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## Aparchit Super Pradhan Mantri Jan Dhan Yojana 2024

### Upcoming Session

- 1.PM Mudra Yojana
- 2.PM Jan Dhan Yojana
- 3.Electric mobility promotion scheme
- 4.PM Sharam Yogi Maandhan Yojana
- 5.Ayushman Bharat PM Jan Arogya Yojana
- 6.PM Suraksha Bima Yojana
- 7.PM Jeevan Jyoti Bima Yojana
- 8.Atal Pension Yojana
- 9.PM Suroyda scheme
- 10.PM Jan awas Gramin Yojana
- 11.PM Matsya sampda
- 12.Production Link Incentive
- 13.Lakhpati Didi Scheme

**Pradhan Mantri Mudra Yojana 2024**

प्रधानमंत्री मुद्रा योजना 2024

Bilingual With Details  
1 to 2 Question in Upcoming Exams  
For All Upcoming Exams  
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**Pradhan Mantri Jan Dhan Yojana**

प्रधानमंत्री जन धन योजना 2024

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## ❖ ABOUT PRADHAN MANTRI JAN DHAN YOJANA(PMJDY)

- ✓ **Announced** :- On 15th August, 2014 by Prime Minister Narendra Modi
- ✓ घोषणा:- 15 अगस्त 2014 को प्रधान मंत्री नरेंद्र मोदी द्वारा
- ✓ **Launched On**:- 28, August 2014
- ✓ लॉन्च किया गया: - 28, अगस्त 2014
- ✓ **Slogan Of the Scheme**:- "Mera Khata Vhagya Vidhata" (My Account Fate Restorer)
- ✓ योजना का नारा:- "मेरा खाता भाग्य विधाता" (मेरा खाता भाग्य पुनर्स्थापक)
- ✓ **Run By**:- Department of Financial services and ministry of Finance
- ✓ द्वारा संचालित:- वित्तीय सेवा विभाग और वित्त मंत्रालय
- ✓ **Age Limit**:- 18-65 Years
- ✓ आयु सीमा:- 18-65 वर्ष

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- ✓ The main features of the scheme include one basic savings bank deposit (BSBD) account for every unbanked adult.
- ✓ योजना की मुख्य विशेषताओं में प्रत्येक गैर-बैंकिंग वयस्क के लिए एक बुनियादी बचत बैंक जमा (बीएसबीडी) खाता शामिल है।
- ✓ Under the scheme (PMJDY), a free RuPay debit card is provided to the PMJDY account holders with inbuilt accident insurance cover of Rs.2 lakh(raised from 1 lakh to 2 lakh).
- ✓ योजना (पीएमजेडीवाई) के तहत, पीएमजेडीवाई खाताधारकों को 2 लाख रुपये (1 लाख से बढ़ाकर 2 लाख) के अंतर्निहित दुर्घटना बीमा कवर के साथ एक मुफ्त रुपये डेबिट कार्ड प्रदान किया जाता है।
- ✓ OD limit doubled from Rs 5,000/- to Rs 10,000/-; OD upto Rs 2,000/- (without conditions).
- ✓ ओडी सीमा 5,000/- रुपये से दोगुनी होकर 10,000/- रुपये हो गई; ओडी 2,000/- तक (बिना किसी शर्त के)।

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- ✓ In the original scheme the government had announced a life insurance cover of ₹30,000 to the account holders. But this had been discontinued since March 2020.
- ✓ मूल योजना में सरकार ने खाताधारकों को 30,000 रुपये का जीवन बीमा कवर देने की घोषणा की थी। लेकिन मार्च 2020 से इसे बंद कर दिया गया था.
- ✓ PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development & Refinance Agency Bank (MUDRA) scheme.
- ✓ पीएमजेडीवाई खाते प्रत्यक्ष लाभ हस्तांतरण (डीबीटी), प्रधान मंत्री जीवन ज्योति बीमा योजना (पीएमजेजेबीवाई), प्रधान मंत्री सुरक्षा बीमा योजना (पीएमएसबीवाई), अटल पेंशन योजना (एपीवाई), माइक्रो यूनिट्स डेवलपमेंट एंड रिफाइनंस एजेंसी बैंक (मुद्रा) योजना के लिए पात्र हैं।

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## • Recent News:-

- ✓ Net cash accretion in no-frills Pradhan Mantri Jan Dhan Yojana (PMJDY) bank accounts rose to an all-time high of Rs 36,153 crore in 2023-24, which also showed that average cash deposits per account at a high of Rs.4,524.
- ✓ 2023-24 में नो-फ्रिल्स प्रधान मंत्री जन धन योजना (पीएमजेडीवाई) बैंक खातों में शुद्ध नकदी अभिवृद्धि बढ़कर 36,153 करोड़ रुपये के सर्वकालिक उच्च स्तर पर पहुंच गई, जिससे यह भी पता चला कि प्रति खाता औसत नकद जमा 4,524 रुपये के उच्च स्तर पर है।
- ✓ 33 million new PMJDY accounts were opened in FY24, taking the cumulative PMJDY accounts at 519.5 million.
- ✓ वित्त वर्ष 24 में 33 मिलियन नए पीएमजेडीवाई खाते खोले गए, जिससे संचयी पीएमजेडीवाई खाते 519.5 मिलियन हो गए।

