

Socio-Economic Empowerment of Pradhan Mantri Jan Dhan Yojana Account Holders with Special Reference to Bengalor District

Mrs. Jyoti Hegdekatte

Assistant Professor, Department of Commerce, Government First Grade College Hesaraghatta, Bangalore.88

Abstract - Financial inclusion pertains to the provision of banking and financial services to persons who have historically faced barriers in accessing such services, especially those who are destitute or underserved. The English version of Pradhan Mantri Jan Dhan Yojana is "People Money Scheme." A comprehensive financial inclusion strategy seeks to guarantee that every household in the nation has access to banking services, with a particular focus on strengthening vulnerable elements of society, including as women, small and marginal farmers, and urban and rural labourers. Therefore, it is crucial to perform a comprehensive evaluation of the Pradhan Mantri Jan Dhan Yojana and its impact on the socio-economic empowerment of the individuals participating in it. This study will offer significant insights to policy makers in order to identify the strengths and shortcomings of the programmes, hence aiding their efficient implementation. The primary objective of the study is to evaluate the socio-economic empowerment of individuals who hold accounts under the Pradhan Mantri Jan Dhan Yojana, with a specific focus on the Bengalor District. This study demonstrates that the PMJDY plan has effectively improved the socio-economic empowerment of the respondents, leading to good outcomes in their social and economic status.

Keywords: PMJDY, Banking, Financial Services, Financial Inclusion and Socio-Economic Empowerment.

INTRODUCTION

PMJDY, also known as Pradhan Mantri Jan Dhan Yojana, is a countrywide endeavour with the goal of attaining comprehensive financial inclusion of every household in the nation through a unified strategy. The approach is to achieve widespread availability of banking services, guaranteeing that each family have at least one fundamental banking account. Additionally, it encompasses efforts to enhance

financial education and facilitate availability of credit, insurance, and pension facilities. In addition, the recipients will be provided with a RuPay Debit card that comes with integrated accident insurance coverage of ₹ 1 lakh. The Scheme also intends to utilize mobile transactions facilitated by telecom carriers and their designated hubs, known as Cash Out Points, for the purpose of Financial Inclusion. Furthermore, there is an endeavor underway to engage the young population of this nation in actively taking part in this Mission Mode Programme.

REVIEW OF LITERATURE

A literature review is a specialised essay that offers a thorough examination and synopsis of the current body of literature on a particular subject. A literature review is a scholarly document that presents a comprehensive summary of the current understanding and research on a certain topic, encompassing important discoveries, theoretical progressions, and methodological innovations. Literature reviews are classified as secondary sources, as they do not contain novel or original experimental findings.

According to Paramasivan and Kamaraj (2015), Financial Inclusion refers to the efforts made to provide marginalized groups, such as weaker parts and low-income groups, with cheap access to mainstream financial services and sufficient credit in a timely manner. The Pradhan Mantri Jan Dhan Yojana projects have been effectively executed in collaboration with commercial banks, especially public sector banks, in the nation. As commercial banks continue to expand, Regional Rural Banks are becoming less significant and relevant in rural and underserved areas.

According to Prachi Beriwal and P.S. Anuradha (2017), the Pradhan Mantri Jan-Dhan Yojana (PMJDY) is a significant factor in achieving the objective of inclusive growth. The initial data shows promising results, and as more individuals become part of formal institutions, they will be able to make a more positive contribution to the country's economic development. When individuals save money, they create a surplus that can be exploited by banks to provide funds to sectors in need.

In his study, Munna Kumar (2020) defined financial inclusion as the systematic effort to provide marginalized individuals and groups, such as the weaker parts and low-income groups, with cheap access to mainstream financial services and sufficient credit in a timely manner. The Pradhan Mantri Jan Dhan Yojana schemes have been effectively implemented through the assistance of commercial banks, namely public sector banks, in the nation.

Kamaraj (2018) asserts that financial inclusion is propelled by the act of creating accounts with zero balance. The respondents' banking practices and operational performance have shown improvement in terms of bank visits, savings, loan facilities, and other related factors. The implementation of inclusive banking has significantly enhanced various aspects including family dynamics, community development, financial stability, and investment opportunities.

