

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:913

ANSWERED ON:01.03.2013

BANK BRANCHES FOR DIRECT TRANSFER OF BENEFITS

Pandey Shri Ravindra Kumar;Punia Shri P.L.

Will the Minister of FINANCE be pleased to state:

- (a) the status of preparedness of the Government for direct transfer of benefits in terms of banking penetration and the steps taken in this direction;
- (b) the details of bank branches identified for direct transfer of cash;
- (c) whether banks have raised certain difficulties/objections/demands in this regard; and
- (d) if so, the details thereof and the reaction of the Government thereto?

Answer

The Minister of State in the Ministry of Finance (Shri Namo Narain Meena)

(a) to (d):- There are 100,277 branches of Scheduled Commercial Banks (SCBs) (of which 36,972 are in rural areas and 26,595 in semi-urban areas) and 105,784 ATMs as in December, 2012, in the country.

Under `Swabhimaan-the Financial Inclusion Campaign` banking facilities have been provided to over 74000 villages having population of 2000 and above primarily through Business Correspondents model.

All banks which are on the core banking platform and have joined the Aadhaar Payment Bridge System (APBS) can participate in the Direct Benefit Transfer Scheme. All Public Sector Banks have joined the APBS.

Guidelines have been issued to Banks for opening of account of beneficiaries for transfer of benefits under various schemes of Government directly into their account, seeding of Aadhaar Number in accounts detail of the beneficiaries and strengthening of infrastructure for withdrawal of cash benefits.