

Biggest Showpiece Initiative

₹6,000 crore-plus

transferred every month into bank accounts of 30 crore people.

60% of DBT beneficiary bank accounts seeded with unique Aadhaar numbers

38% of payments using Aadhaar Payment Bridge, rest simple electronic transfer

BIGGEST MONTHLY PAYOUTS

₹3,265 cr for MNREGS wages to 9.8 crore people

₹2,288 crore as PAHAL LPG subsidy to 16.5 crore people

₹159 crore under National Social Assistance Programme to 3.1 crore people

EXTENT & AMBITION

Covers **56** schemes of **14** ministries & departments for benefits paid in cash

From April, DBT stands extended to all central sector schemes and centrally sponsored schemes across all the ministries and departments

To include all benefits paid in cash/kind, and to NGOs, agencies or institutions

BUT LAST-MILE CONNECTIVITY SUFFERS

Out of **1.26 lakh** bank branches, only **48,872** in rural areas, each manned by just 2-3 officials. Villager may have to travel 10-15km to a bank to withdraw amount.

Ministry of rural development says banking services not available in majority of

2.56 lakh gram panchayats. So added cost on villager to travel to bank for money.

Government envisaged **1.47 lakh** bank mitras for door-to-door disbursal of DBT benefits. But only 40,000 of them working satisfactorily at any point of time.

High attrition rate among bank mitras. Government says now

1.08 lakh active BMs but 'active' definition means just minimum one transaction every 3 days.

1.08 lakh active BMS but active definition means just minimum transaction every 3 days

DBT2.0 Now the Game Changer PMO asks for action plan through panchayat level mapping of existing financial services to ensure DBT payments go the last mile to the doorstep

1.55 lakh post offices in India, 1.38 lakh of which are in rural areas, to be used for DBT payments

1.3 lakh gramian dak sewaks with post offices to be used to deliver DBT payments door to door with Aadhar authentication enabled machines

5.45 lakh fair price shops to be automated to deliver DBT in food target for 2016 17, is automating 3 lakh shops through biometric Aadhaar authentication

Aim is to have 2 to 3 alternative systems in every village of India for DBT payments.

