## CONTENTS

	Page No.
Certificate	i
Declaration	ii
Acknowledgement	iii
List of Tables	vii
List of Figures	vii
List of Abbreviations	ix-x
CHAPTER I : INTRODUCTION	1-15
1.1 Introduction	1
1.2 Meaning of Financial Inclusion	1-8
1.2.1 Importance of Financial Inclusion	5
1.2.2 General Causes of Financial Exclusion	6-8
1.3 Pradhan Mantri Jan Dhan Yojana (PMDJY)	8-12
1.3.1 Six Pillars of Pradhan Mantri Jan Dhan Yojana	10-11
1.3.2 Timeline for Financial Inclusion Plan under PMJDY	11
1.3.3 Continuation of PMJDY after Second Phase	12
1.4 Objectives of the Study	12-15
1.5 Significance of the Study	13
1.6 Research Question	13
1.7 Methodology	13-14
1.8 Line of Analysis	14
1.9 Outline of the Study	15

CHAPTER II : REVIEW OF LITERATURE	16-24
2.1 Review of Literature on Financial Inclusion	16-20
2.2 Review of Literature on PMJDY	20-23
2.3 Research Gap	23-24
CHAPTER III : PMJDY IN THE LIGHT OF OTHER INITIATIVES AND	
POLICIESOF FINANCIAL INCLUSION	25-39
3.1 Various Initiatives and Policies Taken Towards Financial Inclusion in India	25-34
3.1.1 Steps Taken by the Reserve Bank of India for Financial Inclusion	26-31
3.1.2 Steps Taken Up by the Government of India for	
Financial Inclusion	32-34
3.2 Difference between Swabhimaan and PMJDY Scheme	34-36
3.3 Special Features that Make PMJDY More Attractive than Other Schemes of Financial Inclusion	36-37
3.4 Main Challenges of PMJDY	38-39
CHAPTER IV: ROLE OF PUBLIC SECTOR, PRIVATE SECTOR AND REGIONAL RURAL BANKS IN PMJDY	40-57
4.1 Types of Banks Participating in PMJDY and Their Performance	40-50
4.1.1 Public Sector Banks (PSBs) and Their Performance	40-43
4.1.2 Regional Rural Banks (RRBs) and their Performance	44-46
4.1.3 Major Private Sector Banks (MPSBs) and Their Performance	47-50
4.2 Comparing the Performance of All Three Types of Banks	50-57
4.2.1 Comparison on the Basis of Percentage of Beneficiaries at Rural/Semi Urban Bank Branches	52-53

4.2.2 Comparison on the Basis of Percentage of Beneficiaries	
at Urban Metro Bank Branches	53-54
4.2.3 Comparison on the Basis of Total Beneficiary	54-55
4.2.4 Comparison on the Basis of Percentage of Deposits in Accounts	55-56
4.2.5 Comparison on the Basis of Percentage of Rupay Debit	
Cards Issued to Beneficiaries	56-57
CHAPTER V: PERFORMANCE OF PMJDY	58-69
5.1 Achievements of All the States of India in PMJDY	58-64
5.1.1 Classification of States on the Basis of Beneficiaries	60-64
5.2 Performance of PMJDY over the Years	64-68
5.3 Some other Achievements of PMJDY after Second Phase	68-69
CHAPTER VI: SUMMARY OF FINDINGS, SUGGESTIONS	
AND CONCLUSION	70-78
6.1 Summary of Findings	70-74
6.1.1 Main Findings of the Study	71-74
6.2 Suggestions	75-76
6.3 Conclusion	76-78
REFERENCE	79-83