

DIRECT BENEFIT TRANSFER

Direct Benefit Transfer (DBT) is a Government of India Scheme to improve subsidy administration. The scheme was rolled out in a phased manner starting with 43 Districts w.e.f. 1st January, 2013 for 26 Central Government Schemes of various ministries/Department. Subsequently, DBTL (DBT LPG) was also launched in July, 2013 but was put on hold due to certain operational issues. Modified DBTL (Pahal) has been launched w.e.f from 15.11.2015 in selected districts and w.e.f 01.01.2015 on pan India basis. Direct Benefits primarily comprises three types as under:-

- (i) Direct Benefit Transfer (Central / State Government schemes)
- (ii) DBT on LPG (Pahal)
- (iii) DBT under MGNREGA (MGNREGA covered under DBT after launch of PMJDY)

1. Role of Banks in DBT/DBTL: Banks have following important role to play:

- (i) Opening of A/c & issuance of Debit Card to all the beneficiaries.
- (ii) Seeding of Bank accounts with Aadhaar numbers and uploading on NPCI mapper
- (iii) Undertaking fund transfer using the National Automated Clearing House – Aadhaar Payment Bridge System (NACH-APBS)
- (iv) Strengthening of banking infrastructure to enable the beneficiaries to withdraw money credited in account from branch/ATM/BC Agents

2. Bank's Preparedness for DBT/DBTL & Status:

- (i) Aadhaar Seeding is being done in on going basis. Request for seeding are received through branches or alternate delivery channel viz. Internet banking, SMS & ATM.
- (ii) RuPay / Debit card are being issued on an going basis.
- (iii) Bank has put in place required infrastructure to process DBT/DBTL files both Aadhaar based & Account based
- (iv) We are processing files both in the capacity of sponsor as well as destination bank.
