

## **STUDY OF PRIME MINISTER JHAN DHAN YOJNA IN TERMS OF SOCIAL ECONOMICAL DEVELOPMENT**

Dr. R.N. Sharma

Head, Departement. of Sociology & Social work, Shri Sai Baba Adarsh  
Mahavidyalaya, Ambikapur, Distt- Surguja, Chhattisgarh

### **ABSTRACT**

For completing 100 days the government of modi has learned a very useful policy. The name of policy to prime minister public donation policy our country has selected this government so that it works for the development of people and the government has taken first step excepts living development in Modi. In speech of 15 august 2014 prime minister has said every person has its saving account in bank for their development and for their use they can take fund from government. Due to this policy of government it has become very easy to open an account in bank, now each individuals can get connected to social connection of country by keeping money in bank. They get interest in that money which interfuse social country of the people.

**Keywords:** Jhan Dhan Yojna, Jivan Beema, Economical Development

### **INTRODUCTION**

This policy was declared by prime minister on 15 august 2014 and it came in force farm in 25 august 2014 according has opened. This policy is helping poor people to become economic sound. People who already have an account then they can include their account in prime minister public donation policy and he can take all facilities of the policy.

### **RESULT AND DEFINITION**

Following facility has been given people specially poor people-

1. Jivan bima facility - according to this policy each individual get jiven bima of Rs. 30,000 and Rs 1,00,000 for accident bima.
2. Loan facility- Poor person can take loan from their loan account self independent and for it money they are not dependent on any moneylender.

3. Zero Balance Facility- For any other saving account to keep minimum balance is necessary but this account in opened is zero balance keeping in view the condition of poor people.
4. Debit Card facility- This policy has been to given credit card user vises works take other ATM and with which we can take out money from any ATM. This card in used 4 times in a month and after that some changes are done.
5. Mobile Facility- According to public donation policy one can get information of all transaction of thesis account in a simple mobile. Android phone are not required for it.
6. Minimum Age- According to this policy a person helping age more than can open this account and his mother father can take care of his account.
7. Small Account- For opening account in any bank we need some identification document true this account can they get opened thousand any identity document this account can we get opened by certification of any attached officers which is known as low risk account it comes under small account.
8. Changing Account type- We can change our normal account to public donation account and can take benefit of it.

Money people have taken benefit of this account and work of account has got opened.

### **SPECIAL BENEFIT TO PUBLIC**

1. Account can be get opened by one identity proof.
2. Poor people can get government help when're required in form of loan.
3. Jivan Bima of Rs. 30,000 and account insurance of Rs 1,00,000.
4. Debit Card has been given to account holder with which he can make transaction from ATM. For farmers prime ministers has made one more special card which is named as Kishan Card.
5. If our account is in action for 6 months then account holder can take out draft of Rs. 5000.

For completing 100 days of his government prime minister has launched public donation policy to benefit common and poor people so that every family can open this account and take its benefit. Take zero balance account, was facility etc. (PMSDY) Prime minister Jan Dhan Yojana is launched in 15 August 2014 and it is a national mission in this policy. Every person has an account in a bank to keep our money safe and in return of it. People get interest of on the money kept in bank which is interest you after year. This policy is a milestone for the social people for their social economic development.

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