

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

STARRED QUESTION NO. *111

ANSWERED ON MONDAY, 27 JULY, 2026 / SHRAVANA 5, 1948 (SAKA)

PM Jan Dhan Yojana

***111. SMT. BIJULI KALITA MEDHI:**

SHRI CHANDRA PRAKASH JOSHI:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of accounts opened till date under PM Jan Dhan Yojana, the amount deposited in them and the details of RuPay Debit cards issued thereunder, State/UT-wise and Bank-wise particularly in Assam, Gujarat, Odisha, Durg, Kanker, Balod, Kondagaon and Dhamtari districts of Chhattisgarh, Shimla in Himachal Pradesh, Ratlam, Jhabua, Alirajpur of Madhya Pradesh, Bengaluru in Karnataka, Dahod in Gujarat, Bulandshahr in Uttar Pradesh, Pali in Rajasthan, Palghar in Maharashtra, Balangir and Nabarangpur in Odisha, along with the ranking of States in terms of coverage;
- (b) whether any facilities are being provided to the PM Jan Dhan Yojana account holders such as Direct Benefit Transfer, RuPay Debit Card, accident insurance, overdraft and other banking facilities, particularly in Dahod in Gujarat, if so, the details thereof;
- (c) whether there are any minimum balance charges for the PM Jan Dhan Yojana account holders, if so, the details thereof;
- (d) the number of women Jan Dhan account holders, State/UT-wise, particularly in Sidhi, Bhopal and Sehore regions of Madhya Pradesh, Palghar in Maharashtra, Rajsamand in Rajasthan;
- (e) whether the Government has assessed the utilisation of Jan Dhan accounts for direct Benefit Transfer (DBT) and financial inclusion in backward districts under the PMJDY, if so, the details of the amount provided to each beneficiary, district-wise; and
- (f) the measures taken to improve financial awareness and access to banking services among rural households?

ANSWER

THE FINANCE MINISTER

(SMT. NIRMALA SITHARAMAN)

(a) to (f) A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. *111 FOR 27.07.2026 BY SMT. BIJULI KALITA MEDHI AND SHRI CHANDRA PRAKASH JOSHI, MP, REGARDING “PM JAN DHAN YOJANA”.

(a) to (d) An account under Pradhan Mantri Jan Dhan Yojana (PMJDY) is a Basic Savings Bank Deposit (BSBD) account which can be opened at any bank branch. These accounts have the following features: -

- (i) Overdraft (OD) limit upto Rs. 10,000;
- (ii) Free RuPay Debit card with an inbuilt accident insurance cover of Rs 2 lakh (increased from Rs.1 lakh) for new PMJDY accounts opened after 28.8.2018; and
- (iii) These accounts have no account opening charges and no minimum balance requirements.

The total number of accounts opened under PMJDY in the country since its inception, number of female beneficiaries, balance in PMJDY accounts and number of RuPay Debit cards issued to PMJDY account holders, State/UT-wise (along with the specific districts) and Bank-wise are at Annexure-I to IV respectively.

(e) Direct Benefit Transfer (DBT) is an initiative by the Government to enhance the efficiency and transparency of welfare schemes and aims to directly transfer subsidies and benefits to the beneficiaries' bank accounts, thereby eliminating intermediaries, reducing leakages, and ensuring the targeted delivery of Government assistance. The data regarding the number of PMJDY accounts linked to DBT Schemes 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. The Government emphasizes not just opening PMJDY accounts but ensuring their active use.

In addition, the Government launches various saturation campaigns from time to time to increase awareness and penetration of Financial Inclusion Schemes. The details of the latest saturation campaigns are as under:

- (i) Gram Panchayat level Saturation Campaign was launched from 01.07.2025 to 31.10.2025 across the country; and
- (ii) Recently, a 1-month intensive saturation campaign from 15.06.2026 to 15.07.2026 was organized across all Gram Panchayats & Urban Local Bodies (ULB's) of hilly states in the country. The campaign covered states/ UTs of Himachal Pradesh, Uttarakhand, Jammu & Kashmir and Ladakh.

(f) 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.

Also, RBI has advised Financial Literacy Centres (FLCs) and rural branches of banks to conduct outdoor financial literacy camps for customers in collaboration with ground level stakeholders at the District/ Panchayat / Village level. RBI also conducts specific camps for target audience like farmers, small entrepreneurs, Self Help Groups, senior citizens etc., including women. Under its Centres for Financial Literacy project, RBI is imparting financial education among adults. Banks in general organise camps, to create awareness about the banking habits including the benefits regarding the scheme. Imparting financial literacy is also part of saturation campaigns across the country from time to time.

Annexure-I referred to in part (a) to (d) of Lok Sabha Starred Question No. *111 for answer on 27.07.2026

