



RBI/2013-14/129

RPCD.CO.LBS.BC.No.11/02.01.001/2013-14

July 9, 2013

To

CMDs of all SLBC Convenor banks and Lead banks

Dear Sir,

### Direct Benefit Transfer (DBT) Scheme

A workshop on DBT Scheme was recently held in Mysore which was *interalia* attended by Chairman, Unique Identification Authority of India (UIDAI), Finance Secretaries of select States, Top Management of Reserve Bank of India and bankers from the State of Karnataka. While reviewing the progress of seeding of Aadhaar number in bank accounts, it was emphasized that banks should proactively take steps to open a large number of bank accounts, seed these accounts with Aadhaar numbers and view it as a sustainable & scaleable business opportunity. As an illustration, a reference is also made to the possibility of utilizing the services of LPG distributors for opening of bank accounts and seeding Aadhaar numbers in bank accounts.

2. In this connection, while inviting attention to our [circular RPCD.CO.LBS.BC.No. 75/02.01.001/2012-13 dated May 10, 2013](#) on implementation of DBT Scheme and with a view to facilitate seamless rollout of Aadhaar based direct benefit transfer of Government benefits including LPG subsidy, banks are further advised to:

- take steps to complete account opening and seeding Aadhaar number in all the DBT districts.
- closely monitor the progress in seeding of Aadhaar number in bank accounts of beneficiaries.

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हिंदी आसान है, इसका प्रयोग बढ़ाएँ

“चेतावनी Caution: रिज़र्व बैंक द्वारा मेल-ड्राक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, 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.



- put in place a system to provide acknowledgement to the beneficiary of seeding request and also send confirmation of seeding of Aadhaar number.
- form DBT Implementation Co-ordination Committee, along with State Government department concerned, at district level and review the seeding of Aadhaar number in bank accounts.
- ensure that district and village wise names and other details of business correspondents (BCs) engaged/other arrangements made by the bank is displayed on the SLBC website.
- set up a Complaint Grievance Redressal mechanism in each bank and nominate a Complaint Redressal Officer in each district, to redress the grievances related to 'seeding of Aadhaar number in bank accounts'.

Yours faithfully,

(A. Udgata)  
Principal Chief General Manager