

11.8
Q. Pradhan Mantri Jan Dhan Yojana has the potential to promote financial inclusion in the country. Substantiate

Sol: We can assume the scale & extent of potential it has by this fact -

" Just after launching of PM Jan Dhan Yojana, with 9 months, 12.5 crore accounts got opened."

Why Financial Inclusion?

Financial inclusion is one of the key drivers on the economic sustainable development & also part of our SDG Goals.

How PM Jan Dhan Yojana Performed (Till Date)

→ As per Govt of India & census 2011, 49% of households don't have bank accounts in any bank before the launch of this scheme.



→ No. of accounts opened increased dramatically:

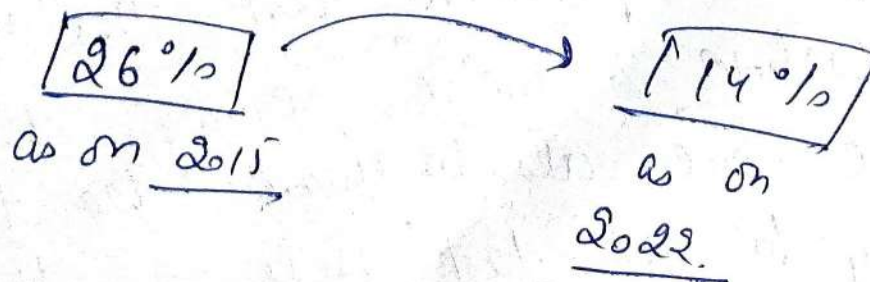
As said, just after 9 months, 12.5 crore accounts opened &

this figure is currently at 45-45 crore

No. of Persons
having account
via Jan Dhan
Yojana



→ No. of Inoperative Accounts decreased



→ operative accounts remain at 86%

Indication → large no. of operative accounts
growing

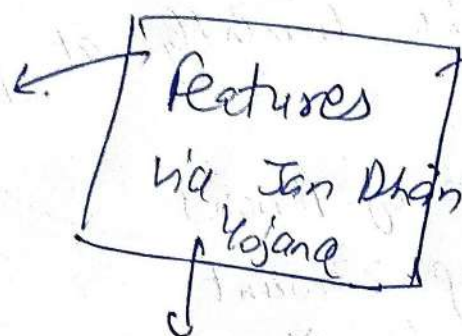
indicates that people are using financial
methods. Thanks to PM Jan Dhan Yojana

→ Amount deposited & various features

In 2015, amount was ₹ 22.15 thousand
Cores only.

But, as on 2022, ₹ 1.71 lakh core
deposited

Insurance
Cores
on Rupay
Card
from 1 lakh
to 2 lakh



Increased
overdraft
facility
from ₹5000
to ₹10000

75% of operative
accounts have
Rupay Card

Overall, the potential that this Yojana has
is absolute & we're realizing it.
But we have also to aware the financial
literacy to the last mile so that this
figures got increased