

PMJDY Account Opening Process

To open a Pradhan Mantri Jan Dhan Yojana (PMJDY) account with UCO Bank, you must visit a local UCO Bank branch or a Bank Mitra (Business Correspondent) outlet in person. Fill out the PMJDY application form and submit it with valid KYC documents. Online account opening is currently not available for this scheme and will be made available shortly.

Eligibility

Every citizen of India, who does not have saving account with any bank, is eligible to open account under PM Jan Dhan Yojna.

Age Limit :

1. At BC Point: 10 Years and Above through e-KYC.
2. At Bank Branch : No Age Limit.

Required KYC Documents

1. At BC Point :

- (a) Aadhaar
- (b) the Permanent Account Number (PAN) or the equivalent e-document, thereof, or Form No. 60 as defined in Income-tax Rules, 1962

2. At Bank Branch:

- (a) any one of the following Officially Valid Documents (OVDs) or the equivalent e-document thereof, containing details of his name and address, viz.,
 - the passport,
 - the driving licence,
 - proof of possession of Aadhaar number,
 - the Voter's Identity Card issued by the Election Commission of India,
 - the job card issued by NREGA duly signed by an officer of the State Government, and
 - the letter issued by the National Population Register.
- (b) the Permanent Account Number (PAN) or the equivalent e-document, thereof, or Form No. 60 as defined in Income-tax Rules, 1962.

In case a customer does not possess an OVD, he can still open a '**Small Account**' with a bank. For the purpose, the bank shall obtain a self-attested photograph from the customer and the designated officer of the bank certifies under his signature that the person opening the account has affixed his signature or thumb impression in his presence.

The Small Account shall remain operational initially for a period of twelve months. Customers who have opened BSBD accounts are required to provide KYC documents within one year, which can be further extended by one year.

No initial Deposit or maintenance of any minimum balance is required in PMJDY accounts.