S.No	State Name	Specific District Data	Total No of Beneficiaries (PMJDY Accounts)	Bank of Baroda	Bank of India	Bank of Maharashtra	Canara Bank	Central Bank of India	Indian Bank	Indian Overseas Bank	Punjab & Sind Bank	Punjab National Bank	State Bank of India	UCO Bank	Union Bank of India	Other Banks
1	Andaman And Nicobar Islands		65,257	2,289	226	1,270	14,942	912	1,411	2,447	-	957	24,609	1,377	390	14,427
2	Andhra Pradesh		1,72,12,762	5,93,600	3,25,760	67,389	16,78,842	1,34,782	6,90,179	3,69,137	10,864	1,56,270	52,89,957	65,900	65,84,479	12,45,603
3	Arunachal Pradesh		4,73,419	5,591	5,445	1,019	21,932	8,911	1,723	1,075	526	17,849	3,72,056	6,291	2,935	28,066
4	Assam		2,59,69,940	9,24,050	1,89,542	63,777	3,31,089	9,28,534	7,29,919	1,28,659	27,321	1,12,03,031	79,71,982	22,92,606	8,67,079	3,12,351
5	Bihar		6,98,18,779	64,76,006	38,60,042	1,23,622	10,80,692	65,11,130	23,17,046	1,82,464	27,414	2,30,39,472	1,98,51,369	27,94,806	27,11,770	8,42,946
6	Chandigarh		3,45,319	26,446	11,691	14,907	31,455	16,406	19,251	9,570	36,951	57,528	44,867	39,445	16,532	20,270
7	Chhattisgarh		1,87,96,980	22,70,316	4,29,000	2,02,762	4,30,425	5,17,875	3,83,993	2,96,975	47,070	16,91,263	1,11,52,946	3,54,153	5,10,647	5,09,555
		Durg	8,97,298	1,33,215	69,250	31,287	60,106	4,057	18,855	24,975	5,520	33,113	4,29,231	24,083	30,503	33,103
		Kanker	4,96,721	32,484	4,642	629	6,728	3,033	5,204			11,716	3,98,003	6,757	9,156	18,369
		Balod	5,20,455	77,813	7,039	607	6,426	2,583	7,602		1,707	12,088	3,64,028	21,897	3,107	10,998
		Kondagaon	4,53,788	11,354	21,167	573	7,354	7,770				7,264	3,72,247	5,345	6,229	4,858
		Dhamtari	5,63,355	1,69,745	11,070	11,752	11,272	5,968	5,306	10,877	4,493	26,212	2,74,260	6,581	6,984	18,835
8	Delhi		70,86,372	14,72,272	2,64,760	1,20,496	5,29,069	1,40,488	2,21,769	1,30,182	2,55,668	11,04,348	18,29,359	1,01,020	6,45,281	2,71,660
9	Goa		2,35,200	17,861	19,068	9,617	64,013	9,918	3,835	34,770	818	7,085	14,490	3,953	35,101	14,671
10	Gujarat		1,99,92,335	1,03,44,494	9,90,901	1,95,126	4,31,459	3,17,354	2,21,862	2,40,486	51,153	4,40,228	44,91,440	2,34,380	9,82,335	10,51,117
		Dahod	13,28,338	8,98,685	23,128	1,034	7,307	32,394	15,061			45,567	2,27,073	2,853	41,392	33,844
11	Haryana		1,12,05,854	10,38,093	2,61,111	1,24,949	7,62,168	2,51,625	3,27,225	1,44,575	3,10,903	40,56,357	21,69,001	2,97,098	6,39,611	8,23,138
12	Himachal Pradesh		20,10,451	62,270	26,894	18,420	1,26,995	45,521	23,270	34,816	29,427	8,44,270	3,46,533	3,17,280	39,840	94,915
		Shimla	2,05,025	4,359	2,494	2,172	10,616	2,398	3,147	2,975	1,590	42,024	38,141	86,781	1,600	6,728
13	Jammu And Kashmir		24,78,778	7,659	8,222	13,847	80,024	12,885	9,576	2,189	13,059	1,19,931	1,84,676	28,655	13,212	19,84,843
14	Jharkhand		2,06,28,363	10,16,966	50,24,190	79,830	6,56,105	3,68,052	8,93,941	1,62,154	30,215	16,78,727	91,48,865	3,19,022	8,29,100	4,21,196
15	Karnataka		2,18,65,450	9,33,136	2,45,286	2,55,535	1,13,01,364	1,10,147	2,30,178	4,87,281	12,728	1,36,850	45,02,862	1,53,463	20,95,182	14,01,438
		Bengaluru Rural	3,66,722	18,929	6,350	438	1,83,579	2,374	1,370	24,656	242	3,827	35,041	10,399	31,720	47,797
		Bengaluru Urban	17,53,862	1,42,886	45,044	18,374	5,98,938	26,458	72,580	55,818	6,475	37,614	3,18,873	9,479	2,01,949	2,19,374
16	Kerala		75,77,616	1,64,651	71,243	61,212	32,75,200	69,391	1,92,704	3,52,142	3,901	1,32,216	13,11,239	1,15,856	4,75,702	13,52,159
17	Ladakh		22,272	32	838	753	4,755	323	-	-	117	520	2,651	-	183	12,100
18	Lakshadweep		10,815	-	-	8	8,372	-	-	-	-	-	352	1,868	215	-
19	Madhya Pradesh		4,73,43,189	53,73,600	1,18,49,430	7,77,029	7,67,128	33,29,539	13,92,482	1,22,085	86,097	32,08,878	1,48,93,550	10,58,773	33,26,139	11,58,459
