



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2012-13/498

RPCD.CO. LBS.BC.No. 75 /02.01.001/2012-13

May 10, 2013

To
CMDs of all SLBC Convenor banks and Lead banks

Dear Sir,

Direct Benefit Transfer (DBT) Scheme - Implementation

Please refer to the paragraph 67 of the Monetary Policy Statement for 2013-14 announced on May 3, 2013. DBT is being rolled out in a phased manner with 43 districts taken up in the first phase from January 1, 2013 and will be extended to 78 more districts from July 1, 2013. Eventually, all districts in the country would be covered under the DBT scheme.

2. With a view to facilitating DBT for the delivery of social welfare benefits by direct credit to the bank accounts of beneficiaries, banks are advised to:

- open accounts for all eligible individuals in camp mode with the support of local government authorities,
- seed the existing accounts or the new accounts opened with Aadhaar numbers and
- put in place an effective mechanism to monitor and review the progress in the implementation of DBT.

3. As stated above, SLBC Convenor Banks and Lead Banks should institute a monitoring and review mechanism to periodically assess and evaluate the progress made in the implementation of DBT by banks. The review of progress in the implementation of DBT should be included as a regular agenda for discussion in SLBC and DCC meetings.

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हिंदी आसान है, बसका प्रयोग बढ़ाइए

उचेतावनी Caution: रिज़र्व बैंक द्वारा मेल-ड्राक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का न्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.



4. The SLBC Convenor banks shall submit a monthly statement of district wise progress made in implementing DBT from the month ended April 30, 2013 as per the [enclosed format](#) in EXCEL by the 10th of the succeeding month to the respective Regional Office of Reserve Bank.

Yours faithfully,

Sd/-

(A. Udgata)

Principal Chief General Manager

Encl: Format

Date: May 03, 2013

Monetary Policy Statement 2013-14

Financial Inclusion

Direct Benefit Transfer

67. With a view to facilitating Direct Benefit Transfer (DBT) for the delivery of social welfare benefits by direct credit to the bank accounts of beneficiaries, it is proposed to advise banks to:

- open accounts for all eligible individuals in camp mode with the support of local government authorities;
- seed the existing accounts or the new accounts opened with Aadhaar numbers; and
- put in place an effective mechanism to monitor and review the progress in the implementation of DBT.

Guidelines are being issued separately.