Kamaraj (2018) proposed that the previous administration had implemented measures to facilitate financial inclusion through the introduction of basic bank accounts, which have now been rebranded as Pradhan Mantri Jan Dhan Yojana by the National Democracy Alliance government. This financial inclusion initiative has proven to be highly successful and efficient in terms of creating accounts with no minimum balance requirement. It has become widespread and is associated with various forms of socioeconomic support from the government.

Paramasivan and Kamaraj (2015) highlighted that the Pradhan Mantri Jan Dhan Yojana initiative is highly beneficial for both rural and urban residents, as it provides direct access to government financial services. This study focuses on the performance of commercial banks in implementing the Pradhan Mantri Jan Dhan Yojana. Therefore, it can be inferred that the PMJDY plan has achieved remarkable outcomes in the banking industry in terms of eliminating financial exclusion in the nation.

Satya Bhan Yadav (2017) noted that the Pradhan Mantri Jan Dhan Yojana (PMJDY) is a countrywide effort designed to enhance financial inclusion by offering affordable access to a range of financial services, including banking, savings and deposit accounts, remittance, credit, insurance, and pension. The poll indicates that women, small-scale and subsistence farmers, and those with limited formal education have taken the initiative to open new accounts.

OBJECTIVES OF THE STUDY

1. To get knowledge about the Pradhan Mantri Jan Dhan Yojana initiatives in India.
2. To Examine the beneficiaries of the Pradhan Mantri Jan Dhan Yojana account holders in India.
3. To Analyse the Socio-Economic Empowerment of Pradhan Mantri Jan Dhan Yojana Account Holders with Special Reference to Bangalore District.

RESEARCH METHODOLOGY

The research technique is a crucial component of the research process, as it determines the framework and configuration of the study. Research methodology encompasses several key elements, including the research's nature, data sources, data gathering tools, sample techniques, and data processing tools.

1.1 Nature of Research

This research study is descriptive and utilises both primary and secondary data.

1.2 Sampling Techniques

The study employed a Stratified Random Sampling technique to choose individuals from the pool of Pradhan Mantri Jan Dhan Yojana account holders. Initially, 4 Talukas were selected from the Bangalore district. For the study, a sample size of 504 respondents (14%) was selected in the second round. For the third round, a total of 126 respondents were selected from each Taluka. The sample respondents were selected using Proportionate Stratified Random Sampling procedures.

1.3 Sources of Data

The study requires the use of both secondary and primary data. The main data was collected by

distributing structured interview schedules to the respondents who were account holders of the Pradhan Mantri Jan Dhan Yojana. The researcher collected secondary data from a variety of sources, including the reports of the Reserve Bank of India, Ministry of Finance, bank reports, journals, theses, dissertations, magazines, and books.

1.4 Sampling Size

The research study utilised the Table Number 1.1 Sample size calculator to estimate the appropriate sample size.

S. No	Name of the Talukas	No. of Villages selected(1x6=6)
1.	Devanahalli	126
2.	Nelamangala	126
3.	Doddaballapura	126
4.	Hoskote	126
Grand Total		504

Source: *Primary Data*

Population Size : 1,154,400
 Confidence level : 95%
 Confidence Interval: 4.28
 Sampling Size : 504

1.5 Statistical Tools for Analysis

The researcher employed a range of advanced statistical tools, including descriptive statistics for

percentage analysis, trend percentages, chi-square test, correlation, multiple regression analysis, and structural equation modelling (SEM), to analyse the data.

1.6 Pilot study

Prior to the data collection, a preliminary research was conducted. The pilot study has a sample size of 50 respondents from the study area. The interview schedules were updated and redesigned based on the feedback from the respondents, in order to meet the specific requirements and relevance of the study.

1.7 Scope of Research Work

The objective of this research is to collect empirical data on the effectiveness and influence of the Pradhan Mantri Jan Dhan Yojana in the specified region. This study specifically examines the Pradhan Mantri Jan Dhan Yojana and the individuals who receive it in the Bangalore District. An evaluation is performed on the operational efficacy of the Pradhan Mantri Jan Dhan Yojana and its impact on the socio-economic advancement of the account holders. Data is gathered via distributing interview schedules. This survey exclusively examines the views of account holders regarding the Pradhan Mantri Jan Dhan Yojana and does not consider the perspectives of bankers.

