

National Mission for Financial Inclusion launched on 28th August 2014

BASIC TENETS OF THE SCHEME

01

Banking the Unbanked

02

Securing the unsecured

03

Funding the unfunded

OBJECTIVES



Ensure access of financial products & services at an affordable cost



Use of technology to lower cost & widen reach

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)





6 SUCCESSFUL YEARS OF
PRADHAN MANTRI JAN-DHAN YOJANA

my
GOV
मेरी सरकार

6 PILLARS OF PMJDY



Universal access
to banking services



Pension scheme
for unorganized
sector



Creation of credit
guarantee fund



Basic savings bank
accounts with
overdraft facility
of Rs. 10,000 to every
households



Financial literacy
program



MICRO-
Insurance





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THE ROAD AHEAD



10% and 25% of eligible PMJDY account holders to be covered under PMJJBY and PMSBY respectively



Promotion of digital payments amongst PMJDY account holders through creation of acceptance infrastructure across India



Improving access of PMJDY account holders to Micro-credit & investment under flexi-recurring deposit, Sukanya Samriddhi Yojana etc.

