

## AN ANALYSIS OF EFFICIENCY OF FINANCIAL INCLUSION THROUGH PRADHAN MANTRI JAN DHAN YOJANA IN INDIAN BANKING SECTOR

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### **ABSTRACT**

*Pradhan Mantri Jan Dhan Yojana is an important initiative in the field of financial inclusion which is targeted at making all the necessary banking services available to every person in our country especially the poor. This paper deals with a critical analysis of this Yojana in order to find out to what extent it had been able to benefit the people through financial inclusion. The impact of yojana has been studied in various public, private and regional rural banks in the banking sector. The research is a secondary data based research analysed by the application of A.A.G.R. statistical tool and results have been depicted by using Bar Graph.*

**KEYWORDS:** *Financial Inclusion, Banks, Beneficiaries, Debit Cards, Bank Account etc*