**FAQ’s On PMJDY**

1. **Can I open a joint account under Pradhan Mantri Jan Dhan Yojana?**

Yes, you can open a joint account under Pradhan Mantri Jan-Dhan Yojana.

1. **Where do I open a bank account under PMJDY?**

You can open a bank account under PMJDY with a nominated bank providing this scheme or any other Business Correspondent outlets.

1. **Can I link my link mobile number with my bank account opened under PMJDY?**

Yes, you can link your mobile number with your bank account. You can do so by contacting your bank where you have opened your bank account under PMJDY. Bank will enter your mobile number in the CBS system based on the information provided by you.

1. **What is a *small account* under PMJDY?**

A small account is a kind of bank account opened under PMJDY for 12 months. A [small account PMJDY](https://www.bankbazaar.com/saving-schemes/small-account-or-chota-khata-account-under-pmjdy.html) can be opened by a person who does not have valid documents to open an account. However, after 12 months, the account holder needs to submit required documents to continue the account.

1. **Does the PMJDY scheme offer accident life insurance cover?**

Yes, the scheme offers Accident Insurance Cover of Rs.1 lakh (enhanced to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018) is available with RuPay card issued to the PMJDY account holders.

1. **Is overdraft/loan facility available under PMJDY?**

Yes, it is available under the Pradhan Mantri Jan Dhan Yojana. An account holder can avail loan up to Rs. 10,000 against his/her bank account opened under PMJDY. However, in order to avail this, benefit any account holder needs to continue the account for six months.

1. **Is it possible to extend my loan amount taken against my PMJDY Bank Account?**

Yes, it is possible to extend your loan/overdraft taken against your PMJDY Bank Account. Bank may increase this amount, provided you make your repayments on time.

1. **How much processing fees do I need to pay for processing g the loan against my account?**

You don’t have to pay any processing fees to get a loan against your account.

1. **What about mobile banking facility? Does my account opened under the PMJDY scheme provide mobile banking?**

Yes. You can enjoy mobile banking facility with your bank account opened under the PMJDY scheme. You can transfer can check and transfer balance by using a normal cell phone.

1. **Is a minor eligible to open a bank account under PMJDY?**

Yes, a minor is also eligible to open a bank account under PMJDY under the guidance of seniors.

1. **What is the minimum age required for minors to be eligible for a bank account under PMJDY?**

The minimum age of a minor should be 10 years.

1. **What are the documents required for opening a bank account under PMJDY?**

Any of the following documents is required for opening a bank account under PMJDY:

* + [Aadhaar Card](https://www.bankbazaar.com/aadhar-card.html), Passport, Voter ID Card ,Driving license
1. **What if I don’t’ have a valid residential proof? Will I be able to open a bank account under PMJDY?**

Yes. You can still open a bank account. What you have to do is to provide an identity proof issued by the government of India.

1. **Can a RuPay Card be availed by illiterate account holders?**

Yes. It can be availed by illiterate account holders as well. RuPay Card is a kind of debit card issued for the purpose of ATM withdrawal and making PoS payments. However, the Bank officials will educate the illiterate RuPay Card holders as how to use this card and keep it safe at the time of card issuance.

1. **Will I get a cheque book against my bank account?**

Usually, the accounts opened under PMJDY are Zero balance accounts. If an account-holder wishes to get cheque book, he/she will have to fulfill the minimum balance criteria required by a bank.

1. **How much interest do I receive on my savings account opened under PMJDY?**

Bank’s saving’s account interest rate is applicable to PMJDY.

1. **What is the applicable rates of interest on overdraft or loan under the PMJDY scheme?**

The applicable rate of interest is 12%. It is usually counted as base rate +2% or 12 %, whichever is lower.

1. **Do banks charge account opening fees for opening an account under PMJDY?**

No. As per rules banks cannot charge any account opening fees. These accounts are completely free from any charges.

1. **Is the bank account opened under PMJDY transferrable? What if I want to transfer my account to one city to another or one state to other?**

Yes, you can easily [transfer your PMJDY account](https://www.bankbazaar.com/saving-schemes/how-to-transfer-old-accounts-under-jan-dhan-yojana.html) from one city/state to another. You can do this by simply requesting the bank.

1. **What is the minimum balance do I need to put in my bank account?**

The accounts opened under the PMJDY scheme are zero balance accounts. You don’t have to put any minimum balance in your account.

1. **Can I renew my debit card offered by my PMJDY Bank Account?**

Yes, you renew your debit card once its validity is over. The expiry date of your debit card will be written on your card only. So, check your date and opt for a new card before the expiry date is over.

1. **Is it possible to open a bank account under PMJDY, if I don’t have an Aadhaar Card?**

Yes, you can open an account without an Aadhaar Card. But, you need apply for an Aadhaar Card and submit it your bank in the future. In the absence of Aadhaar Card, you submit any one of the following documents -Voter ID Card, Driving License, PAN Card, Passport or NREGA Card.