

Government of India  
Ministry of Finance  
Department of Financial Services

RAJYA SABHA

Unstarred Question No. 675

Answered on Tuesday, December 13, 2022/ 22 Agrahayana, 1944 (Saka)

LINKING OF DBT TO ACCOUNT HOLDERS OF CO-OPERATIVE BANKS

675 # Smt. Geeta alias Chandraprabha:

Will the Minister of FINANCE be pleased to state:

- (a) whether it has been contemplated to extend the benefits of all welfare schemes of Government to the customers of cooperative banks;
- (b) if so, whether it is a fact that cooperative banks would be linked to Direct Bank Transfer (DBT) for this purpose; and
- (c) if so, the details of the schemes, the benefits of which could be availed by the account holders after linking of their accounts with the system of DBT?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(DR. BHAGWAT KARAD)

(a) to (c): Aadhaar Payments Bridge (APB) system transfers benefits and subsidies in a seamless and timely manner and directly into the Aadhaar Enabled Bank Account.

As apprised by RBI, 1,098 banks are enabled to process Aadhaar Payments Bridge (APB) system under Direct Benefit Transfer (DBT) out of which 988 banks are from co-operative sector.

As on November 30<sup>th</sup> 2022, the count of Aadhaar numbers on National Payments Corporation of India (NPCI) mapper was 75.43 crores out of which 2.45 crore Aadhaar numbers were seeded by Co-operative banks to enable departments to push DBT through APB.

For all Central/State Government welfare schemes, DBT can be routed to all the 988 co-operative banks enabled in APBs provided that Aadhaar is seeded by the account holders of Co-operative Banks in NPCI mapper.

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