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 Pillars of PMJDY:
1. Universal Access to Banking Services
2. Pensions Scheme for Unorganized Sector
3. Creation of Credit Guarantee Fund
4. Basic Savings Bank Accounts with Overdraft Facility of Rs. 10,000 to Every Households
5. Financial Literacy Program
6. Micro-Insurance
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
- MICROL-Insurance
10% and 25% of eligible PMJDHY account holders to be covered under PMJJBY and PMSBY respectively.

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

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