

## **2. Pradhan Mantri Jan Dhan Yojana (PMJDY)**

**Source:** <https://pmjdy.gov.in>

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### **1. Objective:**

- To ensure access to financial services such as banking, savings & deposit accounts, remittance, credit, insurance, and pension in an affordable manner.

### **2. Eligibility / Beneficiaries:**

- All Indian citizens without a bank account.
- Focus on unbanked households, rural and semi-urban youth.

### **3. Benefits / Incentives:**

- Zero-balance savings account.
- RuPay debit card with accident insurance cover.
- Overdraft facility up to ₹10,000.
- Direct transfer of subsidies and benefits.

### **4. Application / Enrollment Procedure:**

- Approach any bank branch or Business Correspondent outlet.
- Provide Aadhaar, voter ID, or other valid documents.
- Fill out account opening form under PMJDY.

### **5. Implementing Agency:**

Department of Financial Services, Ministry of Finance.

### **6. Duration / Important Dates:**

- Launched August 28, 2014.
- Ongoing scheme.

### **7. Official Reference / Link:**

<https://pmjdy.gov.in>