally maintained. However, PMJDY guidelines envisage channeling Direct Benefit Transfer (DBT) from the Government to the beneficiaries' Jan-Dhan accounts. Beneficiaries of different Government schemes are being given benefits directly in their bank accounts, including PMJDY accounts.

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 Cachar District of Assam are covered by banking outlet within 5 km radius, as on 30.06.2026.

PMJDY accounts are offered as Zero balance accounts and hence minimum balance is not applicable. Moreover, the Centre for Financial Literacy (CFL) Project has been initiated by the Reserve Bank of India (RBI) since 2017 with an objective to adopt community-led innovative and participatory approaches to financial literacy. A total of 2,421 CFLs have been set up across the country, with one CFL covering three blocks on an average.

Banks regularly organise camps, to create awareness about the various schemes, basic banking, digital financial literacy, consumer protection etc.

**Annexure-I referred to in part (a) to (d) of Lok Sabha Unstarred Question No. 2525 for answer on 03.08.2026 regarding "Implementation of PMJDY in Cachar District of Assam".
(As on 15.07.2026)**

S.No.	District Name	Total no. of PMJDY accounts	PMJDY women account holders
1	Bajali	1,10,869	71,214
2	Baksa	4,03,775	2,48,167
3	Barpeta	17,97,711	10,14,007
4	Biswanath	4,15,142	2,53,975
5	Bongaigaon	5,60,167	3,26,722
6	Cachar	12,16,176	7,01,287
7	Charaideo	2,21,482	1,39,850
8	Chirang	3,28,605	2,01,330
9	Darrang	11,18,439	6,40,056
10	Dhemaji	8,22,971	4,82,318
11	Dhubri	22,41,752	12,68,054
12	Dibrugarh	7,44,010	4,58,910
13	Dima Hasao	67,691	37,636
14	Goalpara	9,73,015	5,62,463
15	Golaghat	8,16,886	4,92,525
16	Hailakandi	6,01,818	3,44,353
17	Hojai	7,03,311	4,15,681
18	Jorhat	6,40,754	3,95,558
19	Kamrup	12,12,738	7,07,828
20	Kamrup Metro	4,18,217	2,37,411
21	Karbi Anglong	3,27,600	1,96,040
22	Karimganj	8,77,029	5,01,059
23	Kokrajhar	7,46,718	4,29,477
24	Lakhimpur	8,66,821	5,10,905
25	Majuli	80,121	50,011
26	Marigaon	9,54,906	5,67,469
27	Nagaon	22,16,437	12,81,446
28	Nalbari	6,14,413	3,63,450
29	Sivasagar	5,17,507	3,12,804
30	Sonitpur	10,99,326	6,62,960
31	South Salmara Mancachar	2,07,357	1,26,528
32	Tamulpur	2,50,859	1,52,568
33	Tinsukia	8,90,438	5,59,049
34	Udalguri	7,74,516	4,56,388
35	West Karbi Anglong	1,48,814	86,734
Assam Total		2,59,88,391	1,52,56,233

Source: Banks