**BENEFICIARY OF PRADHAN MANTRI JAN DHAN YOJANA ACCOUNT HOLDERS-AN OVERVIEW**

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**Abstract**

The study focuses on the perception of the beneficiaries of the Pradhan Mantri Jan Dhan Yojana accounts. The majority of respondents in the research area said that the Pradhan Mantri Jan Dhan Yojana facilitates inclusive banking through creative and effective practices. Both public and private sector banks have been focusing on enhancing the Pradhan Mantri Jan Dhan Yojana by opening more bank accounts within a certain timeframe. The primary objective of the Pradhan Mantri Jan Dhan Yojana plan is to encourage rural individuals to open zero balance accounts. However, a significant number of account holders are expected to maintain a substantial balance in their bank accounts, which is likely to expand over time. Hence, the Pradhan Mantri Jan Dhan Yojana facilitates the cultivation of people's savings habits, thereby enabling substantial investments for the government. The main goal of the "Pradhan Mantri Jan-Dhan Yojana (PMJDY)" is to provide excluded portions, such as weaker sections and low-income groups, with access to various financial services. These services include basic savings bank accounts, need-based credit, remittance facilities, insurance, and pensions. Only via the efficient utilization of technology can we achieve inexpensive deep penetration.

**Keywords:** PMDJY, Financial Services, Account Holders, Zero Balance, Investment and Savings Habits.

**Introduction**

 PMJDY, or Pradhan Mantri Jan Dhan Yojana, is a nationwide initiative aimed at achieving complete financial inclusion of all households in the country using an integrated approach. The strategy aims to provide universal access to banking services, ensuring that every household has at least one basic banking account. It also includes initiatives to promote financial literacy and provide access to credit, insurance, and pension services. Furthermore, the recipients will receive a RuPay Debit card that includes built-in accident insurance coverage of र 1 lakh. The strategy also includes directing all Government benefits (from Centre / State / Local Body) to the accounts of the intended recipients and promoting the implementation of the Direct Benefits Transfer (DBT) scheme of the Union Government. The technological challenges such as inadequate connectivity and online transaction problems will be resolved. The Scheme also intends to utilize mobile transactions facilitated by telecom carriers and their designated hubs, known as Cash Out Points, for the purpose of Financial Inclusion. Furthermore, there is an endeavor underway to engage the young population of this nation in actively taking part in this Mission Mode Programme.

**Review of Literature**

A literature review is a specific sort of article that provides a comprehensive analysis and summary of existing literature on a certain topic. A literature review is an academic document that provides an overview of the existing knowledge on a specific issue, including significant findings, theoretical advancements, and methodological contributions. Literature reviews are considered secondary sources that do not present new or original experimental findings.

According to **Paramasivan and Kamaraj (2015)**, Financial Inclusion refers to the efforts made to provide marginalized groups, such as weaker parts and low-income groups, with cheap access to mainstream financial services and sufficient credit in a timely manner. The Pradhan Mantri Jan Dhan Yojana projects have been effectively executed in collaboration with commercial banks, especially public sector banks, in the nation. As commercial banks continue to expand, Regional Rural Banks are becoming less significant and relevant in rural and underserved areas.

According to **Prachi Beriwala and P.S. Anuradha (2017),** the Pradhan Mantri Jan-Dhan Yojana (PMJDY) is a significant factor in achieving the objective of inclusive growth. The initial data shows promising results, and as more individuals become part of formal institutions, they will be able to make a more positive contribution to the country's economic development. When individuals save money, they create a surplus that can be exploited by banks to provide funds to sectors in need.

In his study, **Munna Kumar (2020)** defined financial inclusion as the systematic effort to provide marginalized individuals and groups, such as the weaker parts and low-income groups, with cheap access to mainstream financial services and sufficient credit in a timely manner. The Pradhan Mantri Jan Dhan Yojana schemes have been effectively implemented through the assistance of commercial banks, namely public sector banks, in the nation.

