

UNNAT BHARAT ABHIYAN CELL



Sardar Vallabhbhai National Institute of Technology, Surat

Presentation on PMJDY: Prdhan Mantri Jan Dhan Yojana



Presentation created by

Feam Saathi (Government Schemes Implementation), UBA Cell, SVNIT, Surat

Source: Pradhan Mantri Jan Dhan Yojana Website

Link: <u>https://pmjdy.gov.in/home</u>

INTRODUCTION OF PMJDY

- Hon'ble Prime Minister Shri Narendra Modi has launched PMJDY on 28th August, 2014
- Slogan of the scheme: "Mera Khata, Bhagya Vidhata" means "My account bring me good future"
- > AIM : To provide Bank Account with all services like Debit Card, Banking services, savings, transactions, Insurance, Pension etc. to all People of India.
- Eligibility : Any person having age more than 10 years can open account under this scheme.
 - > The Mission Coordinator: Ministry of Finance, Government of India

NECESSARY DOCUMENTS REQUIRED FOR OPEN JAN DHAN ACCOUNT

- Adhar Card, If Adhar Card is available, there is no need of any other documents.
- > If Address has changed, no need of current address proof.
- If Adhaar Card is not available, need to provide any one of the below Government document
- > A. Voting ID /
- ➢ B. Driving Licence /
- > C. Pan Card /
- D. Passport /
- E. MGNREGA Card
- Note: In above document, the address given in proof will be considered as address proof of account holder.

IMPLEMENTING ORGANIZATIONS & BENEFITS

Implementing Organizations: National Banks, Private Banks, Cooperative Banks.

- > Benefits:
- > 1. Interest on savings amount
- > 2. Accidental insurance of Rs. 10 Lakh
- 3. No need of any minimum requirement, however some amount being kept for debiting whenever is require.
- ➢ 4. Life insurance of Rs. 30,000
- > 5. Amount is transferable throughout the India.
- 6. Beneficiary amount of Government scheme will directly credit in these account.
- 7. Overdraft facility will be provided after satisfactory transactions of last 6 months.
- > 8. Pension and insurance facilities.

ROLE OF UNNAT BHARAT ABHIYAN PARTICIPATING INSTITUTE

- Step 1: Visit and meeting with near by Bank manager understand the PMJDY Scheme.
- Step 2: Conduct surveys and identify the need of PMJDY in UBA adopted villages.
- Step 3: Work with Gram Panchayat & Taluka Pnachayat / District Panchayat Department for implementation of PMJDY scheme in adopted UBA Village cluster.

For more details visit Banks, Gram Talati / Taluka Panchayat / District Panchayat

The details are also available in following document:

1. Annexure I: English PMJDY

CONTACT INFORMATION

UNNAT BHARAT ABHIYAN

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THANK YOU

UNNAT HO !!!