



## PRADHAN MANTRI JAN-DHAN YOJANA

January 24, 2015

Dear Friends,

It gives me great pleasure to have seen the exceptional work done by you all in ensuring the success of the Pradhan Mantri Jan Dhan Yojana. The target set for opening bank accounts for all households has been surpassed well ahead of the target date of 26 January, 2015. By opening 11.5 crore new accounts in a very short span, we have achieved a coverage of 99.74% of all households in the country. I congratulate you for your extraordinary efforts.

You will recall that when we started this Mission, many had doubts about our ability to achieve this task in a limited time span of five months. However, you have proved skeptics wrong and achieved what appeared impossible. This feat alone should motivate you, as well as others to work to make our dreams a reality.

Well begun is half done. The Pradhan Mantri Jan Dhan Yojana provides a platform for changing the economic condition of our people. We need to build on this success and leverage these accounts to provide our citizens a wide range of credit, insurance and pension services. We also need to maintain high standards of customer service. This is the next phase of Pradhan Mantri Jan Dhan Yojana.

We need to redouble efforts on financial literacy. Aadhaar seeding needs to improve further. Bank Mitras need to be enabled to carry out RuPay card and Aadhaar enabled transactions in villages itself. I want you to work to ensure that each account holder enrolls for Aadhaar and seeds it in the bank account. This needs to be done for all accounts. I am sure you will do this seeding with the same zeal you showed in driving bank account opening.

I believe that most development activities were hindered by the single disability of not having bank accounts. We have now overcome this disability. Benefits have already started flowing to people through some of the Direct Benefit Transfer schemes. This not only ensures that benefits reach people directly, but also utilizes your accounts well.

This is your great contribution to nation-building. We will ensure that many more schemes utilize the DBT platform.

I once again thank you for being part of this huge national mission through which we shall be able to help every citizen of India achieve a better quality of life.

With best wishes,

Yours sincerely,  
**Narendra Modi**