



Embassy of India
Abu Dhabi

Press Release

Pradhan Mantri Jan Dhan Yojana Marks 11 Years of Transformative Implementation

The Pradhan Mantri Jan Dhan Yojana (PMJDY), the Government's flagship financial inclusion initiative, has completed 11 years of transformative implementation on August 28, 2025. Since its inception, more than 56 crore Jan Dhan accounts have been opened with balances exceeding ₹72.68 lakh crore, making it the world's largest financial inclusion programme.

The Scheme has empowered millions by providing no minimum-balance banking, free of cost RuPay debit cards with inbuilt accident insurance cover of Rs.2 Lakh, overdraft facility of upto Rs.10,000 and direct benefit transfers of various Government schemes, thereby fostering financial security, efficiency in welfare delivery, deepening trust in formal banking and driving inclusive growth across the nation. The scheme has far-reaching impact in empowering citizens, especially women and marginalized communities and in strengthening the foundation of a digitally inclusive and financially secure India.