

**No. I-11011/133/2015-DBT (Vol II)**  
**Govt. of India/भारत सरकार**  
**Cabinet Secretariat/ मंत्रिमंडल सचिवालय**  
**DBT Mission/प्रत्यक्ष लाभ अंतरणमिशन**

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4<sup>th</sup> Floor, Shivaji Stadium Annexe  
Rajiv Chowk, New Delhi-110001  
Date: 22<sup>nd</sup> February, 2019

**OFFICE MEMORANDUM**

**Subject: Issue of Payment Failure(s) in DBT Schemes- regarding**

In order to streamline DBT payments, Government has been working towards reducing payment failures at the last mile and with consistent efforts, failure rates have come down significantly both in value and volume terms.

2. In this regard, a meeting was held on 29.01.2019 to discuss the mechanisms to further reduce DBT payment failures. The minutes of the meeting are enclosed for information.

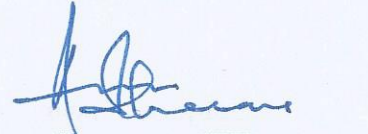
3. In view of the decisions taken in the meeting, all DBT implementing Ministries /Departments are requested to ensure the following:

- a. Beneficiaries may be requested to provide Pradhan Mantri Jan Dhan Yojana (PMJDY) / Basic Saving Bank Deposit (BSBD)/ regular savings bank account to receive DBT and not PPF/ loan/FD/RD account number.
- b. Beneficiaries may be requested to provide correct bank account numbers and the demographic details (name, gender, address etc) should match the information as appearing with banks and with UIDAI, on their Aadhaar.
- c. Beneficiaries may be requested to update their KYC in respect of accounts for receiving DBT payments. They may also request their banks to convert their 'small accounts' into regular PMJDY accounts after KYC updation, as there is no minimum balance requirement in PMJDY accounts.
- d. All Banks have been advised to allow crediting of DBT payments into inoperative / dormant accounts, in line with RBI's circular dated 17.09.2013; and D/o Financial Services' letter no. 1/21/2014-FI(C-69551) dated 01.06.2018.

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- e. As per D/o Expenditure OM dated 26.05.2017, all DBT payments to beneficiaries should be routed using relevant DBT scheme codes and through National Payments Corporation of India (using either APB - Aadhaar Payment Bridge or NACH – National Automated Clearing House).



(Arun Sharma)

Director, DBT

Tele: 23343860 Extn: 307

**Enclosed:** Minutes of the meeting held on 29.01.2019 along with copies of all relevant guidelines and circulars

To:

1. Secretaries of all DBT implementing Ministries/Departments of Government of India
- ✓ 2. Controller General of Accounts, Ministry of Finance, Government of India

Copy to:

1. Senior PPS to Secretary (Coordination), Cabinet Secretariat
2. PA to Joint Secretary (DBT), Cabinet Secretariat