Table No: 1.2 Demographic Profile of the Respondents

Demographic Profile	Category	Total		Grand Total	
		T.N.R	Percentage	T.N.R	Percentage
Gender	Male	227	45.0	504	100.0
	Female	277	55.0		
Age	Below- 20	47	09.3	504	100.0
	21-30	168	33.3		
	31-40	162	32.1		
	41-50	117	23.2		
	51- Above	10	02.0		
Marital Status	Married	315	62.5	504	100.0
	Un married	185	36.7		
	Widow	1	00.2		
	Divorce	3	00.6		
Education	Illiterate	49	09.7	504	100.0
	School level	220	43.7		
	Diploma	50	09.9		
	ITI	43	08.5		
	Degree	142	28.2		
Occupation	Farmer	22	04.4	504	100.0
	Cooli	150	29.8		

	Private Employee	89	17.7		
	Self Employee	158	31.3		
	Students	85	16.9		
Annual Income	Below- 20000	69	13.7	504	100.0
	20001- 30000	208	41.3		
	30001- 40000	120	23.8		
	40001- 50000	66	13.1		
	50001- Above	41	08.1		
Location	Rural	342	67.9	504	100.0
	Semi – Urban	142	28.2		
	Urban	20	04.0		

Source: Primary Data

Table No 1.2 displays the demographic characteristics of the participants in relation to the study location in Bangalore District. The survey results indicate that the majority of respondents are women, accounting for 55% of the total. Among these women, the largest proportion (33.33%) falls within the age group of 21-

30 years. Additionally, the majority (62.5%) of the women surveyed are married. In terms of education, the majority (43.7%) have completed schooling at the basic level. Furthermore, a significant portion (31.3%) of the respondents is self-employed. In terms of income, the majority (41.3%) fall within the annuity.

Table No: 1.3 Overall Performance of PMJDY

Particulars	Category	Total		Grand Total	
		Total No Respondents	Percentage	Total No Respondents	Percentage
Inclusive Banking Practice	Low	163	32.3	504	100.00
	Medium	272	54.0		
	High	69	13.7		
Operational Performance	Low	52	10.3	504	100.00
	Medium	388	77.0		
	High	64	12.7		
Family Aspect	Low	66	13.1	504	100.00
	Medium	391	77.6		
	High	47	09.3		
Community Aspects	Low	97	19.2	504	100.00
	Medium	359	71.2		
	High	48	09.5		
Financial Aspects	Low	77	15.3	504	100.00
	Medium	389	77.2		
	High	38	07.5		
Investment Aspects	Low	87	17.3	504	100.00
	Medium	365	72.4		
	High	52	10.3		

Source: primary data

Table No 1.3 presents the comprehensive assessment of the Pradhan Mantri Jan Dhan Yojana's performance in the study area of Bangalore District. In terms of inclusive banking practices, the majority of respondents (54.0%) fall into the medium category. Similarly, when it comes to operational performance, the majority of respondents (77.0%) also fall into the medium category. In terms of family aspects, the majority of respondents (77.6%) belong to the medium category. Likewise, when considering financial

aspects, the majority of respondents (77.2%) also belong to the medium category. Finally, in terms of investment aspects, the majority

Null hypothesis (H₀): There is no significant difference in customer perception factor between men and women.

Alternative hypothesis (H₁): There is a significant difference in customer perception factor between men and women.

Table No: 1.4 Independent Samples Test of Two Groups of Gender

Factor	Independent Samples Test				H ₀
	F	Sig	T	p-Value	
Inclusive Banking Practices	1.623	0.212	0.475	0.001**	Reject
Operational Performance	0.531	0.465	1.544	0.005*	Reject
Family Aspects	1.465	0.235	1.378	0.001**	Reject
Community Aspects	0.484	0.473	1.486	0.001**	Reject
Financial Aspects	1.578	0.231	0.624	0.001*	Reject
Investment Aspects	6.899	0.109	1.895	0.005*	Reject

Note: *Significant at the 0.05 level. ** Significant at the 0.01 level.

