

Preparation of District / Block / Gram  
Panchayat Development plans -  
Financial Inclusion aspects



# Schemes of DFS that can be targeted

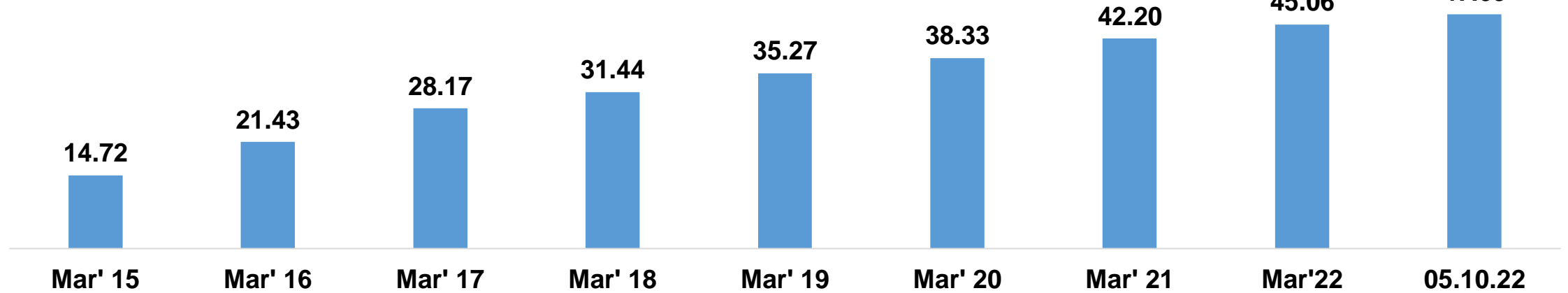
SN	Scheme Name	KPIs
1.	Pradhan Mantri Jan Dhan Yojana (PMJDY)	Number of PMJDY Accounts opened
2.	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	Number of PMJJBY enrolments
3.	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	Number of PMSBY enrolments

# Pradhan Mantri Jan Dhan Yojana (PMJDY)

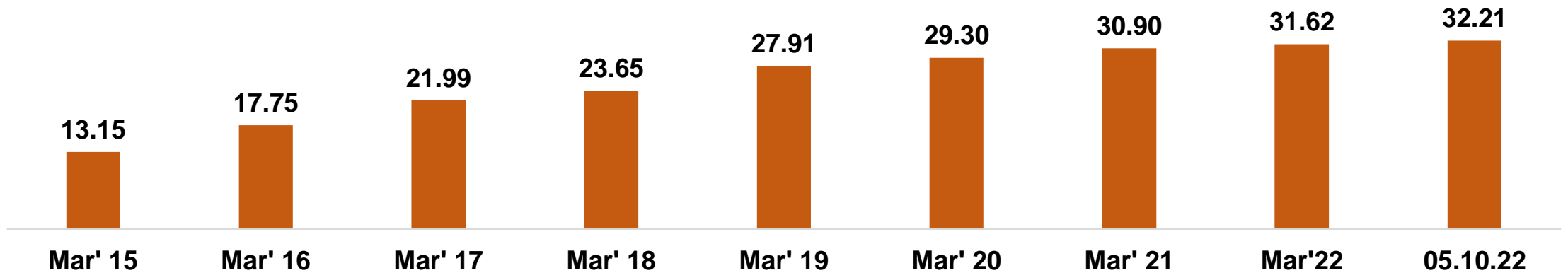
- **National Mission on Financial Inclusion**
- **Coverage: All un-banked Adults**
- **Opening of a basic bank account with zero balance and no charges**
- **No requirement of minimum balance**
- **Free RuPay Debit card, with in-built accident insurance of Rs. 2 lakh.**
- **Easy access to banking services through BCs**
- **Access to Over Draft up to Rs. 10,000**

# Progress under PMJDY

PMJDY Accounts (in Crores)



Number of Rupay Debit Cards issued in PMJDY accounts (in Crores)

