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## Banking infra being mapped to expand direct benefit transfer

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*Centre's aim is to provide banking services at the doorstep of beneficiaries, says official*

New Delhi, November 1:

The Centre has embarked on an ambitious plan to map the banking infrastructure across the country as part of its financial inclusion initiative.

Known as the DBT-Geographical Information System for financial inclusion, the facility provides data not only at the State/district levels, but also at the village level. Lead banks in each area have been asked to update details on a regular basis.

The exercise, which aims to map not only all the brick-and-mortar bank branches but also clearing houses, post offices, banking correspondents and ATMs across the country, is expected to help in the expansion of the direct benefit transfer (DBT) programme for routing cash subsidies directly into the bank accounts of beneficiaries.

At present, DBT-GIS is available only for government-to-government use, but the eventual objective is to open it to the public as well.

### Expanding the scope

Such a proposal was originally mooted by the Deepak Mohanty Committee on the medium-term path for financial inclusion to the Reserve Bank of India in December 2015, but it gained currency with the Centre's focus on expanding the scope of DBT to all subsidies, scholarships and schemes and also roping in State governments.

“With cash transfers through DBT, the idea is to provide banking services at the doorstep of beneficiaries.

“Along with opening of bank branches under the Pradhan Mantri Jan Dhan Yojana, this facility is expected to provide better access to financial services to beneficiaries, especially in rural areas,” said an official familiar with the development.

At present, 78 schemes of 17 ministries are part of the DBT. Official data reveal that over ₹31,700 crore of funds has been transferred through DBT in 2016-17. Efforts are also on to include subsidies such as fertilisers and kerosene in the scheme.

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“As more payment solutions such as payments banks come into operation and the ambit of DBT is widened, the facility may be made public,” said the official, but noted that access and connectivity to the Internet would also be required for beneficiaries in rural areas to locate their nearest banking service provider.

(This article was published on November 1, 2016)

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