Computerized Fund and Execution of Budgetary Consideration Perspective of Pradhan Mantri Jan Dhan Yojana (PMJDY) Plot : A Think About with Uncommon Reference to India

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Publication Date: 2025/10/04

Abstract: The Pradhan Mantri Jan Dhan Yojana (PMJDY), launched in 2014, represents India's flagship financial inclusion programme, with its digital strategy serving as the foundation for its large – scale success. The conspire use the Stick trinity (Jan Dhan –Aadhar Portable) to guarantee consistent account opening, e-KYC confirmation and coordinate advantage exchange (DBT) without spillages. Through the issuance of RuPay debit cards , integration with unified payments interface and Aadhar enabled payments system , and development of portable based application like the Jan Dhan Darshak App, the programme has expanded secure the convenient digital financial services to rural and underserved populations. By linking over 52 crore accounts to digital platform, PMJDY has not only facilitated cashless transactions but also enabled access to micro-insurance . overdraft ,credit and pension scheme. The digital backbone of PMJDY has transformed government to people (G2P) payments , ensured transparency, empowered women, and strengthened India's global positions as a leader in digital financial inclusion. However challenges remain in enhancing financial literacy, reducing dormant accounts, and deepening usage of services. Overall, PMJDY's digital strategy has been pivotal in bringing the digital divide and creating a robust , inclusive financial ecosystem.

Keywords: *Financial Inclusion, PMJDY, Digital Payments, Abbreviations: RBI, UPI, DBT, SHGs, RRBs, RuPay Card, Micro Insurance, Government subsidies, Inclusion Growth, JDD App, NPCI.*

How to Cite: Vaidyam Sreedhar; D. Anjaneyulu (2025) Computerized Fund and Execution of Budgetary Consideration Perspective of Pradhan Mantri Jan Dhan Yojana (PMJDY) Plot : A Think About with Uncommon Reference to India. *International Journal of Innovative Science and Research Technology* 10(9) 2419-2423. https://doi.org/10.38124/ijisrt/25sep1460

I. INTRODUCTION

The Pradhan Mantri Jan Dhan Yojana propelled on 28th August 2014, is one of the world's biggest budgetary consideration activity pointed at giving widespread get to keeping money administrations, savings facilities, credit, insurance and pension to every household in India, What sets PMJDY apart is its strong digital strategy, which acts as the backbone for its outreach. efficiency and transparency. By integrating the JAM trinity (Jan Dhan and Aadhar moble) the scheme has created a seamless ecosystem where millions of beneficiaries can be identified digitally, verified instantly through e-KYC, and connected to government welfare transfers without middlemen.

The digital framework includes the issuance of Rupay debit cards, adoption of UPI, AePS and mobile banking applications like the Jan Dhan Darshak App, enabling account holders even in remote rural areas to get to and utilize managing an account administration. moreover the integration of PMJDY accounts with Direct Benefit Transfer mechanisms has revolutionized subsidy distribution ensuring transparency and eliminating leakages. This digital approach has not only expanded financial services but also promoted

ISSN No: -2456-2165 https://doi.org/10.38124/ijisrt/25sep1460

financial literacy, women empowerment, and cashless transactions,

Thus the digital strategy of PMJDY reflects a transformative shifts from traditional banking towards a technology driven, inclusive financial literacy ecosystem , making India a global model in digital financial inclusion

➢ *Objectives of the Study*

- To ponder the display situation of Pradhan Mantri Jan DhanYojana
- To think about the real by large advance made beneath Pradhan Manri Jan-Dhan Yojana
- To ponder the challenges of Pradhan Mantri Jan-Dhan Yojana
- To make a few proposals for smooth working of the scheme
- To examine the scoops -economics profile of Recipients and the Benefit gotten by them from PMJDY scheme
- To look at the confinements of Pradhan Mantri Jan-Dhan Yojana plot

II. ADVANCED BUDGETARY CONSIDERATION IN INDIA –AN OVERVIEW

Digital Monetary Incorporation alludes to the prepare of guaranteeing get to fitting money related items and administration at reasonable costs to all people and business, particularly and moo-pay bunches. In india, it plays a vital part in advancing comprehensive development, decreasing and enabling marginalized communities.

