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**श्रीमती रक्षा निखिल खाडसे (रावेर):** महोदया, धन्यवाद । मैं मराठी में बोलना चाहती हूं ।

\*Madam Chairperson, thank you for giving me an opportunity to speak in this Zero Hour. I would like to speak in Marathi. Madam, all the major Central Government welfare schemes for personal benefit are implemented through Banks and it is government's duty to ensure that the benefits are extended to all the eligible persons.

But in the rural areas, the condition is very pathetic. There is no adequate number of staff in the banks and it is hampering smooth availability of the benefits of schemes as the people have to stand in queue before the branches for days together. There is no uninterrupted internet connection in rural areas too.

All the major Central Government schemes like Pradhan Mantri Krishi Samman Yojana, Pradhan Mantri Fasal Bima Yojana for Farmers, Mudra Yojana, Stand Up Scheme for Students and Self Help Group Schemes for Women are being implemented through the DBT and hence there is an urgent need to review the bank transfer facility. The number of bank employees and branches should be increased to give the maximum benefits to the eligible beneficiaries within time. Thank you.

