

F.No. 6/23/2012 – FI (Vol II)  
Government of India  
Ministry of Finance  
Department of Financial Services  
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Jeevan Deep Building, Sansad Marg  
New Delhi, dated the 10<sup>th</sup> January, 2013

To

1. CEOs of all Public Sector Banks,
2. Chairman of all RRBs (through Sponsor Banks)

**Sub: Opening of Bank Accounts for Direct Benefit Transfer**

Sir(s)/ Madam(s),

I am directed to refer to this Department's letter no. 8/11/2011-FI dated 15.05.2012 and the subsequent instructions issued vide letters of even number dated 24.07.2012, 03.08.2012 and no. 6/41/2012-FI dated 16.11.2012 for opening of one account per family. This was done to ensure that every family in the country has access to banking facilities and banks have been conducting this campaign for the past 6 to 8 months.

2. It has been reported that a few banks are insisting that benefits under Direct Benefit Transfer scheme have to be received only in a joint family account. It is clarified that while the campaign for one account per family shall continue, banks have to ensure that wherever the beneficiary wants, a separate bank account in the name of beneficiary should be opened.

3. As already advised, the beneficiaries may also be encouraged to add their name in the existing account of the family members, if any.

4. All banks are accordingly, requested to ensure opening of bank accounts of beneficiaries as per these guidelines.

This issues with the approval of Secretary (FS)

Yours faithfully,

(Sandeep Kumar)

Director (FI)

Copy to:

1. Secretary, Ministry of Social Justice and Empowerment, Department of Social Justice and Empowerment, Shastri Bhawan, New Delhi 110 001 w.r.t his DO letter No 1-17/2012-plan Div. dated 08.01.2013
2. Secretary of other Scheme Implementing Ministries/ Departments, Govt. of India
3. All SLBC Convenors
4. CEO, IBA
5. LDMs of 43 Pilot Districts
6. Nodal Officers of DFS in SLBC