

F.No.1/4/2013-FI
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevandeep Building,
Parliament Street, New Delhi.
Dated, February 7, 2013

To

The CMDs of Public Sector Banks

Sir(s)/ Madam(s),

Your kind attention is invited to the deliberations in the meeting on February 5, 2013 at New Delhi to review the Financial Inclusion and Direct Benefit Transfer where the status of opening of bank account for the beneficiaries under various schemes was also reviewed. As the benefits under the 26 schemes (List at Annexure-I) presently identified for Direct Benefit Transfer have to be made into the their bank account, it is necessary that bank accounts in case of these beneficiaries are opened wherever such accounts are not available.

2. The Direct Benefit Transfer scheme is presently being implemented in 43 pilot districts (List at Annexure-II) and will be rolled out in the rest of the country in phased manner. During this period, more schemes are likely to be added. Banks are requested to ensure the following:

- (i) Issue instructions to their Lead Bank Managers, where their Bank has the Lead Bank responsibilities, to obtain from the respective District Collectors schemewise list of beneficiaries along with their bank account details. Such a list may be in digitized form, if available.
- (ii) Lead District Manager should supply this information to the banks in the districts.
- (iii) Each Bank branch will identify the beneficiaries within its service area who do not have a bank account. The banks would contact such beneficiaries and ensure that their bank accounts are opened before 21.3.2013. It is clarified that it will be the beneficiaries choice to decide the bank where he/ she wishes to open the account. In case there is no such choice or no other bank is available, the service area bank will be required to open the bank account.

(iv) Information about the accounts opened should be shared with the concerned Collector and Department implementing the scheme for updation of their database.

(v) Wherever the beneficiary already has Aadhaar, details thereof should also be collected at the time of opening of accounts and seeded into the bank system as well as on the NPCI Mapper.

3. Timelines for implementation are:

(i) Banks would immediately issue instructions to their Lead District Managers. The lists from the Collectors shall be obtained and distributed to the bank branches within 10 days.

(ii) Lead Bank Managers will obtain the information from the District Collector concerned under intimation to the Bank Head Office.

(iii) Banks would ensure that opening of accounts, wherever required, is to be completed by 21.3.2013.

4. Review

(i) Progress of sending beneficiary details to the bank branches in the District will be reviewed on 22.2.2013 with the banks after the meeting of the Management Committee of the IBA and the status of final implementation in the next meeting on 22.3.2013.

(ii) CMDs shall personally monitor the progress and assume full responsibility for the successful implementation as above.

This has the approval of Secretary (FS).

Yours faithfully,

(Jitendar Kumar Mehan)
Under Secretary to Govt. of India (FI)
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Copy to:

1. Chief Executive, IBA, Mumbai

**LIST OF 26 CENTRAL SECTOR/ CENTRALLY SPONSORED SCHEMES AMENABLE
TO DIRECT BENEFIT TRANSFERS**

Sl. No	Ministry/Department	No. of Schemes	Name of the Scheme
1	M/o Social Justice & Empowerment	7	1 Post Matric Scholarship for SC Students.
			2 Pre-Matric Scholarship for SC Students.
			3 Pre-Matric Scholarship for Children of those engaged in unclean occupations.
			4 Upgradation of merit of SC Students.
			5 Post Matric Scholarship for OBCs.
			6 Top Class Education Scheme.
			7 Rajiv Gandhi National Fellowship
2	M/o Human Resources Development, D/o Higher Education	3	1 Scholarship to Universities/ College Students.
			2 Fellowship Schemes of UGC.
			3 Fellowship Schemes of AICTE.
3	M/o Human Resources Development, D/o School Education & Literacy	2	1 National Means cum Merit Scholarship.
			2 National Scheme for Incentive for the girl child for secondary education.
4	M/o Tribal Affairs	3	1 Post Matric Scholarship Scheme.
			2 Top Class Education System.
			3 Rajiv Gandhi National Fellowship.
5	M/o Minority Affairs	3	1 Matric Scholarship Scheme.
			2 Maulana Azad National Fellowship.
			3 Merit cum Means Scholarship Scheme.
6	M/o Women and Child Development	2	1 Indira Gandhi Matritva Sahyog Yojana (IGMSY).
			2 Dhanalakshmi Scheme.
7	M/o Health & Family Welfare	1	1 Janani Suraksha Yojana.
8	M/o Labour and Employment	5	1 Scholarship to the Children of beedi workers.
			2 Housing subsidy to beedi workers.
			3 Stipend to children in the special schools under the Child Labour Project.
			4 Stipend to trainees- Welfare of SC/ST through Coaching cum Guidance & Vocational Training
			5 Stipend to trainees in LWE districts
	Total	26	

List of 43 pilot districts for Direct Benefit Transfer

S. No	State	No. of districts	District Name
1	Andhra Pradesh	5	Anantpur
2			Chittoor
3			East Godavari
4			Hyderabad
5			Ranga Reddy
6	Chandigarh	1	Chandigarh
7	Daman & Diu	2	Daman
8			Diu
9	Delhi	2	North East Delhi
10			North West Delhi
11	Goa	1	North Goa
12	Haryana	2	Ambala
13			Sonipat
14	Jharkhand	4	Hazaribag
15			Ramgarh
16			Ranchi
17			Saraikela-Kharsawan
18	Karnataka	3	Dharwad
19			Mysore
20			Tumkur
21	Kerala	2	Pattanamthitta
22			Wayanad
23	Madhya Pradesh	3	Harda
24			East Nimar (Khandwa)
25			Hoshangabad
26	Maharashtra	5	Amravati
27			Mumbai + Suburban
28			Nandurbar
29			Pune
30			Wardha
31	Puducherry	1	Puducherry
32	Punjab	3	Fatehgarh Sahib
33			Gurdaspur
34			SBS Nagar /Nawanshahr
35	Rajasthan	3	Ajmer
36			Alwar
37			Udaipur
38	Sikkim	2	East
39			West
40	Tripura	4	Dhalai
41			Khowai
42			North
43			West
	TOTAL	43	