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# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<p style="text-align: center;"><b>PRIVATIZATION OF INDIAN AIRPORTS – CURRENT TRENDS IMPACTING THE PEOPLE DIMENSION OF BUSINESS</b></p> <p style="text-align: center;"><i>SAWMYA S. &amp; Dr. LRK KRISHNAN</i></p>	1
2.	<p style="text-align: center;"><b>A STUDY OF PRADHAN MANTRI JAN DHAN YOJANA WITH SPECIAL REFERENCE TO TELANGANA STATE</b></p> <p style="text-align: center;"><i>PRIYADARSHINI VRR</i></p>	7
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	9

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**A STUDY OF PRADHAN MANTRI JAN DHAN YOJANA WITH SPECIAL REFERENCE TO TELANGANA STATE**

**PRIYADARSHINI VRR**  
**JUNIOR LECTURER IN COMMERCE**  
**TELANGANA STATE RESIDENTIAL JUNIOR COLLEGE (BOYS)**  
**SARVAIL**

**ABSTRACT**

*Financial Inclusion is described as the method of offering banking and financial solutions and services to every individual in the society without any form of discrimination. Financial inclusion is a subject of serious concern and however banking sector is growing rapidly but there is a large section of population remains unbanked and excluded from financial system of the economy. Though the Government of India and the Reserve Bank of India have been trying to include unbanked, deprived and vulnerable section of society in the financial system to achieve the objective of inclusive Growth. To alleviate this issue of financial exclusion, Hon'ble Prime Minister Narendra Modi announced a new scheme on 15th Aug 2014, and called it as the National Mission on Financial Inclusion (NMFI) for unbanked and vulnerable groups. This scheme was launched on 28th august 2014. Slogan of this scheme was "MeraKhata – Bhagya Vidhata. On the inaugural day of Pradhan Mantri Jan Dhan Yojana, Banks managed to open a record 1.5 crore new accounts. This paper aims to study on impact of Pradhan Mantri Jan Dhan Yojana with special reference to Telangana state.*

**KEYWORDS**

PMJDY, financial inclusion, inclusive growth, financial exclusion.

**JEL CODES**

H80, H81, H53.

**INTRODUCTION**

The Monetary Improvement of a country is exceptionally relies on a sound financial framework which can work with activation of monetary assets and channel them towards useful reason which will results to serious level of capital arrangement. Absence of admittance to back for little/negligible ranchers and more vulnerable segments of the general public has been perceived as a serious danger to financial advancement particularly in non-industrial nations. Besides delayed and tenacious hardship of banking administrations to an enormous section of the populace prompts a decrease in venture and can possibly fuel social strains causing social rejection. In this setting legislature of India reported plans like Pradhan Mantri Jan Dhan yojana. This plan will pull the unbanked and denied individuals to be get included into the framework readily, So the more number of individuals have been the piece of framework in useful way also, their cash can be used for useful purposes. It will result to high capital development and the government can push ahead on the way of comprehensive development.

**FINANCIAL INCLUSION IN INDIA**

In order to expand the credit and financial services to the wider sections of the population, a wide network of financial institutions has been established over the years. The organized financial system comprising Commercial Banks, Regional Rural Banks (RRBs), Urban Co-operative Banks (UCBs), Primary Agricultural Credit Societies (PACS) and post offices caters to the needs of financial services of the people. The initiatives taken by the Reserve Bank and the Government of India towards promoting financial inclusion since the late 1960s have considerably improved the access to the formal financial institutions. The committee on financial inclusion, of government of India, has defined financial inclusion as the process of ensuring timely access to financial services and adequate credit where needed by vulnerable groups such as the weaker sections and low-income groups at an affordable cost (Rangarajan Committee, 2008). In an address Dr. K. C. Chakrabarty, Deputy Governor, Reserve Bank of India at the National Finance Conclave 2010, has mentioned that financial inclusion is no longer a policy choice but it is a policy compulsion today. Effective banking system is a key driver for inclusive growth. The Khan Commission (2004) and The Rangarajan committee (2008) were the major initiators of Financial Inclusion in India. The reserve bank of India setup commission in 2004 known as Khan commission to initiate financial inclusion. The recommendation given by the committee were incorporated in the midterm review policy (2005-06). So, India has prominence in Financial Inclusion in 2005, when it was introduced, through a pilot project in UT of Pondicherry, by Dr. K. C. Chakraborty, the chairman of Indian Bank. Mangalam Village became the first village in India where all households were provided banking facilities. The commercial banks start a 100% Financial Inclusion Campaign by getting inspired by it. As the result of this campaign States and UT like Pondicherry, Himachal Pradesh and Kerala have announced 100% financial inclusion in all their districts.

**PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)**

Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner. Account can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet. PMJDY accounts are being opened with Zero balance. However, if the account-holder wishes to get cheque book, he/she will have to fulfill minimum balance criteria.

**KEY FEATURES OF PRADHAN MANTRI JAN DHAN YOJANA**

Economic resources of the country should be utilised for the well-being of the poor. The change will commence from this point." Shri Narendra Modi Hon'ble Prime Minister of India In order to ensure financial inclusion various initiatives were taken up by RBI/ Gol like Nationalization of Banks, Expansion of Banks branch network, Establishment & expansion of Cooperative and RRBs, Introduction of PS lending, Lead Bank Scheme, Formation of SHGs and State specific approach for Govt. sponsored schemes to be evolved by SLBC etc. The Pradhan Mantri Jan-Dhan Yojana was launched on 28 August, 2014, across the nation simultaneously. It was launched formally in Delhi with parallel functions at the state level and also at district and sub-district levels. Camps are also been organized at the branch level. The Pradhan Mantri Jan-Dhan Yojana lies at the core of development philosophy of "Sab Ka Sath Sab Ka Vikas". With a bank account, every household would gain access to banking and credit facilities. This will enable them to come out of the grip of moneylenders, manage to keep away from financial crises caused by emergent needs, and most importantly, benefit from a range of financial products. As a first step, every account holder gets a RuPay debit card with a Rs. 1, 00,000/- accident cover. Further, they will be covered by insurance and pension products. There is need to enrol over 7.5 crore households and open their accounts.

**UNIVERSAL ACCESS TO BANKING FACILITIES**

Mapping of each district into Sub Service Area (SSA) catering to 1000-1500 households in a manner that every habitation has access to banking services within a reasonable distance say 5 km by 14 August, 2015. Coverage of parts of J&K, Himachal Pradesh, Uttarakhand, North East and the Left Wing Extremism affected districts which have telecom connectivity and infrastructure constraints would spill over to the Phase II of Providing Basic Banking Accounts with overdraft facility and RuPay Debit card to all the program (15 August, 2015 to 15 August, 2018). households: The effort would be to first cover all uncovered households with banking facilities by August, 2015, by opening basic bank accounts. Account holder would be provided a RuPay Debit Card. Facility of an overdraft to every basic banking account holder would be considered after satisfactory operation / credit history of six months.

**OBJECTIVES OF STUDY**

1. To explore the concept of Pradhan Mantri Jan Dhan Yojana.
2. To impact of Pradhan Mantri Jan Dhan Yojana with special reference to Telangana.

**RESEARCH METHODOLOGY**

The proposed research work based on descriptive research and analytical research. The research is based on Secondary data which will be collected through Newspapers, Research Articles, Research Journals, E-Journals, RBI Publication, World bank publication and Government of India, Ministry of Statistics and Programme and Publications of Ministry of Finance etc.