 **Kamaraj (2018)** asserts that financial inclusion is propelled by the act of creating accounts with zero balance. The respondents' banking practices and operational performance have shown improvement in terms of bank visits, savings, loan facilities, and other related factors. The implementation of inclusive banking has significantly enhanced various aspects including family dynamics, community development, financial stability, and investment opportunities.

**Kamaraj (2018)** proposed that the previous administration had implemented measures to facilitate financial inclusion through the introduction of basic bank accounts, which have now been rebranded as Pradhan Mantri Jan Dhan Yojana by the National Democracy Alliance government. This financial inclusion initiative has proven to be highly successful and efficient in terms of creating accounts with no minimum balance requirement. It has become widespread and is associated with various forms of socioeconomic support from the government.

**Paramasivan and Kamaraj (2015)** highlighted that the Pradhan Mantri Jan Dhan Yojana initiative is highly beneficial for both rural and urban residents, as it provides direct access to government financial services. This study focuses on the performance of commercial banks in implementing the Pradhan Mantri Jan Dhan Yojana. Therefore, it can be inferred that the PMJDY plan has achieved remarkable outcomes in the banking industry in terms of eliminating financial exclusion in the nation.

**Satya Bhan Yadav (2017)** observed that Prahan Mantri Jan Dhan Yojana (PMJDY) is a nationwide initiative aimed at promoting financial inclusion by providing cheap access to various financial services such as banking, savings and deposit accounts, remittance, credit, insurance, and pension. The survey reveals those women, small and marginal farmers, and rural individuals with minimal formal education have initiated the opening of new accounts.

**Objectives of the study**

1. To get knowledge about the Pradhan Mantri Jan Dhan Yojana initiatives in India.

2. To examine the beneficiaries of the Pradhan Mantri Jan Dhan Yojana accounts in India.

**Research Methodology**

The study is characterized by its descriptive approach and exclusive use of secondary data. Data were gathered from authoritative sources such as official websites, academic journals, bank reports, and newspapers.

**Scope of research work**

This research aims to gather factual information about the beneficiaries of the Pradhan Mantri Jan Dhan Yojana account holders and analyze the impact of this program on their socio-economic growth.