		Ratlam	9,92,785	2,09,108	1,21,513	3,264	10,264	1,58,446	24,126	2,554	8,664	62,626	2,45,831	34,381	68,330	43,678
		Jhabua	10,47,867	3,41,796	3,71,509	4,392	9,431	5,794				16,145	2,36,885	4,183	49,043	8,689
		Alirajpur	9,07,447	1,75,012	3,09,002	2,163	4,108					14,326	77,618	988	15,228	3,09,002
		Sidhi	9,47,504	33,683	2,29,221	2,378	5,431	8,632	91,952		62	1,01,388	2,41,372	1,009	2,29,064	3,312
		Bhopal	11,83,678	2,71,284	1,75,985	17,444	76,418	25,974	54,255	17,141	9,331	46,656	3,57,389	28,551	66,904	36,346
		Sehore	8,78,533	1,05,095	3,21,417	45,189	17,410	15,039	20,848	1,783	5,303	71,186	2,13,064	16,985	30,619	14,595
20	Maharashtra		3,83,00,156	42,74,790	38,24,050	97,25,327	11,37,219	14,94,473	4,60,306	3,14,447	46,955	5,42,673	1,10,76,042	2,71,564	25,70,110	25,62,200
		Palghar	10,44,763	2,67,574		2,83,920	42,106	30,684	14,954			47,080	2,02,971	1	1,10,445	45,028
21	Manipur		10,89,206	37,109	6,923	4,005	22,166	43,913	12,654	24,909	12,403	4,72,495	3,53,425	69,937	9,881	19,386
22	Meghalaya		9,14,735	7,679	2,188	2,311	34,406	7,377	1,682	5,119	861	14,518	7,46,094	8,848	19,118	64,534
23	Mizoram		4,45,139	968	1,491	892	14,199	146	259	1,704	1,295	4,753	3,69,560	2,621	1,335	45,916
24	Nagaland		4,11,576	20,952	4,499	2,220	14,561	9,790	7,004	2,390	3,272	4,681	2,89,597	13,973	4,129	34,508
25	Odisha		2,41,31,754	18,14,726	12,57,278	95,589	8,94,077	1,86,555	5,74,684	51,67,092	13,594	13,76,555	94,36,089	15,11,567	11,73,610	6,30,338
		Balangir	12,67,729	1,40,265	21,753	3,075	25,455	14,214	31,499	3,23,406	4	48,379	5,78,910	13,378	48,332	19,059
		Nabrangpur	9,56,853	1,71,669	9,216	2,249	4,254	4,214	1,539	2,96,837		28,147	3,43,509	9,385	69,533	16,301
26	Puducherry		2,92,860	6,172	5,245	8,002	17,176	1,520	1,47,774	32,701	2,148	4,647	28,744	10,474	5,018	23,239
27	Punjab		1,00,92,448	6,27,330	3,13,741	1,36,279	5,72,775	1,81,506	4,47,574	2,17,595	12,90,697	21,84,278	18,74,036	5,34,433	3,95,610	13,16,594
28	Rajasthan		3,85,84,544	80,22,695	5,32,189	1,37,489	5,49,067	4,83,357	3,41,379	1,92,684	1,03,729	35,62,755	2,10,32,958	13,54,650	6,32,085	16,39,507
		Pali	9,58,333	1,01,511	9,211	5,145	9,010	4,514	8,081	3,371		14,363	7,13,799	22,248	15,560	51,520
		Rajsamand	7,14,013	1,44,232	6,645	2,544	12,991	5,553	8,874	3,501	373	31,541	4,18,713	3,724	15,945	59,377
29	Sikkim		1,09,810	2,434	1,359	1,125	15,995	13,188	891	7,643	580	5,300	25,543	13,787	10,033	11,932
30	Tamil Nadu		1,91,68,125	8,09,828	3,60,452	82,087	28,65,285	2,54,466	44,01,368	39,06,423	20,197	2,58,857	32,89,270	1,68,536	10,16,043	17,35,313
31	Telangana		1,33,72,451	4,48,513	1,27,412	79,591	8,08,714	95,635	2,65,914	2,34,488	4,982	1,25,566	83,35,629	64,304	10,51,930	17,29,773
32	The Dadra And Nagar Haveli And Daman And Diu		2,47,356	1,44,004	11,101	3,169	10,246	1,338	12,655	1,681		7,989	27,872	3,883	12,150	11,268
33	Tripura		11,71,020	9,522	15,265	3,500	52,511	6,172	3,310	9,472	1,128	6,95,230	2,13,493	99,507	14,440	47,470
34	Uttar Pradesh		10,43,71,201	4,06,18,137	48,19,321	3,18,544	36,08,657	25,04,092	76,64,522	7,13,315	4,39,165	1,05,54,684	2,01,42,677	12,11,823	1,01,90,170	15,86,094
		Bulandshahr	15,56,571	2,42,500	23,509	2,253	65,080	23,415	1,27,937	24,762	3,108	6,17,557	3,31,647	14,975	51,282	28,546
35	Uttarakhand		41,21,899	7,04,404	68,381	35,690	2,35,296	47,336	1,22,209	1,26,163	64,862	7,05,074	14,52,444	1,11,448	2,69,234	1,79,358
36	West Bengal		5,70,77,276	39,40,539	21,25,746	1,27,466	12,45,949	16,14,223	41,80,328	4,94,612	41,958	1,95,92,303	1,90,77,967	21,49,862	16,30,955	8,55,368
	Total		58,70,40,707	9,22,19,134	3,70,60,290	1,28,94,854	3,36,94,328	1,97,18,880	2,63,04,877	1,41,53,445	29,92,058	8,80,08,138	18,13,74,244	1,57,87,163	3,87,81,584	2,40,51,712

