



Pradhan Mantri Jan Dhan Yojana (PM-JDY)

Banking the Unbanked

(Launched on August 28, 2014)



World's largest financial inclusion programme, PM-JDY offers access to banking services, microcredit, insurance & pension



Over 42.4 crore beneficiaries accounts opened



66% of the beneficiaries (27.96 crore) are from rural/semi-urban



55% of the beneficiaries (23.49 Crore) are women



Over 33.14 crore RuPay debit cards issued to account-holders, free of cost



Micro-Insurance & Pension Schemes

Securing the Unsecured



Launch on 9 May 2015, Now, over 36 crore people are insured against life and accident risk, or ensured pensions



Over 10.27 crore beneficiaries enrolled under PM Jeevan Jyoti Bima Yojana (PMJJBY) at premium of ₹1 per day



Over 23.26 crore persons insured under PM Suraksha Bima Yojana (PMSBY) at ₹1 per month



Atal Pension Yojana (APY) provides a guaranteed minimum monthly pension after 60 years; has over 3.02 crore subscribers so far



MUDRA & Stand Up India

Funding the Unfunded



Pradhan Mantri MUDRA Yojana (launched on 8 April 2015) provides collateral-free working capital loan up to ₹10 lakh to small businesses in manufacturing/trading/service sectors



More than 28.84 crore loans sanctioned & over ₹14.60 lakh crore disbursed



Stand-up India Scheme (launched on 5 April 2016) facilitates bank loan up to ₹1 crore to SCs, STs and women entrepreneurs for setting up green field enterprises



₹25,987.80 crore sanctioned to over 1.15 lakh beneficiaries account



Direct Benefit Transfer (DBT)

Plugging Leakages, Enhancing Transparency



DBT ensures accurate targeting and timely delivery of benefits to the people, removing leakages and enhancing financial inclusion



DBT covers 380 schemes across 52 ministries of the Government



₹15.48 lakh crore directly transfer into the bank accounts of beneficiaries since 2014



₹1.78 lakh crore estimated gains due to DBT



Government E-Marketplace (GeM)

Revolutionizing Public
Procurement



Launched in 2017, GeM, a one stop online platform for transparent public procurement currently has 6.93 lakh MSMEs, over 1 lakh women entrepreneurs, 9,700+ Startups, 1.78 lakh artisans



Over 18.51 lakh sellers & service providers and 34.38 lakh products registered



Facilitated over 66.7 lakh transactions worth ₹95,786 crore



World Bank: GeM has been able to achieve an overall saving of 9.75%



Unnat Jyoti Affordable LED's For All (UJALA)

Lightening Homes, Brightening Lives



Widespread distribution of LED bulbs to replace incandescent bulbs and CFLs across the country



36.73 crore LED bulbs, 72.14 lakh LED tube lights & 23.44 lakh energy efficient fans distributed



Estimated energy savings of 56 billion kWh per year with avoided peak demand of 11,000 MW



Estimated GHG emission reduction of 44.50 million tonne CO₂ per year



Estimated savings of ₹24,750 crore in consumer electricity bills