

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:

- a. issuance of RuPay Debit Card having inbuilt accident insurance cover of Rs. 1 lakh
- b. 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

Yours faithfully,

(Pankaj Kumar)

Director (Horticulture)

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*copy to Sr. Reksha Vaidhan, Secy
(Tech) NIC with the request to
place in www.midh.gov.in*