Source: Banks (as reported on FI plan portal), data as on 08.07.2026

Annexure - II																
Annexure-II referred to in part (a) to (d) of Lok Sabha Starred Question No. *111 for answer on 27.07.2026																
S.No	State Name	Specific District Data	No of Female PMJDY Accounts	Bank of Baroda	Bank of India	Bank of Maharashtra	Canara Bank	Central Bank of India	Indian Bank	Indian Overseas Bank	Punjab & Sind Bank	Punjab National Bank	State Bank of India	UCO Bank	Union Bank of India	Other Banks
1	Andaman And Nicobar Islands		32,586	929	101	555	6,883	405	708	1,166	-	432	13,533	551	153	7,170
2	Andhra Pradesh		98,14,410	3,32,703	1,88,899	34,305	9,41,964	81,806	4,12,138	2,17,886	5,796	85,641	29,64,668	35,427	39,38,385	5,74,792
3	Arunachal Pradesh		2,56,692		3,045	2,629	459	11,311	4,821	948	439	10,719	2,01,202	3,156	1,475	16,159
4	Assam		1,52,46,197	5,04,620	99,437	31,000	1,85,702	5,58,850	4,36,158	71,878	14,815	68,33,323	45,41,274	13,10,662	4,56,213	2,02,265
5	Bihar		3,98,89,429	35,59,691	22,18,496	56,392	6,18,146	37,07,285	13,40,967	98,329	14,453	1,33,16,238	1,14,41,723	15,33,169	14,05,730	5,78,810
6	Chandigarh		1,60,098		5,615	7,391	13,766	8,068	9,353	3,783	16,635	31,091	21,659	16,698	6,745	7,702
7	Chhattisgarh		1,06,55,574	12,65,818	2,38,174	1,20,411	2,43,478	3,03,607	2,26,203	1,67,045	29,589	9,89,963	62,93,536	2,01,336	2,80,038	2,96,376
		Durg	5,23,607	79,985	38,371	18,895	34,397	2,637	11,792	14,526	3,312	19,692	2,49,581	13,779	17,052	19,588
		Kanker	2,78,436	17,483	2,562	232	3,600	1,812	3,193			6,947	2,24,069	3,673	5,060	9,805
		Balod	2,93,186	43,550	3,770	268	3,531	1,539	4,099	2,423	1,242	7,094	2,05,212	12,272	1,670	6,516
		Kondagaon	2,49,878	6,071	12,118	291	3,949	4,381		5,183		4,234	2,05,405	2,903	3,273	2,070
		Dhamtari	3,05,567	93,313	6,120	6,593	5,988	3,350	3,110	5,721	3,000	14,508	1,46,250	3,289	4,145	10,180
8	Delhi		34,86,561	7,12,172	1,26,556	59,486	2,59,403	71,780	1,11,315	63,538	1,25,834	5,43,395	9,60,076	47,928	3,00,812	1,04,266
9	Goa		1,03,570		8,695	9,027	4,161	26,028	5,431	1,767	13,826	410	2,255	6,284	1,937	8,674
10	Gujarat		1,02,67,182	55,03,579	5,00,281	90,712	2,01,549	1,77,983	1,03,546	1,19,809	25,030	1,94,593	23,32,752	1,20,175	4,84,207	4,12,966
		Dahod	6,74,734	4,67,964	10,685	187	3,633	18,501	4,898			16,848	1,13,976	918	19,890	17,234
11	Haryana		56,43,039	4,34,680	1,08,267	54,315	3,74,182	1,33,858	1,60,479	66,477	1,66,583	22,23,307	10,57,297	1,53,663	3,00,452	4,09,479
12	Himachal Pradesh		10,70,541	22,770	10,054	7,802	59,992	24,855	10,132	16,849	14,238	4,72,936	1,88,379	1,73,705	20,011	48,818
		Shimla	1,12,762	1,969	1,295	737	5,036	1,176	1,392	1,369	696	24,497	23,284	49,054	571	1,686
13	Jammu And Kashmir		14,41,402	2,731	3,452	4,998	29,962	6,791	3,421	1,008	5,314	55,576	86,664	12,078	5,381	12,24,026
14	Jharkhand		1,16,99,116	5,62,781	29,08,603	43,216	3,58,708	2,17,931	5,30,857	87,492	17,059	9,40,666	51,80,778	1,81,141	4,55,465	2,14,419
15	Karnataka		1,22,94,576	5,37,588	1,41,194	1,11,211	60,81,635	63,833	1,33,730	2,59,833	5,954	74,507	25,20,857	82,719	13,54,815	9,26,700
		Bengaluru Rural	2,09,719	11,007	2,858	185	97,158	1,542	787	12,891	112	2,460	19,668	5,331	17,415	38,305
		Bengaluru Urban	9,77,827	79,265	26,219	10,310	3,31,173	15,649	39,366	29,735	2,813	20,335	1,83,286	5,378	1,19,357	1,14,941
16	Kerala		43,67,113	1,03,674	41,462	28,805	18,64,172	45,439	1,17,894	1,98,193	1,804	82,876	7,13,557	61,139	2,97,932	8,10,166
17	Ladakh		9,420	5	3	76	76	185			9	173	1,026		3	7,864
18	Lakshadweep		5,313			2	4,594						145	515		57