Table No 1.4 shows that the Levene's test for equality of variances, specifically for inclusive banking practices, has a p-value greater than 0.05 (F=1.623, p>0.05). It can be inferred that the variances are approximately the same. Hence, we employ the t-value and two-tailed (p-value) significance to ascertain if there are disparities in inclusive banking practices between the two genders. The gender variable has two-

tail significance with a p-value of less than 0.01, indicating that it is statistically significant. The null hypothesis is refuted and the alternative hypothesis is embraced. It can be inferred that there is a notable disparity in inclusive banking procedures as a factor influencing consumer perception between the two genders.

Table No: 1.5 Inter Correlation among the Factors of Socio Economic Empowerment

Factors	Customer's Satisfaction	Family Aspect	Community Aspects	Financial Aspects	Investment Aspects
Customer's Satisfaction	1				
Family Aspects	0.744**	1			
Community Aspects	0.728**	0.322**	1		
Financial Aspects	0.610**	0.359**	0.502**	1	
Investment Aspects	0.687**	0.552**	0.514**	0.675**	1
Total No of Respondents	504	504	504	504	504

Note: ** Correlation is significant at the 0.001 level.

The table labelled as 1.5 shows that a correlation analysis was conducted to examine the relationship between several parameters related to socio-economic empowerment. The results confirm a strong positive

correlation between different types of customer satisfaction and various aspects related to family, community, finance, and investment.

Table No: 1.6-Customer's Satisfaction in the Multiple Regression Analysis

Dimension	Un standardized Coefficients		Standardized Coefficients	t	p-value
	B	Std. Error			
Constant	23.117	1.234		18.843	0.000**
Family Aspects	2.076	0.125	0.431	18.123	0.000**
Community Aspects	1.272	0.143	0.278	10.924	0.000**
Financial Aspects	0.783	0.131	0.176	6.148	0.000**
Investment Aspects	1.328	0.176	0.356	12.474	0.000**
Multiple R- value	0.874				
R square value	0.792				
F- value	496.413**				
p- value	0.000**				

Note: ** Denotes significant at 1 % level. * Denotes significant at 5 % level.

The co-efficient of Determination R-Square
The coefficient of determination, R-Square, measures the extent to which the estimated regression model

accurately matches the data by providing the percentage of the variation in the dependent variable

that is accounted for by the fitted sample regression equation.

The coefficient of determination, also referred to as R square, is equal to 0.792. Essentially, this means that around 79% of the variations in customer satisfaction can be explained by the estimated SRP, which considers elements like family aspects (X1), community aspects (X2), financial aspects (X3), and investment aspects (X4). The R-square value is statistically significant at a significance level of 1%. The F-value is 496.413, and the p-value is less than 0.01.

The equation for multiple regression is as follows: $Y = 23.067 + 2.076X_1 + 1.272X_2 + 0.783X_3 + 1.328X_4$. The coefficient of X_1 is 2.076, which represents the precise influence of family factors while holding all other independent variables at a fixed level. The positive sign in the projection implies a direct and positive relationship. Specifically, it suggests that for every unit increase in family features, customer satisfaction is expected to grow by 2.076. The

coefficient exhibits statistical significance at the 1% level.

Table No: 1.7- The Variables used in the Structural Equation Model

S. No	Structural Equation Model
I.	Observed, Endogenous Variables
	1. Impact of Pradhan Mantri Jan Dhan Yojana
	2. Social empowerment
II.	Observed, Exogenous Variables
	1. Family aspects
	2. Community aspects
III.	Unobserved, Exogenous Variables
	1. e1: Error term for Impact of Pradhan Mantri Jan Dhan Yojana
	2. e2: Error term for Social empowerment
	3. e3: Error term for Economic empowerment