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- The total balance in these accounts stood at Rs 2,34,997 crore compared with Rs 1,98,844 crore a year ago.
- इन खातों में कुल शेष 2,34,997 करोड़ रुपये है, जो एक साल पहले 1,98,844 करोड़ रुपये था।
- The overall balance in Jan Dhan accounts rose by 18% in FY24 as against 19% in FY23 while the deposits per Jan Dhan account rose 22% on year in FY24 compared with 7% in FY23.
- जन धन खातों में कुल शेष राशि वित्त वर्ष 2024 में 18% बढ़ी, जबकि वित्त वर्ष 2023 में यह 19% थी, जबकि प्रति जन धन खाते में जमा राशि वित्त वर्ष 2023 में 7% की तुलना में वित्त वर्ष 24 में 22% बढ़ी।
- According to the latest data, 353.7 million or 68% of the Jan Dhan account holders have debit cards.
- नवीनतम आंकड़ों के अनुसार, 353.7 मिलियन या 68% जनधन खाताधारकों के पास डेबिट कार्ड हैं।

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- ✓ There is no requirement to maintain any minimum balance in PMJDY accounts. Deposits in such accounts earn interest of 3-4%.
- ✓ पीएमजेडीवाई खातों में कोई न्यूनतम शेष राशि बनाए रखने की कोई आवश्यकता नहीं है। ऐसे खातों में जमा पर 3-4% का ब्याज मिलता है।

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MCQs BASED ON PMJDY(Pradhan Mantri Jan Dhan Yojana)

Q1. PMJDY(Pradhan Mantri Jan Dhan Yojana) launched On?

Q1. PMJDY (प्रधानमंत्री जन धन योजना) कब शुरू की गई?

- A) 20 Nov,2016
- B) 15 August,2019
- C) 28 August,2014
- D) 18 February,2016

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**Q2. What is the Slogan of PMJDY?**

Q2. पीएमजेडीवाई का नारा क्या है?

- A) Mera Khata Mera Inaam
- B) Mera Khata Vhagya Vidhata
- C) Mera Khata Vhagya Banata
- D) Mera Khata Vhagya Bhrose

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Q3. What is the Age Limit under the PMJDY?

Q3. पीएमजेडीवाई के तहत आयु सीमा क्या है?

- A) 18-50 years
- B) 18-65 years
- C) 20-60 years
- D) 18-70 years

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Q4. The PMJDY provides an accidental insurance cover of how much amount?

Q4. PMJDY कितनी राशि का दुर्घटना बीमा कवर प्रदान करता है?

- A) ₹1 lakh
- B) ₹2 lakh
- C) ₹2.5 lakh
- D) ₹1.5 lakh

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Q5. Which of the following is a nation-wide financial inclusion scheme of Government of India?

Q5. निम्नलिखित में से कौन सी भारत सरकार की एक राष्ट्रव्यापी वित्तीय समावेशन योजना है?

- A) PMJDY
- B) PMMY
- C) PMJJBY
- D) PMSBY

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Answer:- A

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**Q6. What is the Overdraft limit under Pradhan Mantri Jan Dhan Yojana (PMJDY)?**

Q6. प्रधानमंत्री जन धन योजना (पीएमजेडीवाई) के तहत ओवरड्राफ्ट सीमा क्या है?

- A) ₹6,000
- B) ₹10,000
- C) ₹4,000
- D) ₹15,000

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Answer:- B

Explanation:-OD limit doubled from Rs 5,000/- to Rs 10,000/-; OD upto Rs 2,000/-

(without conditions)

ओडी सीमा 5,000/- रुपये से दोगुनी होकर 10,000/- रुपये हो गई; 2,000/- रुपये तक ओडी (बिना किसी शर्त के)

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**Q7. To whom Overdraft facility of Rs.10,000/- in PMJDY Account is available?**

Q7. पीएमजेडीवाई खाते में रु. 10,000/- की ओवरड्राफ्ट सुविधा किसके लिए उपलब्ध है?

- a) After 6 months of satisfactory conduct of account
- b) One account per household
- c) Customers in age group of 18-65 years
- d) All of above

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**Q8. Which of the following statements is/are correct about Pradhan Mantri Jan Dhan Yojana?**

**Q8. प्रधानमंत्री जन धन योजना के बारे में निम्नलिखित में से कौन सा/से कथन सही है/हैं?**

1. After opening account under schme, beneficiary will get free accident insurance cover worth Rs.2 lakh.
  2. But to get benefit benefeciary must use RuPay debit card atleast once every 45 days
- A) Only 1  
B) only 2  
C) Both  
D) None

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Answer:- A

- ✓ Cardholder who has swiped the debit card even once in 90 days will be entitled to insurance cover.
- ✓ जिस कार्डधारक ने 90 दिनों में एक बार भी डेबिट कार्ड स्वाइप किया है, वह बीमा कवर का हकदार होगा।

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**Q9. Which of the following statements is/are correct about PMJDY?**

Q9. पीएमजेडीवाई के बारे में निम्नलिखित में से कौन सा/से कथन सही है/हैं?

