

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

UNSTARRED QUESTION No. 3097

TO BE ANSWERED ON 5th JANUARY 2018 (FRIDAY)/PAUSHA 15, 1939 (SAKA)

Old Age Jan Dhan Account Holders

3097. SHRI PANKAJ CHAUDHARY:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government is aware about the problems being faced by the elderly people who are not able to withdraw money from their Jan Dhan Accounts as their thumb prints fail to match the data due to old age;
- (b) if so, the measures being undertaken to enable such old age account holders to withdraw money from their saving accounts;
- (c) whether the Government is likely to issue instruction for transfer of accounts of such old age account holders to be opened by Business Correspondents instead of Bank Branchs for issuance of ATM Cards to them;
- (d) if so, the details thereof; and
- (e) if not, the reasons therefor?

Answer

**The Minister of State in the Ministry of Finance
(SHRI SHIV PRATAP SHUKLA)**

- (a) to (e) Unique Identification Authority of India (UIDAI), vide its circular dated 24.10.2017, has advised that in case of failure of Biometric authentication due to network/connectivity issue or due to poor biometric of resident etc., he/she shall be provided subsidy, benefit or service based on possession of Aadhaar by him/her as provided in Section 7 of the Aadhaar Act, 2016 and the notification.

Pradhan Mantri Jan-Dhan Yojana (PMJDY) accountholders are issued RuPay debit cards. On being consulted, banks have informed that accountholders can withdraw money from their Jan-Dhan account at the ATMs or Business Correspondents (BC) outlets using the same.

Further, as per circular issued by Reserve Bank of India (RBI) in 2017 on "Banking Facility for Senior Citizens and Differently-abled Persons", banks are advised to provide a clearly identifiable dedicated counter or a counter which provides priority to senior citizens and people who are differently abled including visually impaired persons. Further, in view of the difficulties faced by senior citizens of more than 70 years of age and differently abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired, banks are advised to make concerted effort to provide basic banking facilities, such as pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts, submission of Know Your Customer (KYC) documents and Life Certificate at the premises/residence of such customers.
