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Pradhan Mantri Jan Dhan Yojana (PMJDY)

A basic bank account for every household, with a RuPay debit card that has accident insurance, and a way to receive government benefits in the account.

What you may get

A basic savings bank account. A RuPay debit card with inbuilt accident insurance cover. The scheme page says Rs 1 lakh; a 2025 Finance Ministry release says Rs 2 lakh for RuPay cards issued after 28 August 2018. Ask your bank which applies to your card. The official page also says the scheme aims to give access to credit, insurance and pension, and to send government benefits from the Centre, State and local bodies to these accounts.

Who it is for

Every household, with a focus on weaker sections and low income groups, according to the official page.

Main conditions

- The page says the plan is at least one basic bank account for every household.
- It targets the excluded sections: weaker sections and low income groups.

Status

Ongoing

Official source: https://pmjdy.gov.in/about
Official application: https://pmjdy.gov.in/files/forms/account-opening/English.pdf
Labh Lo page: https://labhlo.in/en/schemes/central/pmjdy/

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