1. Account holders will be provided zero-balance bank account with RuPay debit card
2. After Six months of opening of the bank account, holders can avail 10,000 ? overdraft from the bank.

- A) Only 1
- B) Only 2
- C) Both
- D) None

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**Q10. What are the pillars of PMJDY?**

Q10. पीएमजेडीवाई के स्तंभ क्या हैं?

- (A) Universal access to banking services
- (B) Financial Literacy Programme
- (C) Micro-Insurance
- (D) Pension scheme for unorganised sector
- (E) All of the above

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Q11. The \_\_\_ PMJDY card, a product of the National Payments Corporation of India (NPCI), is issued to the people who open accounts under PMJDY no-frills basic bank account scheme to facilitate transactions.

Q11. \_\_\_ PMJDY कार्ड, नेशनल पेमेंट्स कॉरपोरेशन ऑफ इंडिया (NPCI) का एक उत्पाद, उन लोगों को जारी किया जाता है जो लेनदेन की सुविधा के लिए PMJDY नो-फ्रिल्स बेसिक बैंक खाता योजना के तहत खाते खोलते हैं।

- A) Visa
- B) MasterCard
- C) RuPaY
- D) American Express

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**Q12. Consider the following statements with respect to the PM Jan Dhan Yojana and identify the correct statement/s?**

- 1) Under the scheme accidental insurance is provided to all Jan Dhan Account holder who have opened the accounts after 28th August 2017.
  - 2) Overdraft facility of up to Rs.10,000 is available for Jan Dhan Account holder who are in the age group of 18 to 60 years
  - 3) Maintaining minimum balance is not required under the accounts opened under the scheme
  - 4) The Jan Dhan Account holders are eligible for PM Jeevan Jyoti Bima Yojana and PM Suraksha Bima Yojana
- A) Only 1 and 2  
B) Only 2 and 3  
C) Only 3 and 4  
D) Only 2, 3 and 4  
E) Only 1, 2 and 4

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Q13. \_\_\_ million new PMJDY accounts were opened in FY24 , taking the cumulative PMJDY accounts at 519.5 mn.

Q13. FY24 में \_\_\_ मिलियन नए PMJDY खाते खोले गए, जिससे संचयी PMJDY खाते 519.5 मिलियन हो गए

- A)30 million
- B)33 million
- C)25 million
- D)40 million

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**Q14. The overall balance in Jan Dhan accounts rose how much per cent in FY24 as against 19% in FY23 while the deposits per Jan dhan account rose 22% on year in FY24 compared with 7% in FY23.**

**प्रश्न 14. जन धन खातों में कुल शेष वित्त वर्ष 2014 में कितने प्रतिशत बढ़ गया, जबकि वित्त वर्ष 2013 में यह 19% था, जबकि प्रति जन धन खाते में जमा वित्त वर्ष 2013 में 7% की तुलना में वित्त वर्ष 2014 में 22% बढ़ गया।**

- A)18%
- B)20%
- C)17%
- D)16%

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Q15. Direct Benefit Transfer of 34 lakh crore from the Government using PM-Jan Dhan accounts has led to savings of \_\_\_ lakh crore for the Government.

Q15. पीएम-जन धन खातों का उपयोग करके सरकार से 34 लाख करोड़ के प्रत्यक्ष लाभ हस्तांतरण से सरकार को \_\_\_ लाख करोड़ की बचत हुई है।

- A) 2.1 lakh crore
- B) 2.7 lakh crore
- C) 3.5 lakh crore
- D) 4.6 lakh crore

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Pradhan Mantri Jan - Dhan Yojana  
(All figures in Crore)

Beneficiaries as on 01/05/2024

Bank Name / Type	Number of Beneficiaries at rural/semiurban centre bank branches	Number of Beneficiaries at urban metro centre bank branches	No Of Rural-Urban Female Beneficiaries	Number of Total Beneficiaries	Deposits in Accounts(In Crore)	Number of Rupay Debit Cards issued to beneficiaries
Public Sector Banks	25.46	15.18	22.40	40.64	178318.69	30.68
Regional Rural Banks	8.33	1.38	5.65	9.71	45013.57	3.47
Private Sector Banks	0.72	0.87	0.85	1.59	7152.34	1.31
Rural Cooperative Banks	0.19	0.00	0.10	0.19	0.01	0.00
<b>Grand Total</b>	<b>34.71</b>	<b>17.43</b>	<b>29.00</b>	<b>52.13</b>	<b>230484.62</b>	<b>35.46</b>

Disclaimer: Information is based upon the data as submitted by different banks

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Question for You

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