19	Madhya Pradesh		2,60,78,975	28,86,649	69,99,945	4,26,354	3,64,075	19,09,602	8,07,242	59,898	44,069	17,38,457	80,20,958	5,27,906	17,11,698	5,82,122
		Ratlam	5,44,349	1,16,731	69,250	1,767	4,138	88,671	14,788	1,359	4,313	31,876	1,35,361	18,528	37,228	20,339
		Jhabua	5,90,522	1,87,431	2,30,229	1,886	4,384	3,047				8,973	1,21,307	1,963	24,271	7,031
		Alirajpur	3,29,553	87,016	1,84,389	715	1,763					7,878	36,680	450	8,974	1,688
		Sidhi	5,10,987	16,793	1,33,643	988	2,133	5,074	54,860		14	51,296	1,23,209	385	1,20,726	1,866
		Bhopal	6,47,428	1,54,303	99,462	8,033	37,983	16,125	33,142	8,844	4,389	24,676	1,96,225	13,189	34,852	16,205
		Sehore	4,76,784	51,692	1,82,454	23,614	8,073	7,860	11,189	798	3,012	39,880	1,17,085	8,281	15,371	7,475
20	Maharashtra		2,17,99,029	24,12,203	21,53,152	57,83,380	6,12,664	9,30,322	2,56,776	1,60,230	24,341	2,85,017	62,73,367	1,36,288	14,40,356	13,30,933
		Palghar	5,77,521	1,43,626	21,946	1,71,672	21,946	21,014	7,067			24,632	1,08,307	1	54,436	24,820
21	Manipur		6,45,126	21,380	4,352	2,551	12,203	25,316	7,768	13,225	7,616	2,90,231	2,02,354	39,751	6,622	11,757
22	Meghalaya		5,34,589	4,825	1,203	1,407	19,705	3,821	893	2,886	564	7,737	4,36,915	4,916	9,506	40,211
23	Mizoram		2,39,306	496	772	413	7,846	93	86	917	641	2,455	1,97,302	1,291	705	26,289
24	Nagaland		2,29,264	11,073	2,327	1,129	7,688	5,337	3,739	1,307	2,432	3,005	1,63,709	8,022	2,201	17,295
25	Odisha		1,37,61,958	9,53,513	6,91,956	44,120	4,96,244	1,07,074	3,40,856	31,93,481	7,016	7,88,138	53,21,720	8,60,824	5,71,790	3,85,226
		Balangir	7,14,771	73,741	11,130	1,215	15,040	8,644	16,697	1,92,622	1	26,280	3,30,355	6,688	19,213	13,145
		Nabrangpur	5,21,390	89,382	4,499	905	2,534	2,285	895	1,61,795		15,033	2,01,295	5,267	29,936	7,564
26	Puducherry		1,64,882	3,301	3,091	3,952	9,468	932	84,120	17,555	1,083	2,585	15,122	5,783	2,797	15,093
27	Punjab		55,20,216	3,13,836	1,65,820	71,333	2,98,278	97,536	2,40,776	1,13,500	7,48,767	12,48,603	10,54,715	2,80,561	1,95,450	6,91,041
28	Rajasthan		2,19,81,293	41,17,431	2,96,922	68,713	2,97,336	3,24,959	2,28,941	1,19,229	62,418	21,40,274	1,21,74,597	8,84,015	3,57,994	9,08,464
		Pali	5,82,476	50,847	4,985	3,082	5,489	3,212	5,670	2,210		9,944	4,41,562	14,612	10,223	30,640
		Rajsamand	4,18,199	74,302	4,569	1,209	7,481	3,820	5,788	1,920	152	18,661	2,51,623	2,144	8,582	37,948
29	Sikkim		56,989	1,175	653	548	7,887	7,455	415	3,676	253	2,327	13,730	6,568	5,098	7,204
30	Tamil Nadu		1,12,23,208	4,68,978	2,19,491	41,295	16,25,280	1,43,582	26,39,269	21,28,863	10,342	1,58,234	19,26,238	90,998	6,15,400	11,55,238
31	Telangana		77,73,077	2,42,385	70,901	36,460	4,52,845	57,846	1,69,102	1,29,284	2,295	68,147	49,78,279	34,797	5,78,425	9,52,311
	The Dadra And Nagar Haveli And Daman And Diu		90,880	63,100	2,847	782	3,793	417	2,330	425		1,670	7,282	1,342	3,350	3,542
32	Tripura		6,65,143	4,533	7,643	1,892	27,171	3,691	1,916	4,170	606	4,11,889	1,06,974	53,336	6,872	34,447
33	Uttar Pradesh		5,52,84,564	2,14,99,060	25,70,422	1,38,736	17,59,271	13,95,717	41,50,363	3,60,314	2,33,497	54,29,986	1,09,54,182	6,15,473	52,95,379	8,82,164
		Bulandshahr	8,80,342	1,28,059	12,023	1,035	34,563	12,841	76,261	14,251	1,460	3,69,129	1,81,003	7,567	26,657	15,493
35	Uttarakhand		21,42,454	3,59,429	32,538	14,979	1,14,747	23,978	60,723	64,754	35,170	3,66,181	7,85,240	57,687	1,26,655	1,00,373
36	West Bengal		3,25,58,586	22,44,060	12,21,565	64,539	7,02,345	9,61,245	24,60,112	2,72,882	22,902	1,14,65,861	1,04,07,039	12,97,555	8,91,380	5,47,101
Total			32,71,92,358	4,91,74,500	2,10,47,850	73,57,880	1,81,00,400	1,14,11,851	1,50,55,043	80,34,147	16,47,864	5,02,68,488	10,15,65,133	88,43,112	2,11,44,627	1,35,41,463