Figure No. 1.1 Structural Equation Model on Impact of PMJDY scheme

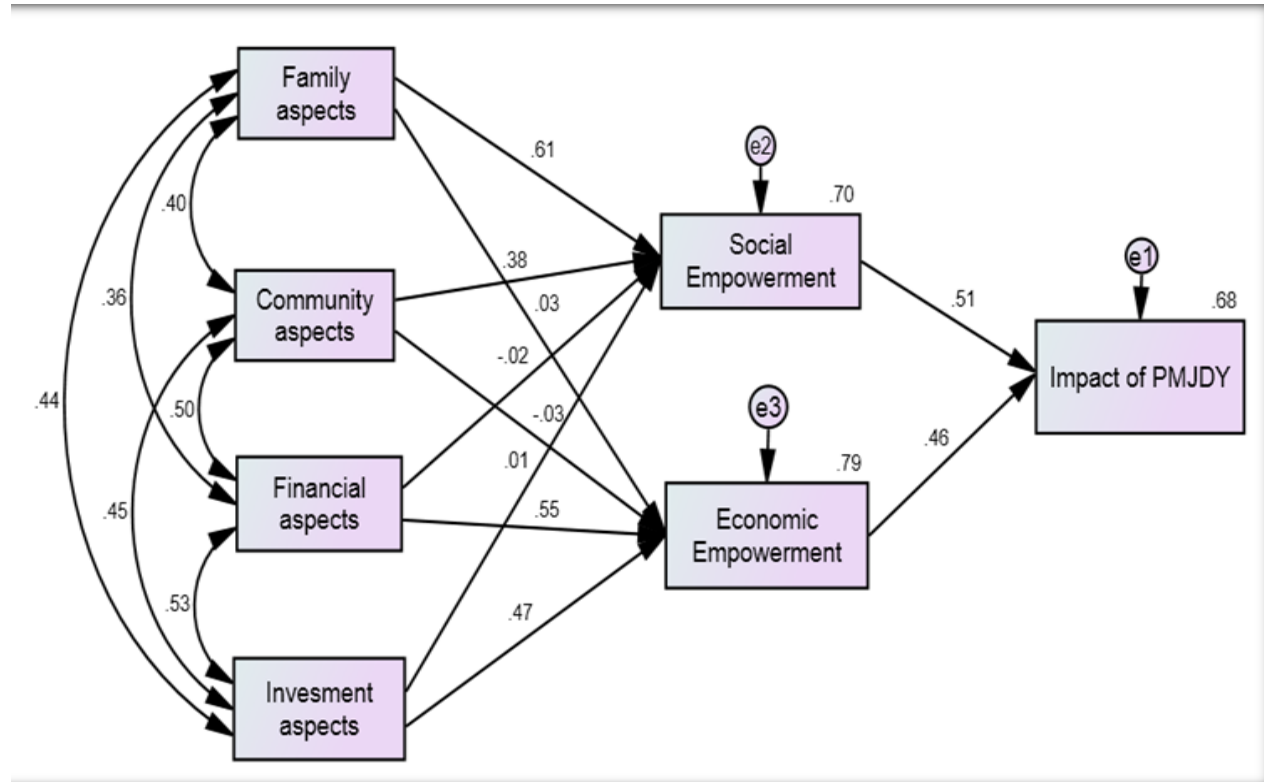


Table No: 1.8 Variables in the Structural Equation Model Analysis

Variables	Estimate	S.E.	C.R.	p-value
-----------	----------	------	------	---------

Economic Empowerment	←	Financial Aspects	0.582	0.038	21.225	0.000**
Economic Empowerment	←	Family Aspects	0.042	0.017	1.215	0.002**
Economic Empowerment	←	Community Aspects	0.054	0.036	1.283	0.019*
Economic Empowerment	←	Investment Aspects	0.466	0.035	18.172	0.001**
Social Empowerment	←	Family Aspects	0.582	0.046	21.762	0.008**
Social Empowerment	←	Community Aspects	0.347	0.066	12.652	0.002**
Social Empowerment	←	Financial Aspects	0.025	0.048	0.579	0.001**
Social Empowerment	←	Investment Aspects	0.031	0.044	0.471	0.005*
Impact	←	Social Empowerment	0.753	0.179	18.371	0.001**
Impact	←	Economic Empowerment	0.344	0.173	16.463	0.002**

Note: **Denotes significant at 1% level. *Denotes significant at 5% level

The unstandardized coefficient of 0.753 represents the precise effect of social empowerment on the impact of Pradhan Mantri Jan Dhan Yojana, while holding financial factors, family aspects, investment aspects, and economic empowerment constant. The presence of the expected positive indication suggests that there is a favourable impact on Pradhan Mantri Jan Dhan Yojana. More precisely, each incremental gain of one unit in social empowerment will result in a corresponding increase of 0.733 in the impact on the programme. The coefficient value is statistically significant at a significance level of 1%.

