

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:4515

ANSWERED ON:21.02.2014

DIRECT BENEFIT SCHEMES

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Will the Minister of FINANCE be pleased to state:

- (a) the salient features of the Direct Benefit Transfer (DBT) scheme along with criteria adopted for selection of beneficiaries;
- (b) tile number of Government sponsored schemes that have been linked to it along with the status of implementation, State/UT-wise and bank-wise;
- (c) the details of their modus operandi to disburse cash in the rural areas where post offices and banks do not exist;
- (d) the amount of commission that has been fixed to the banking correspondent for ensuring smooth delivery of cash to the beneficiaries;
- (e) whether Above Poverty Line (APL) families are proposed to be included under the said scheme; and
- (f) if so, the details thereof and if not, the reasons therefor?

Answer

MINISTER OF STATE FOR FINANCE (SHRI NAMO NARAIN MEENA)

a) to e) The rollout of Direct Benefit Transfer began on 1.1.14 with a view to improve accurate targeting of beneficiaries, reduce pilferage, and improve efficiency in the delivery of benefits, 27 schemes, related to scholarships and pension, have been identified for the DBT rollout in 121 idsatified districts. The success of DBT is dependent on the twin pillars of Aadhar and financial inclusion of the beneficiaries. The scheme-wise status of DBT is at Annexure I. The criteria for selection of beneficiaries of schemes under Direct Benefits Transfer are governed by the eligibility criteria prescribed by the respective scheme. In cases of rural areas, where post offices and banks do not exist, the banking correspondent (BC), where ever they exist, disburse the benefits directly to the beneficiaries. The commission to BC agents is decided by the banks as per their commercial agreements .The Department of Expenditure has issued instructions for payment of commission by the implementing Ministries to Banks at a flat rate of 1% on the total amount transferred under DBT, till the time necessary software tools to distinguish DBT/non-DBT transactions are in place in the banks.