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## AN EMPIRICAL STUDY ON PMJDY SCHEME IMPLEMENTATION AT KANEKAL MANDAL OF ANANTAPUR DISTRICT

**G DIVAKARA REDDY**  
**BRANCH MANAGER**  
**ANDHRA PRAGATHI GRAMEENA BANK**  
**KANEKAL BRANCH**  
**KANEKAL**

### ABSTRACT

*This study is mainly aimed to assess the level of understanding, awareness and satisfaction on PMJDY Scheme of Gol in Kanekal Mandal of Anantapur District by taking beneficiaries feedback in the form questionnaire. This paper is useful for policy makers and business leader to hone their schemes.*

### KEYWORDS

PMJDY (Pradhan Mantri Jan Dhan Yojana), PMSBY (Pradhana Mantri Suraksha Yojana), PMJJBY (Pradhana Mantri Jeevan Jyoti Yojana), RupayCard, Overdraft(OD).

### INTRODUCTION

Financial inclusion is a concept widely popular in India from last decade now it is consolidated under a Govt of India's Prime Minister Jan Dhan Yojana (PMJDY) which is aimed to provide the basic financial services to the downtrodden at affordable cost. PMJDY scheme was launched by Gol from 15.08.2014 to achieve the complete financial inclusion in a short period. Under this scheme in a year banks have opened 17.74 crore accounts and mobilized deposits of Rs.22000crores through these accounts. About 8.17 crore people enrolled under PMSBY insurance scheme and 2.76 crore people enrolled under PMJJBY insurance scheme as on 22.08.2015. People availed overdraft facility under the scheme was crossed 10Lakh as on its first anniversary. It is very much useful for downtrodden people when they are in need of money and it inculcate the saving habit as well.

### REVIEW OF LITERATURE

Ms Santana Guha (2015) also discussed the in her article about role of PMJDY 'The Role of Pradhan Mantri Jan Dhan Yojana in Financial Inclusion: An Evaluative Study'.

### OBJECTIVES OF STUDY

The objectives of the study are as follows:

1. To Know feedback on PMJJBY policy under PMJDY Scheme
2. To Know feedback on PMSBY policy under PMJDY Scheme
3. To Know feedback on overdraft facility for PMJDY account
4. To Know awareness on RupayCard

### RESEARCH METHODOLOGY AND SAMPLE DESIGN

The present study is based on both primary and secondary data. The primary data is collected by framing a structured questionnaire. The structured questionnaire on the scheme was prepared personally and handed over to the respondents/beneficiaries by the researcher to collect primary data. In all 300 questionnaires were circulated and the response from the customers is tabulated to bring out the article. The respondents were randomly selected and it is 300 in numbers. The present study is focused on PMJDY Scheme understanding level among the beneficiaries in Kanekal revenue Mandal of Anantapur Revenue District.

### SCOPE OF STUDY

This paper is contemplated to know beneficiaries' understanding and feedback on PMJDY scheme which is aimed to bring downtrodden peoples into banking fold and providing basic financial services to them at affordable cost. For study 300 beneficiaries were selected through Simple Random Sampling technique in Kanekal revenue Mandal.

### STATISTICAL TOOLS AND TECHNIQUES

The present study used the following Statistical Techniques for testing the hypotheses

1. Tables
2. Percentage Analysis
3. Pie Chart

### DATA ANALYSIS AND INTERPRETATION

**TABLE 1: PERSONAL INFORMATION**

Gender of the respondents		
Gender	No. of Respondents	Percentage
Female	189	63
Male	111	37
Total	300	100

Source: Primary Data

Table 1 shows Gender wise distribution of respondents.

**TABLE 2: AGE**

Age of respondents		
Age	No. of respondents	Percentage
18-30	68	23
31-45	119	39
46-60	90	30
61 and above	23	8
Total	300	100

Source: Primary Data

Table 2 shows age wise breakup of respondents'.



**TABLE 3: EDUCATION**

Education qualification of respondents		
Education Level	No. of respondents	Percentage
Illiterate	69	23
5 <sup>th</sup> Standard	126	42
10 <sup>th</sup> Standard	58	19
Intermediate/10+2	22	8
Graduation	16	5
Post Graduation and Above	09	3
Total	300	100

Source: Primary Data

Table 3 shows educational level among the respondents.

**TABLE 4: INCOME LEVEL**

Monthly Income of Respondents		
Income Level	No. Of respondents	Percentage
Below Rs.2000	20	7
2001-5000	65	22
5001-8000	49	16
8001-15000	124	41
15001 and above	42	14
Total	300	100

Source: Primary Data

Table 4 shows income level of the respondents.

**TABLE 5: OCCUPATION**

Occupation of Respondents		
Occupation	No. Of respondents	Percentage
Labor	96	32
Farmers	138	46
Private Employees	04	1
Govt. Employees	03	1
Small Traders	41	14
Others	18	6
Total	300	100

Source: Primary data

Table 5 shows occupation wise distribution of the respondents.

**TABLE 6: MARITAL STATUS**

Marital Status of the Respondents		
Marital Status	No. Of respondents	Percentage
Married	212	71
Unmarried	65	22
Married Single/Divorce/Widow	23	7
Total	300	100

Source: Primary data

Table 6 shows marital status wise distribution of the respondents.

