

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:407

ANSWERED ON:03.02.2017

Bank Mitras' and PMJDY

Dhotre Shri Sanjay Shamrao;Shewale Shri Rahul Ramesh;Singh Shri Satya Pal

Will the Minister of FINANCE be pleased to state:

- (a) whether the role of Bank Mitras has come under scanner in the wake of alleged fraud relating to pushing the Pradhan Mantri Jan Dhan Yojana, (PMJDY) across the country, if so, the details thereof, bank-wise;
- (b) whether the Government has conducted any enquiry in this regard, if so, the details and outcome thereof alongwith the number of accounts in which Rupee on deposited since inception of the scheme, bank-wise;
- (c) the number of dormant accounts made active since inception of the scheme across the country, bank-wise; and
- (d) the steps taken by the Government for effective implementation of the said scheme and to prevent irregularities/fraud therein?

Answer

The Minister of State in the Ministry of Finance

(a) & (b) A section of media reported that Rupee one was transferred electronically by Bank Mitras at the behest of officials of certain banks to reduce the number of zero balance accounts. The matter was examined in consultation with the banks concerned. The banks apprised that they did not issue any instructions to bank Mitras to this effect.

(c) The information sought is not being maintained.

(d) PMJDY is implemented through banks. Grievances relating to the schemes are resolved through grievance redressal mechanism, of banks.
