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## Over 1.4 Lakh New Jan Dhan Accounts Opened Under Financial Inclusion Campaign

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In a continued push for financial inclusion, approximately 1.4 lakh new accounts have been opened under the Pradhan Mantri Jan Dhan Yojana (PMJDY) as part of the ongoing saturation campaign, according to the Ministry of Finance. The initiative aims to bring unbanked individuals into the formal banking system, especially in underserved regions across India.

The saturation campaign, launched on April 1, 2024, is focused on ensuring that every eligible citizen has access to a basic bank account under PMJDY. The Financial Services Department of the Ministry of Finance confirmed that over 1.4 lakh new beneficiaries have been added since the campaign began. PMJDY, originally introduced in 2014, provides access to basic banking services, including savings and deposit accounts, remittances, credit, insurance, and pensions.

Officials stated that outreach efforts are being made through local branches, mobile banking units, and gram panchayats (village councils) to maximize participation in rural and semi-urban areas. Special attention is being paid to areas previously identified as underbanked or financially excluded.

As of July 10, 2025, the total number of PMJDY accounts stands at over 52 crore (520 million), reflecting strong public engagement and a growing demand for accessible banking solutions. The Ministry's update further noted that women account holders represent a significant share of these accounts, reinforcing the scheme's role in promoting financial empowerment for women.

The saturation campaign is also being supported by coordination between banks and local governments to ensure smooth account opening processes. Most accounts are being opened with Aadhaar (India's biometric identity system) and mobile number linkage to streamline KYC (Know Your Customer) requirements.

According to the Finance Ministry, the objective is not just account opening, but also making these accounts operational and meaningful by encouraging usage through direct benefit transfers (DBT) and other financial services.

With the campaign scheduled to run until August 15, 2025, authorities are expected to intensify efforts in the coming weeks to reach the remaining unbanked population.