Traditionally, expansive portions of India's rustic and urban destitute needed get to formal managing an account administrations. Realizing the require for comprehensive advanced money related frameworks, the Reserve Bank of India, the Government and other financial institutions initiated several schemes post – 2005 to expand outreach.

Business Correspondent (BC) Digital Model: Enabled deliver of banking services in remote areas via local agents, Government appropriations and benefits are straightforwardly exchanged to bank accounts, diminishing spillage and debasement, Boosted portable managing an account, computerized wallets, and UPI, making transactions seamless and accessible.

➢ *Benefits of digital strategy Finance via PMJDY :*

- *Enhance Digital Financial Access:*
  PMJDY enabled rural and poor households to make digital payments, receive government benefits, and conduct transactions without physically visiting banks,

- *Reduce Cost Efficiency:*
  Reduced transaction costs for banks and beneficiaries, especially for small-value and high-volume payments.

- *Faster Transparency and Accountability:*
  Digital trails helped track government payment, eliminating middlemen and corruption.

- *Realibility During Emergencies:*
  During the COVID-19 pandemic, digital transfers to PMJDY accounts provided immediate relief to millions.

- *Speed Empowerment of Women:*
  Women beneficiaries have been major users of Rupay cards and digital transfers, fostering digital and financial independence

➢ *Challenges in Digital Finance Adoption*

- Lack of Digital financial literacy gap.
- Constained scope web and save phone get in inaccessible regions.
- Lack of Knowledge in Digital financial Cyber security threats and lack of awareness of computerized devices due to believe issues and need of support.
- Aversion in utilizing computerized instruments due to believe issues and need of bolster.

III. RESEARCH METHODOLOGY :

The show paper is essentially based on auxiliary sources of information comprising of government approaches, Inquire about articles distributed in diaries and accessible on site.

IV. REVIEW OF LITERATURE :

Anuradha and Dr.Anju Jain (2023)[1] Government of India has propelled various conspire related to money related consideration. PMJDY is one of them. This scheme helped to eliminate financial untouchably and encouraged the savings habits among poor people. According to the government resources a few ladies have opened their bank account to profit the benefits of the scheme.

Kumar.R. (2018)[2] made an endeavor to think about the mindfulness of Pradhan Mantri Jan Dhan Yojana among the people of Combatore district of Tami lnadu This ponder is based on essential information. At conclusion of the consider it is proposed provide more administrations to society such as social advantage plot, coordinate advantages exchange etc,

Joshi.M.C Rajpurohit V.P (2015)[3] Examined the objectives, achievements and prospectus of PMJDY. This plot is effectively built up in provincial and urban zones. They investigated that this plot give different administration such as Get to require based credit, insurance, remittances and pension etc.

H.N. Shylaja (2021)[4] with the increment in the get to monetary managing an account administrations. The center presently has to move towards individuals utilizing the same viably to their advantage. This can be guaranteed as it were when the recipients are given suitable introduction towards

ISSN No: -2456-2165 https://doi.org/10.38124/ijisrt/25sep1460

the investment funds and credit items which would not as it were make their business comfortable but moreover maintainable.

Tewai (2014)[5] focus out three fundamental concerns with respect to the Rupay debit cards – a basic component of the plot. Agreeing to Budgetary Service sources, amore noteworthy reliance on online biometric – based exchanges through BC demonstrate would be best.

V. DATA ANALYSIS

PMJDY aims for Digital financial inclusion at grassroots level by enrolling beneficiaries in new bank accounts, enabling direct benefit transfers and accessing various financial services application.

