

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:5720  
ANSWERED ON:30.04.2010  
BANK ROLE IN NREGS  
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**Will the Minister of FINANCE be pleased to state:**

- (a) the percentage of involvement of Public Sector Banks (PSBs) including Regional Rural Banks (RRBs) for disbursement of wages under National Rural Employment Guarantee Scheme (NREGS), bank-wise;
- (b) the percentage of deposit under the said scheme lying with different banks including RRBs, bank-wise;
- (c) the average number of beneficiaries of NREGS handled by PSBs and RRBs in the country, State-wise and bank-wise;
- (d) whether the Government is considering the proposal of All India Regional Rural Bank Employees Association for proportionate fund deposit, service charge and additional manpower to satisfy all beneficiaries of NREGS alongwith its regular customers; and
- (e) if so, the details thereof?

**Answer**

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) to (e): As per data provided by Ministry of Rural Development, the percentage of bank accounts, including Regional Rural Banks (RRBs), under Mahatma Gandhi National Rural Employment Generation Scheme (NREGS), during 2008-09, was 56 percent of total NREGS accounts.

Further, during the year 2009-10 (provisional), the total NREGS bank accounts, including accounts in RRBs, works out to 55 percent of total NREGS accounts.

A statement indicating State-wise details of total number of bank accounts opened under NREGS during 2008-10 (Provisional), as reported by Ministry of Rural Development is at Annexure-I

Information on status of number of accounts under NREGS handled by RRBs as on 31st March, 2008-09, as reported by NABARD, is at Annexure-II.

With a view to ensure transparency in wage payments to NREGS workers, it has been made mandatory to pay the wages through Bank and Post office accounts, vide notification dated 19.2.2009, issued by Ministry of Rural Development. Information regarding percentage of deposit under NREGS with different banks is not centrally maintained since the State Governments are the nodal authority for the implementation of the Act.

As per data available, total number of beneficiaries handled by banks was 383.88 lakh in 2008-09 (Source; Ministry of Rural Development) and for RRBs it was 67.78 lakh accounts as on 31.3.2009 (Source: NABARD).