



Pradhan Mantri Jan Dhan Yojana

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The **Finance Ministry** stated that nearly one-fourth of **PM Jan Dhan Yojana (PMJDY)** accounts are **inoperative**, raising concerns about financial inclusion and account usage.

- **Scale of Inoperative Accounts:** Out of **56.04 crore PMJDY accounts**, **13.04 crore (23%)** are **inoperative**. **Uttar Pradesh** has the highest share (2.75 crore), followed by **Bihar** and **Madhya Pradesh**.
 - As per the [Reserve Bank of India \(RBI\)](#) guidelines, a savings account is marked inoperative if there are no transactions for over 2 years.
 - However, [Direct Benefit Transfers \(DBT\)](#) continue to flow even into inactive accounts.
- **About PM Jan Dhan Yojana:** It provides a **basic zero-balance account** for every unbanked adult without any opening or maintenance charges.
 - Account holders receive a **RuPay debit card** with Rs 2 lakh accident insurance cover and are eligible for an overdraft facility of up to Rs 10,000 to meet emergencies.
 - The scheme also serves as a key platform for [Direct Benefit Transfers \(DBT\)](#) and **subsidies**, and through its integration with the [JAM trinity \(Jan Dhan-Aadhaar-Mobile\)](#), it ensures transparent and efficient delivery of welfare schemes.
- **Transformative Impact:** PMJDY has significantly boosted women's financial inclusion-women owning bank accounts rose from **53% (2015-16) to 79% (2019-21)**.
 - Leveraging PMJDY's financial inclusion base, access to **Mudra loans** has expanded, recording a CAGR of **9.8%** between 2019 and 2024.
 - The scheme has also boosted savings habits with an average deposit of Rs **4,352**.

Read more: [Ten Years of Pradhan Mantri Jan-Dhan Yojana](#)

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