Source: Banks (as reported on FI plan portal), data as on 08.07.2026

Annexure-III referred to in part (a) to (d) of Lok Sabha Starred Question No. *111 for answer on 27.07.2026																	Annexure - III (in crore)
S.No	State Name	Specific District Data	Balance in PMJDY accounts (in crore)	Bank of Baroda	Bank of India	Bank of Maharashtra	Canara Bank	Central Bank of India	Indian Bank	Indian Overseas Bank	Punjab & Sind Bank	Punjab National Bank	State Bank of India	UCO Bank	Union Bank of India	Other Banks	
1	Andaman And Nicobar Islands		57.59	1.48	0.06	0.92	23.50	0.14	0.65	1.52	-	0.36	28.24	0.27	0.16	0.28	
2	Andhra Pradesh		6,802.86	301.72	161.06	35.15	1,097.63	43.84	318.32	133.67	1.57	55.73	1,883.85	34.46	2,503.71	232.15	
3	Arunachal Pradesh		294.90	2.97	4.23	0.81	29.53	5.89	0.74	1.32	0.05	5.89	235.13	0.56	0.63	7.15	
4	Assam		7,381.21	210.04	69.46	28.53	189.87	242.18	236.42	50.24	5.61	2,869.73	2,909.90	310.98	193.36	64.89	
5	Bihar		30,228.91	3,129.02	2,077.13	66.83	977.62	2,866.76	1,141.51	77.92	9.14	8,505.08	9,299.24	883.56	1,022.72	172.38	
6	Chandigarh		220.16	25.75	8.61	11.25	23.77	6.85	13.14	3.45	9.01	44.29	28.60	28.44	6.21	10.79	
7	Chhattisgarh		9,148.57	1,456.53	236.63	136.21	296.59	282.39	202.93	85.08	13.10	737.59	5,169.24	134.74	224.91	172.63	
		Durg	573.78	111.68	50.06	23.24	48.14	2.24	11.68	11.23	1.82	22.37	250.77	13.42	14.95	12.18	
		Kanker	257.06	23.50	2.94	0.49	5.91	1.55	2.76			8.54	198.41	3.02	5.96	3.97	
		Balod	298.72	59.41	5.77	0.13	4.10	1.60	5.12	1.70		8.02	198.86	8.95	1.32	3.24	
		Kondagaon	194.12	7.27	14.47	0.17	3.62	3.52		2.27		4.04	151.19	2.50	3.54	1.53	
		Dhamtari	382.14	144.16	8.24	8.42	7.56	4.45	3.09	3.33	0.73	17.01	168.17	2.84	4.36	9.79	
8	Delhi		3,990.00	861.08	172.00	67.11	511.23	76.35	155.36	59.95	78.39	641.59	781.61	70.44	335.63	179.28	
9	Goa		240.80	25.73	24.67	8.99	93.84	5.32	2.20	33.92	0.18	3.53	9.72	2.72	22.32	7.65	
10	Gujarat		12,483.12	7,743.14	621.15	116.45	273.13	154.23	88.93	99.43	8.26	190.03	2,136.26	92.47	384.08	575.56	
		Dahod	356.06	260.79	8.94	0.37	1.61	7.04	2.32			7.54	46.78	1.04	10.05	9.59	
11	Haryana		8,173.77	668.80	167.88	89.60	722.67	152.81	245.75	73.19	74.92	3,690.06	1,107.92	221.04	305.11	654.02	
12	Himachal Pradesh		1,558.14	43.01	15.27	8.90	94.41	27.75	12.17	12.34	8.38	770.55	216.27	297.09	22.03	29.97	
		Shimla	168.20	3.87	1.49	0.99	5.54	0.82	1.71	1.11	0.45	37.81	19.04	90.73	0.62	4.04	
13	Jammu And Kashmir		1,851.19	4.76	3.93	12.52	51.06	7.05	2.36	0.63	2.05	64.25	100.68	33.24	5.50	1,563.15	
14	Jharkhand		12,174.92	667.23	3,781.65	44.08	537.09	245.65	555.87	73.88	8.76	929.31	4,686.19	110.68	405.54	128.97	
15	Karnataka		13,980.63	594.35	141.90	71.66	9,488.39	43.13	108.54	170.10	3.07	58.20	1,843.81	64.70	877.79	515.00	
		Bengaluru Rural	349.20	18.98	3.10	0.23	230.96	1.88	1.01	13.46	0.03	1.91	18.08	5.37	31.86	22.33	
		Bengaluru Urban	1,456.95	105.50	26.22	13.60	795.93	10.32	36.24	23.80	1.44	12.44	151.84	16.84	106.86	155.91	
16	Kerala		4,245.69	98.14	30.34	39.75	2,275.48	20.61	79.87	212.79	0.39	51.40	616.41	59.81	194.12	566.59	
17	Ladakh		26.89	0.01	0.34	0.19	1.48	0.19			0.01	0.26	2.66		0.03	21.72	
18	Lakshadweep		20.09			0.00	17.14						0.61	2.22	0.13		
19	Madhya Pradesh		19,433.31	2,185.26	4,136.26	513.91	657.75	1,410.02	906.65	50.79	24.57	1,384.04	5,732.57	331.51	1,763.37	336.59	
		Ratlam	289.04	65.85	36.78	1.83	6.16	39.04	5.98	0.72	1.70	19.04	67.99	5.88	27.10	10.97	
		Jhabua	235.89	81.36	78.16	3.12	3.64	1.12				3.31	55.58	1.09	6.87	1.65	
		Alirajpur	259.51	61.96	80.87	1.50	3.01					4.13	23.39	0.31	3.47	80.87	
		Sidhi	616.24	19.96	86.27	0.79	4.37	5.63	66.00		0.01	69.23	146.53	0.35	211.87	5.23	
		Bhopal	560.04	117.18	90.94	14.84	71.03	10.51	27.46	7.59	2.91	32.72	123.53	10.82	36.75	13.76	
		Sehore	404.11	50.65	170.66	19.85	13.02	7.81	8.96	0.54	1.40	35.23	72.93	5.14	12.41	5.50	
20	Maharashtra		21,782.81	3,136.66	2,883.52	6,629.40	1,088.90	709.40	238.38	129.75	13.24	256.81	4,383.60	127.49	1,139.41	1,046.24	
		Palghar	611.23	215.72		159.41	40.55	12.79	6.64			19.76	80.39	-	49.55	26.42	
21	Manipur		301.56	12.61	1.87	2.03	8.82	7.64	1.37	4.48	1.88	110.47	122.56	19.95	2.26	5.64	
22	Meghalaya		499.05	7.45	1.70	1.59	27.59	2.82	1.03	2.60	0.21	7.02	430.20	4.76	5.07	7.01	
23	Mizoram		259.92	0.61	0.23	0.66	7.77	0.02	0.21	0.35	0.23	1.02	243.53	1.11	0.28	3.90	
24	Nagaland		154.00	11.27	2.38	1.01	5.25	2.77	2.18	0.44	1.33	1.31	111.73	5.23	1.05	8.04	
25	Odisha		13,564.03	997.74	829.00	48.23	688.34	103.39	334.90	2,532.28	3.80	709.72	5,762.10	866.45	501.79	186.29	
		Balangir	527.22	53.77	7.80	1.53	11.77	6.01	13.16	119.03	0.00	17.15	272.77	5.62	13.47	5.14	
		Nabrangpur	224.70	42.34	2.33	0.47	1.66	1.21	0.33	57.08		5.03	97.02	2.09	11.77	3.35	
26	Puducherry		150.99	3.76	2.81	5.16	12.90	0.62	72.92	20.44	0.57	1.98	14.27	5.63	2.23	7.70	
27	Punjab		5,401.64	359.26	179.24	103.72	458.86	73.44	223.86	124.99	238.38	1,290.60	841.06	388.72	154.62	964.88	
28	Rajasthan		24,610.31	6,061.35	398.90	95.70	461.79	309.07	177.36	85.62	24.86	2,187.21	13,158.32	653.76	382.32	614.04	
		Pali	899.67	86.00	6.63	3.37	7.84	3.15	4.47	1.83		12.74	723.58	17.76	12.17	20.12	
		Rajsamand	578.62	142.42	6.63	1.32	10.30	3.78	5.73	1.70	0.05	19.44	353.97	1.24	9.22	22.82	
29	Sikkim		63.44	2.17	1.20	0.58	12.72	11.39	0.41	3.32	0.08	3.45	16.59	2.08	4.43	5.00	
30	Tamil Nadu		8,040.74	381.33	160.58	39.32	1,962.35	71.86	1,752.35	1,726.64	2.55	71.99	1,040.37	70.24	316.85	444.31	
31	Telangana		6,805.48	225.45	65.39	51.41	638.10	38.21	162.77	79.59	0.86	60.38	4,626.21	29.85	387.49	439.76	
	The Dadra And Nagar Haveli And Daman And Diu		193.63	144.41	5.26	1.88	7.81	0.72	3.93	0.75		3.43	13.18	2.08	4.90	5.30	
32	Tripura		709.45	7.16	7.88	1.96	27.87	1.56	1.01	2.91	0.21	476.74	121.71	47.47	7.32	5.63	
33	Uttar Pradesh		66,131.12	29,820.17	2,910.87	236.09	3,090.42	1,396.43	4,976.40	365.71	120.55	5,903.26	9,834.54	598.50	6,251.53	626.64	
		Bulandshahr	930.63	146.15	9.29	2.46	57.50	9.08	94.53	15.45	0.68	397.33	145.69	4.49	24.53	23.45	
34	Uttarakhand		3,109.60	651.80	38.95	18.68	241.21	30.04	71.91	74.94	17.59	511.15	1,203.18	60.18	154.66	35.32	
35	West Bengal		25,573.12	1,727.12	970.32	42.96	637.11	591.56	2,092.19	186.69	9.87	7,426.72	10,455.35	724.20	540.58	168.45	
36	Total		3,09,663.62	61,569.36	20,112.67	8,533.26	26,740.00	8,942.09	14,184.58	6,481.69	683.67	39,025.13	89,167.41	6,286.63	18,124.15	9,812.97	