**IMPACT OF PRADHAN MANTRI JAN DHAN YOJANA ON FINANCIAL INCLUSION**

The Pradhan mantri Jan Dhan Yojana seems like a boon for rural, derived and vulnerable households. Though this scheme is in the process of development but still it helps government to include vulnerable section of society in to the financial system. This scheme aids in the function of financial inclusion so that the objective of inclusive growth can be achieved. However PMJDY motivating households but it also promote banks too. Banks are opening more branches especially in rural and deprived areas to provide more facilities to more number of households so that more and more people witness the inclusive growth of nation.

**TABLE 1: BENEFICIARIES IN TELANGANA REPORT 2022-23**

S.No	State Name	Beneficiaries at rural/semi-urban centre bank branches	Beneficiaries at urban/metro centre bank branches	Total Beneficiaries	Balance in beneficiary accounts (in crore)	No. of RuPay cards issued to beneficiaries
1	Telangana	5,812,578	4,895,434	10,708,012	3,274.73	8,293,862
2	Total	5,812,578	4,895,434	10,708,012	3,274.73	8,293,862

Source: www.pmjdy.gov.in

The above Table 1 shows the number of beneficiaries in Rural as well as urban areas of Telangana till the year 2022-23 under the scheme. Total 10,708,012 beneficiaries are there in Telangana under the scheme out of which 5,812,578 beneficiaries were from rural areas where as 4,895,434 beneficiaries were from urban areas. The data shows more involvement of rural households under the scheme, however more rural people involved in the financial system which is a good sign for state economy.

**TABLE 2: BENEFICIARIES OF PMJDY 2022-23**

Bank Name / Type	Number of Beneficiaries at rural/semi urban centre bank branches	Number of Beneficiaries at urban metro centre bank branches	No Of Rural-Urban Female Beneficiaries	Number of Total Beneficiaries	Deposits in Accounts (In Crore)	Number of Rupay Debit Cards issued to beneficiaries
Public Sector Banks	23.64	14.10	20.78	37.74	144330.66	28.01
Regional Rural Banks	7.63	1.22	5.11	8.86	36145.56	3.43
Private Sector Banks	0.69	0.64	0.71	1.33	5165.65	1.11
<b>Grand Total</b>	<b>31.97</b>	<b>15.97</b>	<b>26.60</b>	<b>47.93</b>	<b>185641.87</b>	<b>32.54</b>

Source: www.pmjdy.gov.in

Table 2 depict about the total number of beneficiaries under the PMJDY Scheme in 2022-23 through Public, Private and Regional Rural Banks respectively. From the data it is clear that maximum beneficiaries under the scheme are through Public Sector Bank which is followed by Regional Rural Bank and then Private Banks under this scheme. On the basis of analysis of data, we found that around 47.93 crore beneficiaries are included under the scheme in which 37.74 crore are at Public Sector Bank, which state that PMJDY scheme is doing effectively through the public sector bank, if we talk about the Regional Rural bank, it is 8.86 crore under the scheme and private Bank has just covered around 1.33 crore beneficiaries. The same flow of data can be seen in deposits and Ru-pay Debit cards also. Hence from the above data it is clear the financial inclusion mission through PMJDY is effective with through Public Sector Bank.

**CONCLUSION**

It signifies that due to PMJDY financial inclusion has led towards positive direction. As PMJDY is a National Mission on Financial Inclusion incorporating a Non-Discriminatory approach to bring about comprehensive financial inclusion of all the households in the country it has approximated effectively by achieving massive number of accounts opened under scheme, not only account opened electronic card (Rupay card) also issued and availing Zero Balance Account especially to rural and low-income groups, which increase the effectiveness of this scheme. Pradhan Mantri Jan Dhan Yojana reveals a path for unbanked, deprived and vulnerable section of society to be got include into the financial system. Increasing number of opened bank accounts of households depicts the increasing banking habits and increasing level of financial Literacy, which will ultimately result to inclusive economic growth of the Nation. Financial Inclusion on the basis of the PMJDY scheme causes increasing number of Bank Branches in rural as well as in urban areas which facilitate more benefits to the households. Such involvement of households in the financial system creates the higher values of nation on global platform.

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