**Table Number: 01**

**State Wise Account Opening Report as on 26/06/2024**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **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 | Andaman And NI | 42,085 | 17,270 | 59,355 | 33.63 | 37,045 |
| 2 | AP | 78,15,422 | 70,47,416 | 1,48,62,838 | 4,486.84 | 93,99,466 |
| 3 | Arunachal Pradesh | 3,25,687 | 1,31,322 | 4,57,009 | 259.94 | 3,08,745 |
| 4 | Assam | 1,88,09,385 | 51,57,338 | 2,39,66,723 | 6,272.92 | 1,31,46,143 |
| 5 | Bihar | 4,31,39,258 | 1,68,01,831 | 5,99,41,089 | 22,382.87 | 4,28,20,564 |
| 6 | Chandigarh | 44,833 | 2,82,711 | 3,27,544 | 181.57 | 2,11,736 |
| 7 | Chhattisgarh | 1,23,58,730 | 52,70,922 | 1,76,29,652 | 7,508.97 | 1,07,34,090 |
| 8 | Delhi | 5,88,104 | 58,22,772 | 64,10,876 | 3,007.46 | 48,78,773 |
| 9 | Goa | 1,70,334 | 35,257 | 2,05,591 | 167.77 | 1,44,618 |
| 10 | Gujarat | 1,11,77,761 | 74,52,165 | 1,86,29,926 | 9,587.08 | 1,41,01,365 |
| 11 | Haryana | 50,70,175 | 49,29,554 | 99,99,729 | 6,477.88 | 68,24,429 |
| 12 | HP | 17,41,237 | 1,55,613 | 18,96,850 | 1,397.49 | 12,58,785 |
| 13 | JK | 21,34,255 | 4,44,950 | 25,79,205 | 1,678.04 | 19,49,727 |
| 14 | Jharkhand | 1,53,56,225 | 31,85,937 | 1,85,42,162 | 8,105.92 | 1,26,07,001 |
| 15 | Karnataka | 1,12,61,143 | 79,25,628 | 1,91,86,771 | 8,922.13 | 1,17,40,393 |
| 16 | Kerala | 37,32,499 | 25,75,166 | 63,07,665 | 2,704.85 | 34,72,122 |
| 17 | Ladakh | 15,104 | 4,681 | 19,785 | 24.76 | 15,901 |
| 18 | Lakshadweep | 7,658 | 1,873 | 9,531 | 17.29 | 7,582 |
| 19 | MP | 2,63,22,854 | 1,70,98,001 | 4,34,20,855 | 14,111.54 | 3,23,23,658 |
| 20 | Maharashtra | 1,89,74,084 | 1,53,56,848 | 3,43,30,932 | 14,315.66 | 2,38,35,069 |
| 21 | Manipur | 6,80,462 | 4,11,335 | 10,91,797 | 275.23 | 6,74,407 |
| 22 | Meghalaya | 7,08,464 | 82,010 | 7,90,474 | 446.58 | 4,81,451 |
| 23 | Mizoram | 2,34,352 | 1,51,792 | 3,86,144 | 176.77 | 1,62,808 |
| 24 | Nagaland | 1,83,554 | 2,12,456 | 3,96,010 | 131.41 | 2,98,861 |
| 25 | Odisha | 1,70,09,079 | 47,15,390 | 2,17,24,469 | 9,881.97 | 1,53,74,649 |
| 26 | Puducherry | 1,07,925 | 1,11,175 | 2,19,100 | 99.34 | 1,46,867 |
| 27 | Punjab | 51,65,101 | 39,58,989 | 91,24,090 | 4,311.32 | 64,75,882 |
| 28 | Rajasthan | 2,29,30,936 | 1,25,33,452 | 3,54,64,388 | 18,317.23 | 2,64,28,326 |
| 29 | Sikkim | 60,931 | 30,110 | 91,041 | 53.18 | 66,881 |
| 30 | Tamil Nadu | 80,57,002 | 75,81,902 | 1,56,38,904 | 5,156.58 | 1,13,35,880 |
| 31 | Telangana | 66,13,054 | 52,29,540 | 1,18,42,594 | 4,296.13 | 86,54,343 |
| 32 | The Dadra And Nagar Haveli And Daman And Diu | 2,05,801 | 27,481 | 2,33,282 | 147.99 | 1,61,242 |
| 33 | Tripura | 8,50,017 | 2,14,781 | 10,64,798 | 590.42 | 5,23,123 |
| 34 | Uttar Pradesh | 6,74,31,997 | 2,62,82,229 | 9,37,14,226 | 48,281.41 | 6,16,31,220 |
| 35 | Uttarakhand | 24,22,042 | 12,09,118 | 36,31,160 | 2,316.66 | 24,13,934 |
| 36 | West Bengal | 3,81,50,056 | 1,32,93,814 | 5,14,43,870 | 22,510.97 | 3,23,95,333 |
| **37** | **Total** | **34,98,97,606** | **17,57,42,829** | **52,56,40,435** | **2,28,637.82** | **35,70,42,419** |

**Source:** https://pmjdy.gov.in/statewise-statistics

Table Number: 01 reveals the State Wise Account Opening Report as of 26/06/2024. The data indicates that the highest number of account holders are beneficiaries at rural/semi-urban center bank branches in the state of Bihar, with a total of 4,31,39,258. On the other hand, the lowest number of account holders are beneficiaries at rural/semi-urban center bank branches in the state of Lakshadweep, with only 7,658

