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**PRADHAN MANTRI JAN DHAN YOJANA – A REVIEW OF ACADEMIC  
LITERATURE AS FINANCIAL INCLUSION SCHEME**

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**ABSTRACT**

The government rolled out its ambitious financial inclusion program, the Pradhan Mantri Jan Dhan Yojana (PMJDY) launched on 28th August 2014 and has become an important tool to facilitate the financial inclusion of the previously unbanked population of India. The research attempts to provide a landscape of academic research findings at the intersection of PMJDY and Financial Inclusion. To determine the key issues and gaps in the current academic research, this study consists of 36 academic research papers reviewed. The results show that the extant literature addresses the following collections of topics: Financial Literacy, Delivery, demography, and the impact of the scheme on financial inclusion. The topics covered in the literature consist of qualitative and quantitative data studying the supply and demand side of PMJDY and providing an understanding of the existing research on PMJDY- A Government flagship scheme for financial inclusion in India and finding research gaps for future study.