



Research Unit
Press Information Bureau
Ministry of Information and Broadcasting
Government of India



PRADHAN MANTRI JAN-DHAN YOJANA IN MIZORAM 99.92 PERCENT OF HOUSEHOLDS COVERED

(Ministry of Finance)

“Economic resources of the country should be utilised for the well-being of the poor. The change will commence from this point.”

- PM Narendra Modi
August 16, 2023

Financial inclusion is a national priority of the Government of India as it leads to inclusive growth and development. The Government is committed to providing support to the socio-economically marginalized and weaker sections. To achieve this objective, a flagship initiative - **the Pradhan Mantri Jan-Dhan Yojana (PMJDY)** - was launched by Prime Minister Narendra Modi from the ramparts of the Red Fort on 15th August, 2014. While formally launching the scheme on 28th August, PM Modi described the occasion as a festival to celebrate the liberation of the poor from a vicious cycle¹ where they are not dependent on unscrupulous moneylenders. Today, the scheme has become one of the biggest financial inclusion initiatives in the world².

PMJDY, an initiative under the **National Mission on Financial Inclusion**, is aimed at ensuring access to financial services like the availability of a basic savings bank account, access to need-based credit, remittances facility, insurance, and pension to the marginalised i.e. weaker sections and low-income groups³.

NATIONAL PROGRESS UNDER PMJDY

**As on 2nd August, 2023⁴*

PMJDY has achieved immense success in enhancing **financial inclusivity** in the country.

Under the scheme –

- ❖ More than **49.72 crore people** have been brought under the formal banking system.
- ❖ **27.6 Crore (55.5%) women beneficiaries**
- ❖ More than **₹2 lakh crore** has been **deposited** in PMJDY accounts.
- ❖ More than **33.91 crore beneficiaries** have been issued **RuPay debit cards**.



¹ https://www.pmindia.gov.in/en/major_initiatives/pradhan-mantri-jan-dhan-yojana/

² <https://pib.gov.in/Pressreleaseshare.aspx?PRID=1649091>

³ <https://pmjdy.gov.in/about>

⁴ <https://pmjdy.gov.in/account>

PMJDY HELPING MIZORAM PROGRESS

PMJDY was also successfully implemented in all districts of Mizoram. It is helping people bring their hard-earned money into the formal finance system and thus providing them with easy access to credit.⁵ Moreover, it is also providing beneficiaries with an easy way to send money to their families in villages.

- ❖ As of August 2, 2023, **3.32 lakh beneficiaries** have registered under the scheme.
- ❖ **58.7%** of the rural/semi-urban population of the state has benefitted from PMJDY.
- ❖ Nearly **₹163 Crore** has been **deposited** in the beneficiary accounts.
- ❖ **1.39 lakh RuPay cards** have been issued to beneficiaries.

Mizoram's success in implementing the scheme can also be gauged by the fact that out of 1,81,946 total households in the state 1,81,806 have already been covered by the programme leading to one of the best **household coverage percentages** in the country at **99.92%**.

Success of PMJDY in Mizoram



- **3.32 lakh** beneficiaries
- **₹163 Crore** deposited
- **99.92%** household coverage
- **1.39 lakh** RuPay cards issued

Data as on 2nd August, 2023

NR/HP/RK/AP/SS

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(5) MyGovIndia (@mygovindia) / X (twitter.com)

(5) MyGovIndia on Twitter: " 🏦 #PMJanDhanYojana: Banking the unbanked! With PM Jan Dhan Yojana, we're bridging the gap, ensuring every citizen has access to banking services #9YearsOfSeva @PMOIndia @FinMinIndia <https://t.co/Nlykf7g2aC>" / X