

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION NO. 2583
TO BE ANSWERED ON 19/12/2023**

Bank Mitra

†2583. **SHRI VINOD KUMAR SONKAR:**

Will the Minister of COOPERATION (सहकारिता मंत्री) be pleased to state:

- (a) whether the 'Bank Mitra' Cooperative Societies can contribute in the development of Women and Backward Classes; and
(b) if so, the details thereof and the manner in which it will do the same?

ANSWER

**THE MINISTER OF COOPERATION
सहकारिता मंत्री (SHRI AMIT SHAH)**

(a) & (b): Yes Sir, Bank Mitra, Primary Cooperative Societies like Dairy and Fisheries, etc. can contribute in the development of their members especially to about 60 Lakhs women members and backward class members by providing them door step banking facility and ease of doing business.

Bank Mitra Cooperative Societies facilitate their members by providing following banking services at the door step:

- i. Account Opening
- ii. Cash Deposit
- iii. Cash Withdrawal
- iv. Fund Transfer
- v. Balance Enquiry
- vi. Mini Statement
- vii. Enrolment of Pradhan Mantri Suraksha Bima Yojna (PMSBY)
- viii. Enrolment of Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY)
- ix. Enrolment of Atal Pension Yojna (APY)
- x. IMPS
- xi. Recovery/ Collection up to Bank approved limits
- xii. NEFT
- xiii. Term Deposit/ Recurring Deposit Opening
- xiv. Request for new Cheque Book
- xv. Stop Payment of Cheque
- xvi. Cheque Status Enquiry

- xvii. Renewal of Term Deposit/ Recurring Deposit
- xviii. Block Debit Card
- xix. Launch Complaints
- xx. Track Complaints
- xxi. Request for SMS alert/ e-mail statement (if mobile no./ e-mail is already registered)
- xxii. Pension Life Certificate authentication through Jeevan Praman (Aadhaar enabled)
- xxiii. Apply for RuPay Debit cards, etc.

On the initiative of Ministry of Cooperation, a pilot project has been launched in the Banaskantha and Panchmahal Districts of Gujarat where 1,723 new Bank Mitras have been made by District Central Cooperative Banks (DCCBs) and Micro-ATMs have been provided to them. During the pilot phase, flow of funds in the rural cooperative banking sector in both the districts has increased many-fold in just few months which is exhibited below in terms of the amount and number of transactions through Micro-ATMs being operated by Bank-Mitras:

S. No.	Activity	June 2023	September 2023	Growth Percentage
1.	No. of transaction	55.6 thousand	196.81 thousand	354%
2.	Amount of transaction	Rs. 27.76 crore	Rs. 72.04 crore	260%
