

## Every citizen will have a bank account in two years: Sinha

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*Govt to expand scope of direct benefit transfer to deliver health insurance, social security schemes*

New Delhi, May 6:

The Centre will in the next year or two ensure that every citizen has a bank account and can easily access that account, Jayant Sinha, Minister of State for Finance, has said.

“That’s why we are equipping each post office with an ATM or micro ATM so that it is easier to access accounts,” Sinha said in the Lok Sabha on Friday, in reply to a question on direct benefit transfer (DBT).

### **PMJDY implementation**

After the implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY), almost 100 per cent of Indian households now have bank accounts.

He said that PMJDY implementation has helped improve the outcome of DBT.

Sinha also said that the Centre intends to further expand the scope of DBT to deliver health insurance programmes and social security benefits such as pension.

“Many of this will be done in collaboration with the State Governments,” Sinha added.

As on date, the direct benefit transfer (DBT) platform is used for providing MNREGA payments and PAHAL (LPG subsidy payments) and scholarship payments.

### **Preventing leakages**

To a supplementary by BJP’s RK Singh who claimed that half of the food subsidy was diverted to middlemen, the Minister said a pilot project is underway in Union Territories of Puducherry and Dadra and Nagar Haveli to have biometric system at fair price shops to prevent corruption.

Sinha also said that efforts are being made to computerise and provide biometric authentication in all of the fair price shops so that some leakages and diversion can be restricted.

The Government had, in February 2015, expanded the scope of direct benefit transfer (DBT) to cover all central sector schemes/centrally-sponsored schemes in which all cash benefits are transferred to individual beneficiaries.

As of end March 2016, 59 central schemes are reported on DBT by 14 ministries/departments. During 2015-16, as much as ₹61,824.32 crore has been disbursed to 30.78 crore beneficiaries in these 59 schemes.

Of this amount of ₹61,824.32 crore, as much as ₹25,861.77 crore went for MGNREGA and ₹21,421 crore was for PAHAL (DBTL).

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