**Table Number: 02**

**Bank Category Wise Report as on 26.06.2024**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Bank Name / Type** | **Number of Beneficiaries at rural/semiurban centre bank branches** | **Number of Beneficiaries at urban metro centre bank branches** | **Number of Total Beneficiaries** | **Deposits in Accounts(In lac)** | **Number of Rupay Debit Cards issued to beneficiaries** |
| Public Sector Banks | 256734153 | 152945756 | 409679909 | 17699705.61 | 308947922 |
| Regional Rural Banks | 83953695 | 13953679 | 97907374 | 4483381.35 | 34819275 |
| Private Sector Banks | 7325722 | 8843394 | 16169116 | 680693.63 | 13275222 |
| Rural Cooperative Banks | 1884036 | 0 | 1884036 | 1.25 | 0 |
| Grand Total | 349897606 | 175742829 | 525640435 | 22863781.84 | 357042419 |

**Source:** https://pmjdy.gov.in/statewise-statistics

Considering the Table Number 02 Bank Category Wise Report as of 26.06.2024, the Public Sector Banks had the biggest number of beneficiaries, with a total of 256,734,153. On the other hand, the Rural Cooperative Banks had the lowest number of beneficiaries, with just 1,884,036.

**Table Number: 03**

**Public Sector Banks Report as on 26.06.2024**

|  |
| --- |
| **(A) Public Sector Banks** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Bank Name / Type** | **Number of Beneficiaries at rural/semi urban centre bank branches** | **Number of Beneficiaries at urban metro centre bank branches** | **Number of Total Beneficiaries** | **Deposits in Accounts(In lac)** | **Number of Rupay Debit Cards issued to beneficiaries** |
| Bank of Baroda | 43517307 | 18665374 | 62182681 | 3137463.62 | 56931871 |
| Bank of India | 22467264 | 4955866 | 27423130 | 1342935.20 | 24387169 |
| Bank of Maharashtra | 5527741 | 2345582 | 7873323 | 370419.84 | 4055630 |
| Canara Bank | 13640565 | 5557636 | 19198201 | 1110284.83 | 12192612 |
| Central Bank of India | 15677577 | 2335398 | 18012975 | 684565.44 | 10268110 |
| Indian Bank | 17949912 | 4689260 | 22639172 | 1035492.00 | 12841011 |
| Indian Overseas Bank | 2191728 | 5886951 | 8078679 | 355765.34 | 6584833 |
| Punjab & Sind Bank | 1438378 | 963528 | 2401906 | 49101.06 | 1579491 |
| Punjab National Bank | 42991248 | 8316182 | 51307430 | 2261278.26 | 32956766 |
| State Bank of India | 61097404 | 85660316 | 146757720 | 5641235.48 | 129447336 |
| UCO Bank | 7860909 | 5971863 | 13832772 | 644239.89 | 4826528 |
| Union Bank of India | 22374120 | 7597800 | 29971920 | 1066924.66 | 12876565 |
| Public Sector Banks Sub Total | 256734153 | 152945756 | 409679909 | 17699705.61 | 308947922 |

According to the Public Sector Banks Report as of 26.06.2024, Table Number 03 shows the number of beneficiaries at rural/semi urban centre bank branches. The bank with the biggest number of beneficiaries is Bank of Baroda with 43,517,307, while the bank with the lowest number of beneficiaries is Punjab & Sind Bank with 1,438,378.