The unstandardized coefficient of 0.344 represents the precise effect of economic empowerment on the impact of Pradhan Mantri Jan Dhan Yojana, while holding constant the variables of financial aspects, family aspects, investment aspects, and social empowerment. The expected good sign suggests that the Pradhan Mantri Jan Dhan Yojana is being positively influenced. More precisely, an increase of one unit in economic empowerment is projected to result in a growth of 0.324 in the impact of the programme. The coefficient value is statistically significant at a significance level of 1%.

Table Number: 2.01 State Wise Account Opening Report as on 26/06/2024

S.No	State Name	Beneficiaries at rural/semi-urban centre bank branches	Beneficiaries at urban/metro centre bank branches	Total Beneficiaries	Balance in beneficiary accounts (in crore)	No. of RuPay cards issued to beneficiaries
1	Andaman And NI	42,085	17,270	59,355	33.63	37,045
2	AP	78,15,422	70,47,416	1,48,62,838	4,486.84	93,99,466
3	Arunachal Pradesh	3,25,687	1,31,322	4,57,009	259.94	3,08,745
4	Assam	1,88,09,385	51,57,338	2,39,66,723	6,272.92	1,31,46,143
5	Bihar	4,31,39,258	1,68,01,831	5,99,41,089	22,382.87	4,28,20,564
6	Chandigarh	44,833	2,82,711	3,27,544	181.57	2,11,736
7	Chhattisgarh	1,23,58,730	52,70,922	1,76,29,652	7,508.97	1,07,34,090
8	Delhi	5,88,104	58,22,772	64,10,876	3,007.46	48,78,773
9	Goa	1,70,334	35,257	2,05,591	167.77	1,44,618
10	Gujarat	1,11,77,761	74,52,165	1,86,29,926	9,587.08	1,41,01,365
11	Haryana	50,70,175	49,29,554	99,99,729	6,477.88	68,24,429
12	HP	17,41,237	1,55,613	18,96,850	1,397.49	12,58,785
13	JK	21,34,255	4,44,950	25,79,205	1,678.04	19,49,727
14	Jharkhand	1,53,56,225	31,85,937	1,85,42,162	8,105.92	1,26,07,001
15	Karnataka	1,12,61,143	79,25,628	1,91,86,771	8,922.13	1,17,40,393
16	Kerala	37,32,499	25,75,166	63,07,665	2,704.85	34,72,122
17	Ladakh	15,104	4,681	19,785	24.76	15,901
18	Lakshadweep	7,658	1,873	9,531	17.29	7,582

19	MP	2,63,22,854	1,70,98,001	4,34,20,855	14,111.54	3,23,23,658
20	Maharashtra	1,89,74,084	1,53,56,848	3,43,30,932	14,315.66	2,38,35,069
21	Manipur	6,80,462	4,11,335	10,91,797	275.23	6,74,407
22	Meghalaya	7,08,464	82,010	7,90,474	446.58	4,81,451
23	Mizoram	2,34,352	1,51,792	3,86,144	176.77	1,62,808
24	Nagaland	1,83,554	2,12,456	3,96,010	131.41	2,98,861
25	Odisha	1,70,09,079	47,15,390	2,17,24,469	9,881.97	1,53,74,649
26	Puducherry	1,07,925	1,11,175	2,19,100	99.34	1,46,867
27	Punjab	51,65,101	39,58,989	91,24,090	4,311.32	64,75,882
28	Rajasthan	2,29,30,936	1,25,33,452	3,54,64,388	18,317.23	2,64,28,326
29	Sikkim	60,931	30,110	91,041	53.18	66,881
30	Tamil Nadu	80,57,002	75,81,902	1,56,38,904	5,156.58	1,13,35,880
31	Telangana	66,13,054	52,29,540	1,18,42,594	4,296.13	86,54,343
32	The Dadra And Nagar Haveli And Daman And Diu	2,05,801	27,481	2,33,282	147.99	1,61,242
33	Tripura	8,50,017	2,14,781	10,64,798	590.42	5,23,123
34	Uttar Pradesh	6,74,31,997	2,62,82,229	9,37,14,226	48,281.41	6,16,31,220
35	Uttarakhand	24,22,042	12,09,118	36,31,160	2,316.66	24,13,934
36	West Bengal	3,81,50,056	1,32,93,814	5,14,43,870	22,510.97	3,23,95,333
37	Total	34,98,97,606	17,57,42,829	52,56,40,435	2,28,637.82	35,70,42,419