Source: Banks (as reported on FI plan portal), data as on 08.07.2026

Annexure - IV

Annexure-IV referred to in part (a) to (d) of Lok Sabha Starred Question No. *111 for answer on 27.07.2026

S.No	State Name	Specific District Data	No. of RuPay cards issued to PMJDY Account Holders	Bank of Baroda	Bank of India	Bank of Maharashtra	Canara Bank	Central Bank of India	Indian Bank	Indian Overseas Bank	Punjab & Sind Bank	Punjab National Bank	State Bank of India	UCO Bank	Union Bank of India	Other Banks
1	Andaman And Nicobar Islands		39,481	1,887	203	1,173	10,579	388	1,316	2,419	-	505	19,898	598	328	187
2	Andhra Pradesh		1,11,82,900	5,55,032	3,15,867	58,627	12,35,192	63,007	6,22,746	3,54,941	7,423	1,10,974	42,71,986	51,508	29,23,189	6,12,408
3	Arunachal Pradesh		3,18,430	3,760	5,112	974	16,335	2,573	1,618	888	351	14,586	2,61,730	3,935	561	6,007
4	Assam		1,64,21,950	8,84,285	1,65,356	57,477	2,47,195	6,05,981	4,25,895	1,14,010	18,322	55,39,476	72,96,787	5,44,797	2,67,451	2,54,918
5	Bihar		5,01,09,889	62,74,493	30,70,161	91,301	6,66,875	43,55,209	12,88,087	1,69,753	18,266	1,37,44,002	1,79,66,040	11,50,037	7,05,313	6,10,352
6	Chandigarh		2,25,533	19,785	10,664	12,853	18,785	4,930	15,194	9,555	23,812	38,074	31,077	15,737	10,143	14,924
7	Chhattisgarh		1,15,59,905	16,78,211	3,87,682	1,54,039	3,25,902	2,41,795	2,64,829	2,91,851	31,823	12,50,271	61,59,425	1,56,469	2,19,864	3,97,744
		Durg	6,73,851	102810	62749	25446	46735	1984	16910	24617	3730	23980	315626	10805	13232	25227
		Kanker	2,93,792	21797	4407	611	4930	2140	2911			8220	228414	2540	3727	14095
		Balod	3,46,061	59192	6420	557	4797	1268	2914	4534	1166	8737	235075	10517	1509	9375
		Kondagaon	2,17,099	10372	19948	532	5687	3348		8998		2948	154407	3455	2868	4536
		Dhamtari	3,49,296	97684	10660	8265	8102	2861	3750	10470	3037	18457	163353	3965	3198	15494
8	Delhi		55,32,889	13,88,147	2,33,693	92,317	2,92,820	70,308	1,51,404	1,30,168	1,64,757	8,77,855	15,92,541	54,399	3,18,739	1,65,741
9	Goa		1,69,025	14,312	18,142	8,440	46,488	5,391	3,137	25,554	558	2,556	11,985	2,080	20,767	9,615
10	Gujarat		1,52,98,601	77,64,348	8,97,539	1,62,989	2,89,200	1,70,625	1,46,442	2,25,727	34,949	3,52,523	37,31,179	1,14,987	5,29,292	8,78,801
		Dahod	11,07,206	781100	21149	946	2906	19667	5653			43985	185408	536	14864	30992
11	Haryana		77,90,459	9,66,230	2,36,595	1,00,926	4,42,621	1,00,777	2,34,298	1,43,323	2,00,352	23,96,182	18,26,809	1,40,305	3,13,043	6,88,998
12	Himachal Pradesh		13,81,377	56,142	23,903	15,981	96,883	25,183	15,895	32,886	19,139	6,55,014	2,66,330	1,17,424	22,794	33,803
		Shimla	1,30,013	3455	1981	1635	8244	1591	2722	2956	1031	36626	28685	34618	986	5483
13	Jammu And Kashmir		16,80,480	6,521	7,999	10,493	64,527	7,156	7,146	2,165	8,530	60,736	1,57,665	18,934	9,974	13,18,634
14	Jharkhand		1,40,77,399	9,56,513	45,18,679	55,925	3,98,725	2,53,540	4,91,290	1,44,425	20,419	12,38,889	54,37,497	1,19,249	2,12,413	2,29,835
15	Karnataka		1,36,41,034	7,87,309	2,26,830	91,245	56,69,581	58,170	1,98,409	4,61,254	8,696	84,393	37,13,392	54,477	12,13,458	10,73,820
		Bengaluru Rural	2,20,323	15933	95649	431	95649	911	830		165	1944	29574	3747	11402	39301
		Bengaluru Urban	11,95,577	123565	41730	15773	312518	14694	64888	55443	4424	18114	264603	9142	141606	129077
16	Kerala		41,23,617	1,33,738	67,744	58,200	15,05,048	35,884	1,72,457	3,04,352	2,665	96,389	8,50,107	49,529	2,67,943	5,79,561
17	Ladakh		14,972	30	757	743	3,050	157			80	98	2,240		180	7,637
18	Lakshadweep		8,045			8	6,879						302	726	130	
