

**GOVERNMENT OF INDIA  
RURAL DEVELOPMENT  
LOK SABHA**

UNSTARRED QUESTION NO:6166  
ANSWERED ON:30.04.2015  
BANK POST OFFICE ACCOUNTS UNDER MGNREGS  
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**Will the Minister of RURAL DEVELOPMENT be pleased to state:**

- (a) whether a large number of workers under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) do not have any accounts either in Post Office or Banks to receive wages under the scheme;
- (b) if so, the State/UT-wise details thereof and the reasons therefor; and
- (c) the steps taken by the Government to get their accounts opened?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI SUDARSHAN BHAGAT)

(a) to(c): As per Programme Management Information System, 90% of active Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) workers have their accounts in Banks/Post Offices. State/ UT-wise details of MGNREGA workers having bank/post office accounts are given in Annexure.

To strengthen the institutional outreach for wage disbursement upto the village level, State Govern- ments have been instructed to roll out the Business Correspondent (BC) Model to make wage payment with Bio-metric authentication. Department of Financial Services, Ministry of Finance is in the process to extend banking services to the entire country based on Sub Service Area (SSA). Banks have already initiated the process and as on 20.12.2014, 1.23 lakh Bank Mitras (BMs) have been deployed by them for universal banking access.