Table 1 Total Execution of PMJDY (All figures in Crores) Recipients

Bank Title /Type	Number of Recipients at rural / Semi urban centre bank branches	Number of Recipients es at urban metro centre bank branches	No of Rural Urban Female Recipients	Noumber of total Recipients	Deposits in Accounts (In Crore)	Number of RuPay Charge Cards issued to Recipients
Public Division Banks	27.31	16.18	24.15	43.79	208112.12	33.56
Regional Provincial Banks	9.13	1.51	6.19	10.63	50796.66	3.86
Private Segment Banks	0.78	1.08	1.05	1.86	7739.04	1.51
Rural Co-operative Banks	0.19	0.00	0.10	0.19	0.01	0.00
Grand Total	37.70	18.76	31.48	56.47	266647.84	38.92

"Source: Date collected from pmjdy statewise measurements"

From the over table it is watched that the number of accounts beneath PMJDY by open division banks, Territorial Rustic Banks, Private segment banks and rustic corporate banks zones net add up to Number of Recipients at provincial / Semi urban middle bank branches is 37.70 crores, Number of Recipents at urban metro middle bank branches 18.76 crores, Number of Provincial Urban Female Recipents 30.63 crores, Number of add up to Recipients 56.47 crores, Stores in Accounts (In Crores) 266647.84, Number of RuPay Debit Cards issued to Recipients 38.92crores

Table 2 PMJDY Andhra Pradesh State Add Up to Execution

State Name	Allotted Wards –SSAs	Wards-SSAs Survey Overview Done	Wards-SSAs Survey Overview Pending	Total Family	Covered Households	Household Scope %
Andhra Pradesh	11592	11592	0	11855426	11855366	100

"Source: data collected pmjdy measurements as recovered"

Table 3 PMJDY Andhra Pradesh Locale Shewd House

Locale Name	Allotted Wards-SSAs	WardSs-SSAs Survey- Overview Done	Household Coverage
Anantapuram	974	974	100.00
Chittoor	1332	1332	100.00
East Godavari	1016	1016	100.00
Guntur	1246	1246	100.00
Krishna	892	892	100.00
Kurnool	1018	1018	100.00
Prakasam	816	816	100.00
Sri Potti Sriramulu Nellore	791	791	100.00
Srikakulam	722	722	100.00
Visakhapatnam	765	765	100.00
Vizianagaram	562	562	99.99
West Godavari	799	799	100.00
Y.S.R	659	659	100.00

"Source: Data collected from pmjdy locale shrewd as recovered"