**TABLE 7: PROMOTIONAL TECHNIQUES**

Information about of the PMJDY Scheme Promotional Technique		
Particulars	No of respondents	Percentage
News Papers	48	16
Television Advt	83	28
Pamphlets of Banks	25	8
Internet	6	2
Word mouth	84	28
Campaigns by Banks	54	18
Total	300	100

Source: Primary data

Table 7 shows different promotional techniques used by agencies among that Television advertisement and Banks' campaign stood at top in reaching people.

**TABLE 8: FEED BACK ON PREMIUM (PMSBY)**

Feed Back On Premium of PMSBY (Rs.12/-)		
Feed Back	No of Respondents	Percentage
Very high	03	1
High	15	1
Reasonable	132	44
Low	98	33
Very Low	52	17
Total	300	100

Source: Primary Data

Table 8 shows feedback from the respondents on Premium (PMSBY).

**TABLE 9: FEED BACK ON PREMIUM (PMJJBY)**

Feed Back On Premium of PMJJBY (Rs.330/-)		
Feed Back	No of Respondents	Percentage
Very high	124	41
High	113	38
Reasonable	31	10
Low	24	8
Very Low	08	3
Total	300	100

Source: Primary Data

Table 9 shows feedback from the respondents on Premium (PMJJBY).

**TABLE 10: FEED BACK ON SUM ASSURED IN PMJJBY & PMSBY**

Feed Back On Sum Assured in PMJJBY & PMSBY (Each Rs.200000/-)		
Feed Back	No of Respondents	Percentage
Very high	05	2
High	24	8
Satisfied	212	71
Low	43	14
Very Low	16	5
Total	300	100

Source: Primary data

Table 10 shows feedback from the respondents on sum assured in both policies.

**TABLE 11: FEED BACK ON ENROLLMENT EASE (PMSBY & PMJJBY)**

Feed Back On Enrollment ease		
Feed Back	No of Respondents	Percentage
Very Satisfied	261	87
Somewhat Satisfied	23	8
Neutral	05	2
Dissatisfied	03	1
Very Dissatisfied	08	2
Total	300	100

Source: Primary data

Table 11 shows feedback from the respondents on enrollment easement in both policies.

**TABLE 12: AWARENESS ON OVERDRAFT FACILITY**

Awareness on Overdraft facility		
Awareness	No of Respondents	Percentage
Yes	271	90
No	29	10
Total	300	100

Source: Primary data

Table 12 shows awareness among the respondents on Overdraft facility with PMJDY account.

**TABLE 13: AWARENESS ON RUPAYCARD FACILITY**

Awareness on Rupaycard facility with PMJDY Account		
Awareness	No of Respondents	Percentage
Yes	258	86
No	42	14
Total	300	100

Source: Primary data

Table 13 shows awareness among the respondents on Ruaycard facility with PMJDY account.

**TABLE 14: FEED BACK ON OVERDRAFT FACILITY**

Feed Back On Overdraft facility amount (i.e Max Rs.5000/-)		
Feed Back	No of Respondents	Percentage
Very high	02	1
Somewhat high	09	3
Sufficient	44	14
Low	71	24
Very Low	174	58
Total	300	100

Source: Primary data

Table 14 shows feedback from the respondents on over facility limit with PMJDY account.

**TABLE 15: AWARENESS ON INTEREST RATE ON OVER DRAFT**

Awareness on Interest rate on Over draft facility		
Awareness	No of Respondents	Percentage
Yes	216	72
No	84	28
Total	300	100

Source: Primary data

Table 15 shows awareness among the respondents on interest rate on Over draft facility with PMJDY account.

**TABLE 16: ENROLLMENT TREND FOR THE PMJDY SCHEME**

Enrollment Trends for The PMJDY Scheme		
Enrollment scheme	No of Respondents	Percentage
Only PMJJBY	02	1
Only PMSBY	52	17
Only Both Policies	197	66
Only Overdraft facility	3	1
Both policies and Over draft	46	15
Total	300	100

Source: Primary data

Table 16 shows enrolment trend among the respondents PMJDY account.

### MAJOR FINDINGS OF THE STUDY

1. Beneficiaries are opinioned that premium on PMSBY policy is reasonable unlike premium on PMJJBY policy is high.
2. Sum assured is satisfactory in respect of both insurance schemes
3. Majority people enrolled for both policies under scheme
4. Overdraft facility is quite popular but Maximum overdraft amount is felt very low
5. In promotion of PMJDY Scheme, Television advertisements and Banks' campaigns are most effective.
6. Financial institutions are proactive in enrolling people for the scheme.

### SUGGESTIONS

1. PMJJBY policy premium may be reduced to make it widely acceptable like PMSBY policy.
2. Maximum overdraft amount under the Scheme may be increased.
3. Need to augment awareness of beneficiaries on overdraft facility and RupayCard features.

### CONCLUSION

Financial inclusion under PMJDY Scheme is successfully implemented and complete financial inclusion is happening in short period. The scheme is going to boost downtrodden in upgrading their living standard.

### REFERENCES

1. [www.iibf.org.in](http://www.iibf.org.in)
2. [www.pmjdy.gov.in](http://www.pmjdy.gov.in)

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