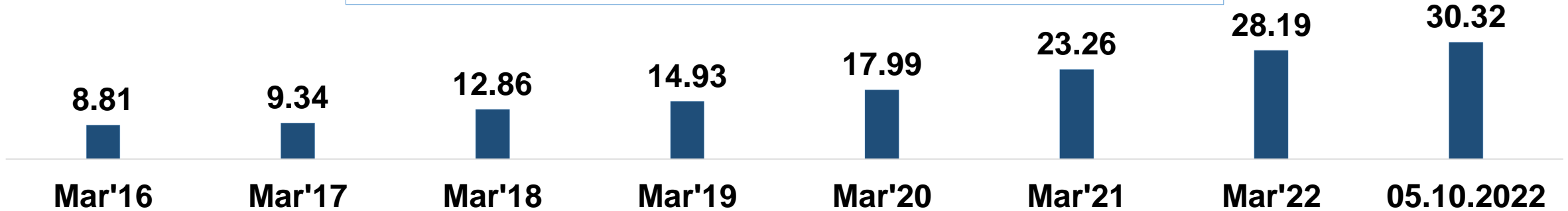


# Pradhan Mantri Suraksha Bima Yojana (PMSBY)

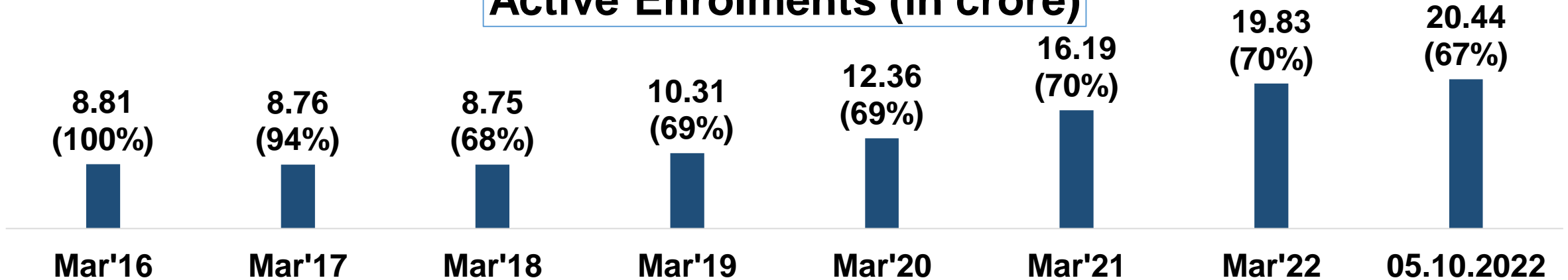
- **Accidental Insurance Scheme covering death or disability due to accident**
- **Coverage:**
  - ❑ **Accidental death or full disability is Rs. 2 lakh**
  - ❑ **Partial disability – Rs. 1 lakh**
- **Eligibility: 18-70 years**
- **Annual premium: Rs. 20**
- **The premium is auto debited from subscriber's account**
- **Claim procedure has been simplified for benefit of the claimant**

