

No.18-4/2016-MIDH (NHM)  
Government of India  
Ministry of Agriculture & Farmer Welfare  
Department of Agriculture, Cooperation & Farmers Welfare  
(Horticulture Division- MIDH)

Krishi Bhavan, New Delhi  
Dated: 29 January, 2016

To

The Mission Director,  
All State Horticulture Mission / HMNEH States/ NLAS

**Subject: Conversion of Normal bank accounts of beneficiaries of welfare schemes under Direct Benefit Transfer (DBT), into PMJDY bank accounts**

Sir,

I am directed to refer to the enclosed copy of letter dated 30/12/2015 of Cabinet Secretariat along with copy of letter dated 26/11/2015 of Ministry of Finance on the above cited subject.

2. Under Direct Benefit Transfer (DBT) in social welfare schemes, the benefits are transferred to bank accounts of beneficiaries' which may not be PMJDY accounts. There is a general consensus that for maintaining uniformity, the benefits available to the bank account holders under PMJDY should also be given to the beneficiaries of welfare schemes having normal bank accounts.

3. It is clarified that certain facilities available to the accounts opened under PMJDY would also be applicable to existing MNERGA accounts under DBT subject to submission of an application by the account holder to the concerned bank branch. The facilities what would be available under conversion to PMJDY accounts would be as below:

- issuance of RuPay Debit Card having inbuilt accident insurance cover of Rs. 1 lakh
- An overdraft facility of Rs 50000/- after satisfactory operations in the account.

4. However, the benefits of Rs 30,000/- life insurance cover are available only to those whose accounts are opened for the first time between 15.08.2014 to 26.01.2015.

5. In view of the foregoing, it is requested that necessary action may be initiated for conversion of normal bank account of the beneficiary used for DBT under welfare schemes into bank account under Pradhan Mantri Jan Dhan Yojna (PMJDY) and preferably get it Aadhar seeded.

Encl: as above

Director (HRD) / Director (CAD)

9/2/16

Yours faithfully,

(Pankaj Kumar)  
Director (Horticulture)  
Tele Ph: 011-23384309  
Email: dirpk.fpi@nic.in

DESPATCH SECTION  
MANAGE, HYD-30.  
08 FEB 2016  
DIARY No. 118  
Inward Ass

Dr. Vamsi Krishna

We need to send the  
letter to NTIS as  
discussed earlier.  
9/2/16.

113

No. I-11011/147/2015-DBT

Government of India / भारत सरकार

Cabinet Secretariat / मंत्रिमंडल सचिवालय

DBT Mission / प्रत्यक्ष लाभ अंतरण मिशन

4<sup>th</sup> Floor, Shivaji Stadium Annexe,  
Rajiv Chowk, New Delhi – 110001.

Dated: 30<sup>th</sup> December 2015.

OFFICE MEMORANDUM

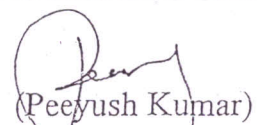
Subject: Conversion of normal bank accounts of beneficiaries of welfare schemes, under DBT, into PMJDY bank accounts – Reg.

As you are aware, for bringing unbanked population under banking system, the Government is facilitating opening of accounts in Public Sector Banks under Pradhan Mantri Jan Dhan Yojna (PMJDY).

Under Direct Benefit Transfer (DBT) in social welfare schemes, the benefits are transferred to bank accounts of the beneficiaries' which may not be PMJDY accounts. There is a general consensus that for maintaining uniformity, the benefits available to the bank account holders under PMJDY should also be given to the beneficiaries' of welfare scheme having normal bank account.

3. Department of Rural Development made a reference to Department of Financial Services on conversion of normal bank accounts of beneficiaries of MGNREGS into PMJDY accounts. Department of Financial Services vide O.M No. 6/41/2012-FI (Vol.VI) (C-80077217) dated 26.11.2015 (Copy enclosed) clarified that the certain facilities available to the accounts opened under PMJDY would also be applicable to existing accounts under DBT subject to submission of an application by the account holder to the concerned bank branch. Further, in pursuance of decision taken in CoS meeting dated 9.12.2015, DFS has agreed to prescribe a standard format in which the application for conversion of DBT normal bank accounts to PMJDY account can be made to the banks.

4. In view of the above, the Ministries/Departments are requested to initiate action for conversion of normal bank accounts of beneficiaries used for DBT under welfare schemes into bank account under PMJDY, as per procedure prescribed in Para 2 of above cited DFS OM.

  
(Peeyush Kumar)

Joint Secretary (DBT)

Tel No. 23343860 Extn. 333

Encl. a/a

To,

Secretaries of all Ministries/Departments of Govt. of India  
Administrator/Chief Secretaries of all States/UTs

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As per

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suitable  
not to be

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3/1/16

circulate

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8/11/16  
8/11/16



F. No. 6/41/2012-FI (Vol.VI) (C-80077217)

Government of India  
Ministry of Finance  
Department of Financial Services

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Jeevandeep Building, 3<sup>rd</sup> Floor, Sansad Marg,  
New Delhi, Dated the 26<sup>th</sup> November, 2015

OFFICE MEMORANDUM

**Subject: Implementation of DBT programme in scholarship and social welfare schemes- Meeting held on 28.10.2015- reg.**

The undersigned is directed to refer to D.O. No. M-12014/2/2015-MGNREGA-V dated 13.11.2015 from Joint Secretary (MGNREGA, SAGY & Rurban) , Deptt. of Rural Development, MoRD on the subject cited above and to inform as under :-

2. As regard conversion of the existing MGNREGA workers accounts in Banks into PMJDY accounts , it is clarified that the following facilities as available in the accounts opened under PMJDY would also be applicable to existing accounts subject to submission of an application by the account holder to the concerned bank branch:

(i) For issuance of RuPay Debit Card having inbuilt accident insurance cover of Rs. 1 lakh;

(ii) For an overdraft facility of Rs.5000/- after satisfactory operations in the account

However, the benefits of Rs.30,000/- life insurance cover are available only to those whose accounts are opened for the first time between 15.08.2014 to 26.01.2015 .

3. The customers can enrol for Pradhan Mantri Suraksha Bima Yojana (PMSBY) @Rs.12/- annual premium to get one year personal accident insurance scheme, renewable from year to year, offering coverage for Rs. two lakh for death or permanent total disability and Rs. one lakh for permanent partial disability due to an accident and is available to people in the age group of 18 to 70 years having a bank account, who give their consent to join and enable auto-debit from their bank accounts. Similarly, Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) has a @Rs.330/-

annual premium, renewable from year to year, offering coverage of Rs. two lakh for death due to any reason and is available to people in the age group of 18 to 50 years (life cover up to age 55 on payment of premium after enrolment up to age 50 years) having a bank account, who give their consent to join and enable auto-debit from their bank accounts.



(Govind Ram)

Under Secretary to the Government of India (FI)

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Joint Secretary (MGNREGA, SAGY & Rurban)  
( Ms. Aparajita Sarangi)  
Deptt. of Rural Development,  
Ministry of Rural Development,  
Krishi Bhawan, New Delhi