**Table Number: 04**

**Regional Rural Bank Report as on 26.06.2024**

|  |
| --- |
| **(B) Regional Rural Bank** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Bank Name / Type** | **Number of Beneficiaries at rural/semi urban centre bank branches** | **Number of Beneficiaries at urban metro centre bank branches** | **Number of Total Beneficiaries** | **Deposits in Accounts(In lac)** | **Number of Rupay Debit Cards issued to beneficiaries** |
| Bank of Baroda | 16408979 | 4554726 | 20963705 | 1119043.67 | 9110966 |
| Bank of India | 9777705 | 521611 | 10299316 | 345154.29 | 5093680 |
| Bank of Maharashtra | 2730276 | 97844 | 2828120 | 149234.96 | 1133042 |
| Canara Bank | 6546855 | 1998388 | 8545243 | 454973.48 | 3356657 |
| Central Bank of India | 4111990 | 198590 | 4310580 | 143412.48 | 2677972 |
| Indian Bank | 1110827 | 367815 | 1478642 | 29643.15 | 407384 |
| Indian Overseas Bank | 1614066 | 150334 | 1764400 | 96351.52 | 628425 |
| Jammu & Kashmir Bank Ltd | 243606 | 47060 | 290666 | 16449.16 | 198000 |
| Punjab National Bank | 20883566 | 2567571 | 23451137 | 1073087.94 | 5971287 |
| State Bank of India | 19019025 | 3231526 | 22250551 | 991106.95 | 6078220 |
| UCO Bank | 1265721 | 188120 | 1453841 | 56446.59 | 41695 |
| Union Bank of India | 241079 | 30094 | 271173 | 8477.15 | 121947 |
| Regional Rural Banks Sub Total | 83953695 | 13953679 | 97907374 | 4483381.35 | 34819275 |

**Source:** https://pmjdy.gov.in/statewise-statistics

According to the Regional Rural Banks Report as of 26.06.2024, Table Number 04 shows the number of beneficiaries at rural/semi urban centre bank branches. The Punjab National Bank has the biggest number of beneficiaries, with 20,883,566, while the Union Bank of India has the lowest number of beneficiaries, with 241,079.

**Table Number: 05**

**Major Private Banks Report as on 26.06.2024**

|  |
| --- |
| **(C) Major Private Banks** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Bank Name / Type** | **Number of Beneficiaries at rural/semiurban centre bank branches** | **Number of Beneficiaries at urban metro centre bank branches** | **Number of Total Beneficiaries** | **Deposits in Accounts(In lac)** | **Number of Rupay Debit Cards issued to beneficiaries** |
| Axis Bank Ltd | 200888 | 1131187 | 1332075 | 72090.25 | 884938 |
| City Union Bank Ltd | 9322 | 73863 | 83185 | 1707.46 | 75425 |
| Federal Bank Ltd | 566790 | 128712 | 695502 | 34212.08 | 310950 |
| HDFC Bank Ltd | 601129 | 3469468 | 4070597 | 270414.19 | 4069947 |
| ICICI Bank Ltd | 3499462 | 982736 | 4482198 | 82477.58 | 4482050 |
| IDBI Bank Ltd. | 264295 | 1605697 | 1869992 | 57847.81 | 881620 |
| IndusInd Bank Ltd | 33063 | 396946 | 430009 | 10018.54 | 54025 |
| Jammu & Kashmir Bank Ltd | 1455970 | 213919 | 1669889 | 124934.40 | 1406858 |
| Karur Vysya Bank | 114387 | 68474 | 182861 | 2829.11 | 181052 |
| Kotak Mahindra Bank Ltd | 341638 | 480102 | 821740 | 10928.35 | 484192 |
| RBL Bank Ltd | 64333 | 39275 | 103608 | 1476.38 | 103608 |
| South Indian Bank Ltd | 32138 | 218905 | 251043 | 9285.89 | 164140 |
| Yes Bank Ltd | 142307 | 34110 | 176417 | 2471.60 | 176417 |
| Major Private Banks Sub Total | 7325722 | 8843394 | 16169116 | 680693.63 | 13275222 |

**Source:** https://pmjdy.gov.in/statewise-statistics

According to the report on 26.06.2024, the table number 05 shows the number of beneficiaries in rural/semi urban center bank branches for major private banks. The largest number of beneficiaries is 34,99,462 for ICICI Bank Ltd, while the lowest number is 9,322 for City Union Bank Ltd.

