

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**

**UN-STARRED QUESTION No. 1842**

TO BE ANSWERED ON 29 DECEMBER 2017 (FRIDAY) / PAUSHA 8, 1939 (SAKA)

**Linking of Jan Dhan Accounts with Aadhaar**

1842. SHRIMATI K. MARAGATHAM:

Will the Minister of FINANCE be pleased to state:

- (a) whether the linking of Jan Dhan Accounts with Aadhaar has enabled the direct transfer of subsidies into the beneficiaries account;
- (b) if so, the details thereof;
- (c) whether this has led to savings of Rs. 50,000 crore that was earlier pocketed by the middlemen; and
- (d) if so, the details thereof?

**Answer**

**The Minister of State in the Ministry of Finance**

**(SHRI SHIV PRATAP SHUKLA)**

(a) to (d) Linking of Aadhaar in bank accounts, Jan Dhan or otherwise, enables Ministries/Departments under Centre and State governments to transfer subsidy directly into the bank account of the beneficiaries using the Aadhaar Payment Bridge. However, beneficiaries not having Aadhaar number are also allowed direct benefit transfer into their bank accounts.

As on 15.12.2017, out of 106.41 crore Current Account and Savings Account (CASA), 82.47 crore accounts are seeded with Aadhaar number. Within these, out of 30.76 crore Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts 22.58 crore PMJDY accounts have been seeded with Aadhaar number, as on 20.12.2017.

As per information received from DBT Mission, Ministries/Departments have reported estimated savings of Rs. 57,029 crore as on 31.3.2017, due to direct benefit transfer (DBT) under various schemes as under: Pratyaksh Hanstantrit Labh (PAHAL), Public distribution system, Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), National Social Assistance Programme (NSAP) and others schemes, due to elimination of ghost beneficiaries etc.

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