19	Madhya Pradesh		3,53,32,444	51,06,100	75,54,469	4,80,549	5,17,870	19,58,465	7,98,208	1,13,325	58,821	27,04,933	1,33,09,107	5,76,884	11,53,443	10,00,270
		Ratlam	7,81,087	198712	95708	2205	6825	87404	14093	2543	5919	59703	223043	17100	29114	38718
		Jhabua	8,72,160	328398	294310	3416	4165	3717				11537	212179	1265	5582	7591
		Alirajpur	4,92,692	170402	233202	1778	2609					12619	66728	389	2972	1993
		Sidhi	4,96,185	32850	14112	1192	3703	5980	68234		43	84714	213672	640	68807	2238
		Bhopal	9,94,070	258950	151249	12938	53236	15911	39402	15110	6375	35544	323103	18660	37671	25921
		Sehore	6,99,768	99753	257050	22605	12588	8494	14705	1776	3623	52173	190023	12792	12006	12180
20	Maharashtra		2,73,76,205	36,85,772	32,77,402	46,95,544	8,20,542	8,66,559	3,86,155	3,07,258	32,081	3,73,296	97,96,330	1,13,529	12,95,958	17,25,779
		Palghar	7,27,570	218091	30812	140106	30812	14835	12326			40622	184921	0	61261	24596
21	Manipur		7,23,456	30,165	6,573	3,808	17,365	23,159	6,969	24,544	8,265	2,18,329	3,28,370	33,804	7,196	14,909
22	Meghalaya		5,67,312	6,648	2,118	2,281	28,182	4,948	1,427	4,869	573	10,497	4,66,563	4,799	9,973	24,434
23	Mizoram		2,21,468	671	1,442	871	10,405	38	258	1,696	863	1,767	1,84,093	1,479	1,203	16,682
24	Nagaland		3,12,752	16,970	4,302	2,177	11,687	3,670	3,937	2,372	2,181	3,775	2,40,635	5,784	3,463	11,799
25	Odisha		1,76,00,319	17,59,029	11,21,630	80,568	6,58,764	1,00,484	4,31,336	27,07,737	9,188	9,23,982	80,61,973	7,59,716	4,87,737	4,98,175
		Balangir	9,67,623	137291	19580	2600	19097	8575	21614	159387	3	34953	523726	7294	17680	15823
		Nabrangpur	6,52,949	168189	8562	1262	3058	1646	1434	124717		24425	288625	4090	13210	13731
26	Puducherry		1,87,877	5,647	5,047	7,316	11,058	864	82,883	22,468	1,467	4,082	21,892	5,379	2,297	17,477
27	Punjab		72,55,353	5,76,017	2,83,122	1,09,541	3,78,097	87,073	3,06,577	2,13,695	8,32,211	13,92,677	14,54,520	2,51,716	1,95,836	11,74,271
28	Rajasthan		2,87,65,130	77,38,715	4,69,999	1,02,606	4,03,321	2,17,280	2,73,130	1,82,850	66,735	25,22,521	1,41,46,257	7,57,242	3,73,476	15,10,998
		Pali	6,86,798	97412	7912	3036	6812	2721	3325			9496	481611	8870	11002	47824
		Rajsamand	5,58,567	139294	5943	2213	9485	3528	6783	3435	238	25003	296236	2136	8792	55481
29	Sikkim		74,151	1,829	1,330	1,007	11,478	7,262	629	7,482	388	1,950	17,827	7,155	6,282	9,532
30	Tamil Nadu		1,40,04,506	7,49,776	3,38,385	71,778	20,24,967	1,24,996	30,05,019	32,32,032	13,801	1,79,965	24,25,727	78,767	4,79,062	12,80,231
31	Telangana		92,48,086	4,24,876	1,17,602	66,420	5,74,570	34,610	2,29,936	2,29,674	3,402	69,976	51,53,865	34,333	6,66,060	16,42,762
	The Dadra And Nagar Haveli And Daman And Diu		1,79,147	99,932	10,633	3,081	6,844	1,016	7,681	1,668		6,418	25,582	2,339	7,978	5,975
32	Tripura		6,49,481	8,475	12,843	3,454	38,098	3,173	2,460	8,485	750	3,22,040	1,94,176	28,367	8,150	19,010
33	Uttar Pradesh		7,21,60,712	2,67,78,008	40,54,105	2,47,917	21,46,280	15,16,021	40,03,812	6,98,026	2,80,662	84,44,389	1,79,46,660	5,60,227	41,49,689	13,34,916
		Bulandshahr	12,40,478	196670	20027	1759	42569	15946	106303	24545	1981	496893	286274	2902	18201	26408
35	Uttarakhand		28,17,636	6,59,490	59,827	30,028	1,72,439	26,725	85,364	1,16,743	41,800	8,40,698	8,47,250	67,265	1,43,065	86,942
36	West Bengal		3,78,58,940	38,28,459	18,22,049	1,10,795	7,23,010	10,49,545	20,41,834	4,71,044	28,350	88,42,326	1,68,01,691	8,38,917	5,73,850	7,27,070
Total			40,89,10,961	7,29,67,322	2,93,29,804	69,93,452	1,98,91,662	1,20,26,962	1,57,07,778	1,07,59,239	19,41,680	5,29,66,144	14,50,19,508	67,22,893	1,66,00,300	1,79,84,217

Source: Banks (as reported on FI plan portal), data as on 08.07.2026