**Table Number 06**

**State Wise House Hold Report as on 26/06/2024**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S.NO** | **State Name** | **Allotted Wards-SSAs** | **Total Household** | **Covered Households** | **Household Coverage %** |
| 1 | ANDAMAN & NICOBAR | 51 | 67287 | 67287 | 100.00% |
| 2 | Andhra Pradesh | 11592 | 11855426 | 11855366 | 100.00% |
| 3 | Arunachal Pradesh | 236 | 197861 | 197861 | 100.00% |
| 4 | Assam | 4925 | 5013404 | 5011228 | 99.96% |
| 5 | Bihar | 14640 | 17281831 | 17281831 | 100.00% |
| 6 | Chandigarh | 136 | 193876 | 193876 | 100.00% |
| 7 | Chhattisgarh | 6197 | 5189795 | 5188545 | 99.98% |
| 8 | DADRA & NAGAR HAVELI | 35 | 59908 | 59908 | 100.00% |
| 9 | DAMAN & DIU | 24 | 22528 | 22528 | 100.00% |
| 10 | DELHI | 266 | 2696322 | 2696322 | 100.00% |
| 11 | Goa | 396 | 331457 | 331457 | 100.00% |
| 12 | Gujarat | 9831 | 11709247 | 11709247 | 100.00% |
| 13 | Haryana | 4870 | 4596617 | 4596617 | 100.00% |
| 14 | Himachal Pradesh | 2489 | 1298191 | 1298191 | 100.00% |
| 15 | JK | 604 | 357340 | 356295 | 99.71% |
| 16 | Jharkhand | 5147 | 5438679 | 5438679 | 100.00% |
| 17 | Karnataka | 11645 | 11178005 | 11175204 | 99.97% |
| 18 | Kerala | 5582 | 4585375 | 4585375 | 100.00% |
| 19 | Lakshadweep | 29 | 10189 | 10189 | 100.00% |
| 20 | Madhya Pradesh | 18410 | 14739932 | 14739932 | 100.00% |
| 21 | Maharashtra | 17722 | 16374622 | 16374030 | 100.00% |
| 22 | Manipur | 576 | 514604 | 513359 | 99.76% |
| 23 | Meghalaya | 539 | 477182 | 477182 | 100.00% |
| 24 | Mizoram | 228 | 181946 | 181806 | 99.92% |
| 25 | Nagaland | 413 | 334034 | 333762 | 99.92% |
| 26 | ORISSA | 7962 | 7432140 | 7420665 | 99.85% |
| 27 | Puducherry | 177 | 252105 | 252105 | 100.00% |
| 28 | Punjab | 6743 | 4746147 | 4746147 | 100.00% |
| 29 | Rajasthan | 14169 | 11463959 | 11462956 | 99.99% |
| 30 | Sikkim | 175 | 131086 | 131086 | 100.00% |
| 31 | Tamil Nadu | 19987 | 14353828 | 14353794 | 100.00% |
| 32 | Telangana | 6193 | 5223218 | 5223218 | 100.00% |
| 33 | Tripura | 767 | 755041 | 755041 | 100.00% |
| 34 | Uttar Pradesh | 37424 | 31159992 | 31159148 | 100.00% |
| 35 | Uttarakhand | 2769 | 1136431 | 1136431 | 100.00% |
| 36 | West Bengal | 13248 | 19261587 | 19261587 | 100.00% |

Table Number 06 indicates that the majority of states have a high number of account holders according to the State Wise House Hold Report as of 26/06/2024. The population of house holders in the state of Uttar Pradesh is 31,159,992.

**Conclusion**

 Pradhan Mantri Jan Dhan Yojana scheme is a significant initiative in promoting financial inclusion. Hence, it is imperative that the majority of the account holders uphold and sustain their accounts with success. A major advantage of this program is that there are no restrictions on opening a bank account and maintaining a zero balance account. The government should prioritize spreading awareness about the benefits of banking and financial understanding among customers in rural and semi-urban areas. In India, it is imperative for residents in rural areas to possess knowledge about the advantages of banking in the current context.

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