Source: <https://pmjdy.gov.in/statewise-statistics>

Table Number 2.01 displays the State Wise Account Opening Report as of 26/06/2024. According to the data, the largest number of individuals who have accounts are beneficiaries at bank branches located in rural/semi-urban centres in the state of Bihar. The total number of such account holders is 4,31,39,258. In contrast, the rural/semi-urban centre bank branches in the state of Lakshadweep had the lowest number of account holders, with only 7,658 beneficiaries.

RECOMMENDATION

The study also examines the effect of the PMJDY on the socio-economic empowerment of the participants in the study region. Regarding the socio-economic empowerment facilitated by PMJDY, there is a notable and favourable correlation with characteristics like family dynamics, community involvement, financial considerations, and investment opportunities. Finance is widely regarded as the most potent instrument for assessing the socio-economic empowerment of individuals. The Pradhan Mantri Jan Dhan Yojana (PMJDY) plays a significant role in facilitating the saving and distribution of funds among rural individuals. Thus, PMJDY aims to enhance the empowerment of individuals in terms of their family, community, finances, and investments. If this system is expanded and scaled up, there will be comprehensive growth in the research region.

CONCLUSION

Prime Minister Jan Dhan Yojana scheme is a notable endeavour to advance financial inclusion. Therefore, it is crucial that the majority of account holders maintain and preserve their accounts with success. A major advantage of this program is that there are no restrictions on opening a bank account and maintaining a zero balance account. The government should prioritize spreading awareness about the benefits of banking and financial understanding among customers in rural and semi-urban areas. In India, it is imperative for residents in rural areas to possess knowledge about the advantages of banking in the current context. Therefore, this study concluded that the socio-economic empowerment of the participants has been improved due to the implementation of the Pradhan Mantri Jan Dhan Yojana scheme, leading to a favourable effect on their social and economic status.

REFERENCE

Book:

- [1] Kamaraj and Paramaisvan (2019). Inclusive Banking Through Pradhan Mantri Jan Dhan Yojana. Shanlax Publication, ISBN 978-93-89146-17-2.

Website

- [1] <https://pmjdy.gov.in/about>
- [2] <https://pmjdy.gov.in/account>

Journal

- [1] Kamaraj (2018). Operational performance of Pradhan Mantri Jan Dhan Yojana account holders in Bangalore district. International Journal of Humanities and Social Science Research, Volume 4; Issue 1, pp50-55.
- [2] Prachi Beriwal and P.S. Anuradha (2017). A Road Map from Financial Exclusion to Financial Inclusion through Pmjdy with Special Reference to Bengaluru North. International Journal of Research, Volume 04 Issue 07, pp 202-212.
- [3] Satya Bhan Yadav (2017). Ensuring Economic Empowerment through Pradhan Mantri Jan Dhan Yojana: Retrospect and Prospect. International Journal of Creative Research Thoughts, Volume 5, Issue 2, pp 820-830.
- [4] Munna Kumar (2020). Financial Inclusion Through Pradhan Mantri Jan Dhan Yojana With Respect To Regional Rural Banks. International Journal of Creative Research Thoughts, Volume 8, Issue 10, pp 1770-1774.
- [5] Kamaraj (2018). A study on assessment and future road Map of Pradhan Mantri Jan Dhan Yojana in Tamil Nadu. Journal of Emerging Technologies and Innovative Research. Volume 5, Issue 5, pp 684-689.
- [6] Paramasivan and Kamaraj (2015). Commercial Bank's Performance on Pradhan Mantri Jan Dhan Yojana. International Journal Of Scientific Research And Education, Volume 3, Issue 6, pp 3595-3603.
- [7] Paramasivan and Kamaraj (2015). Inclusive banking through Pradhan Mantri Jan Dhan Yojana with Respect to Regional Rural Banks. Research Explorer, Vol. V : Issue 11, pp 74-78.