ISSN No: -2456-2165 https://doi.org/10.38124/ijisrt/25sep1460

Table 4 PMJDY Statewise Execution Report 2025

S.No	State Name	Beneficiaries at rural/Semi urban middle bank Branches	Beneficiaries at urban / metro middle bank branches	Total Beneficiaries	Balance in Beneficiar accounts (in crore)	No. of RuPay cards to beneficiaries
1	Andaman And Nicobar Islands	43,980	19,495	63,475	46.38	38,071
2	Andhra Pradesh	8,552,037	7,632,867	16,184,904	5,152.13	10,416,402
3	Arunachal Pradesh	349,164	126,093	475,257	265.27	318,859
4	Assam	19,741,299	5,435,805	25,177,104	6,538.12	14,934,630
5	Bihar	47,320,629	17,972,184	65,292,813	25,617.46	47,157,080
6	Chandigarh	47,773	290,280	338,053	196.46	216,434
7	Chhattisgarh	12,956,647	5,472,317	18,428,964	8,395.08	11,209,412
8	Delhi	645,845	6,216,281	6,862,126	3,350.91	5,287,458
9	Goa	182,688	39,025	221,713	198.53	156,676
10	Gujarat	11,639,335	7,911,509	19,550,844	10,930.73	14,866,316
11	Haryana	5,411,573	5,381,115	10,792,688	7,163.57	7,413,122
12	Himachal Pradesh	1,849,186	171,746	2,020,932	1,476.11	1,329,493
13	Jammu And Kashmir	1,797,335	438,282	2,235,617	1,702.84	1,794,833
14	Jharkhand	16,596,059	3,394,793	19,990,852	10,638.94	13,619,251
15	Karnataka	12,235,912	8,712,729	20,948,641	10,802.76	13,035,654
16	Kerala	4,321,656	2,818,448	7,140,104	3,560.07	3,876,710
17	Ladakh	14,397	4,869	19,266	24.62	14,393
18	Lakshadweep	8,252	1,996	10,248	18.81	7,787
19	Madhya Pradesh	28,019,937	17,988,510	46,008,447	16,640.29	34,238,955
20	Maharashtra	20,224,427	16,600,982	36,825,409	17,808.78	26,035,469
21	Manipur	675,746	411,597	1,087,343	290.16	705,049
22	Meghalaya	791,507	91,216	882,723	492.74	533,512
23	Mizoram	250,193	172,749	422,942	207.36	195,980
24	Nagaland	197,000	214,765	411,765	140.58	310,659
25	Odisha	18,384,244	5,001,273	23,385,517	11,874.75	16,721,548
26	Puducherry	137,758	129,342	267,100	121.26	167,070
27	Punjab	5,411,559	4,198,974	9,610,533	4,490.21	6,840,738
28	Rajasthan	24,161,575	13,360,505	37,522,080	21,169.36	27,864,636
29	Sikkim	68,965	33,055	102,020	55.21	71,500
30	Tamil Nadu	9,412,033	8,532,570	17,944,603	6,339.83	12,987,682
31	Telangana	7,493,959	5,482,927	12,976,886	5,110.21	8,940,186
32	The Dadra And Nagar Haveli And Daman And Diu	213,059	29,356	242,415	172.53	170,941
33	Tripura	906,544	230,881	1,137,425	642.99	617,082
34	Uttar Pradesh	73,283,708	27,416,954	100,700,662	54,701.76	68,399,880
35	Uttarakhand	2,636,541	1,308,565	3,945,106	2,696.18	2,664,710
36	West Bengal	40,406,980	14,162,110	54,569,090	25,877.24	35,474,074
37	Total	376,389,502	187,406,165	563,795,667	264,910.24	388,632,252

"Source : information collected from measurements government of india statewise as recovered "

ISSN No: -2456-2165 https://doi.org/10.38124/ijisrt/25sep1460

- *Execution of RRBs Underneath Money Related Security Plot:*

The Comparative execution of All banks and Regional Rural banks schemes provided underneath.

Table 5 Execution of RRBs Beneath Budgetary Consideration Conspire Aggregate Account /Enrolments Crore

		31-March 2023			31-March 2024			YoY Growth (%)	
S.N	**Government Scheme**	**RRBs**	**All Banks**	**RRB Share (%)**	**RRBs**	**All Banks**	**RRB Share (%)**	**RRBs**	**All Banks**
1	Pradhan Mantri Jan dhan Yojana	9.13	48.65	18.8	9.83	51.99	18.9	7.7	6.9
2	Pradhan Mantri Suraksha Bima Yojana	5.22	33.78	15.5	7.24	43.69	16.5	38.7	29.3
3	Pradhan Mantri Jeevan Jyoti Bima Yojana	2.24	15.99	14.0	3.17	19.85	15.9	41,5	24.1
4	Atal Pension Yojana	0.98	5.20	18.8	1.25	6.44	19.4	27.6	23.8

“Source: information based on yearly report 2024-25”

VI. CONCLUSION

The PMJDY plot has been a foundation in democratizing advanced back in India. From bank account get to empowering millions to take in the advanced economy, PMJDY has changed money related conduct at grassroots level. With the joining of fintech, government activities, and moved forward advanced proficiency , its on computerized funds is as it were set to develop advance.

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