# Progress under PMSBY

## Gross Enrolments (Cumulative) (in crore)



## Active Enrolments (in crore)

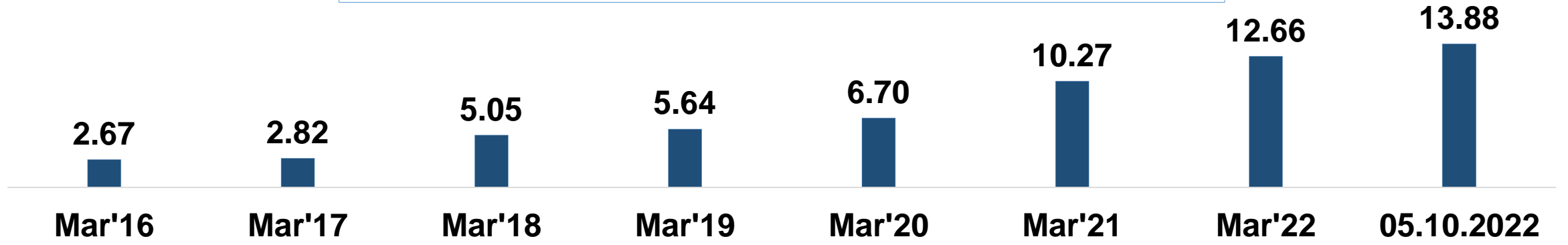


# Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

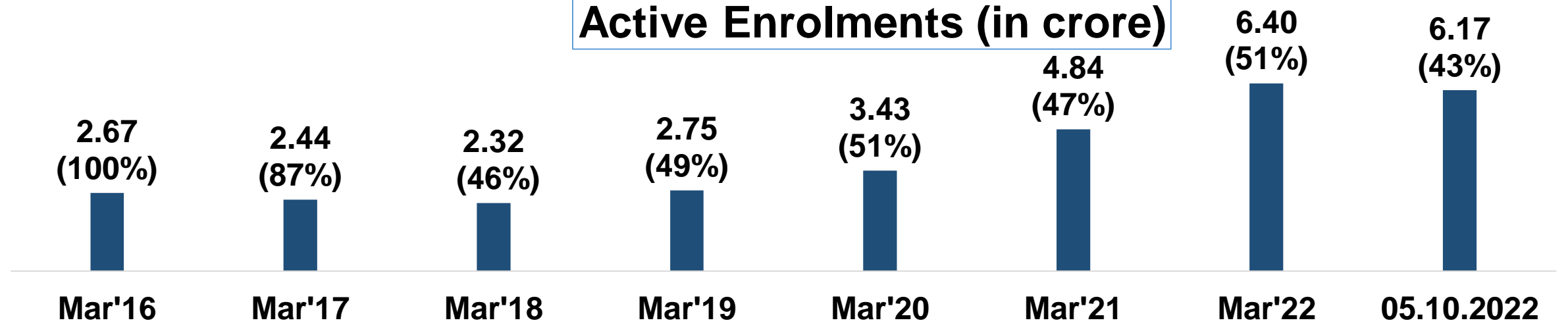
- **Life Insurance Scheme for death due to any reason**
- **Coverage : Rs. 2 lakh**
- **Eligibility:18-50 years**
- **Annual premium – Rs. 436**
- **The premium is auto debited from the subscribers' account**
- **Claim procedure has been simplified for benefit of the claimant**

# Progress under PMJJBY

## Gross Enrolments (Cumulative) (in crore)



## Active Enrolments (in crore)





# Action points

## Saturation of bank accounts through PMJDY

- Identification of unbanked adults
- Creating awareness and facilitating account opening through nearest Bank branch / BC

## Universal Insurance coverage through PMJJBY and PMSBY

- Identification of adults without insurance cover
- Creating awareness and facilitating them to enrol themselves under insurance schemes through Bank branch / BC where they have accounts
- In case intended beneficiaries don't have bank accounts, PMJDY accounts may be opened at nearest bank branch / BC before enrolment
- Encouraging beneficiaries who are already enrolled to have sufficient balance in their accounts for auto-debit of premium to ensure coverage under the schemes

# Integrating SHG members within FI ambit

## One of the prominent target groups for Financial inclusion schemes

- Identify SHG members who are not having bank account or insurance coverage
  - Get accounts of identified members opened and also enrolments be done for insurance schemes.
  - Eligible SHGs be also identified and facilitated for credit linkage
  - FPOs to be promoted and their credit linkage to be facilitated
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- **MoPR may instruct their field functionaries at District / Block / Panchayat for identifying potential beneficiaries and sourcing of applications to banks**
  - **Coordination with local bank representatives at District / Block level could be done through Block level Banker's Committee(BLBC) & District Consultative Committee (DCC)**

**Thank you**



Mission Office