

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 2621
ANSWERED ON MONDAY, 9 MARCH, 2026/PHALGUNA 18, 1947 (SAKA)

Beneficiaries under PMJDY and DBT Platforms

2621. SMT. DIMPLE YADAV:

Will the Minister of FINANCE be pleased to state:

- (a) the number of beneficiaries having PM Jan Dhan Yojana (PMJDY) accounts linked to Direct Benefit Transfer (DBT) platforms during the last three years, State-wise, particularly for Mainpuri district in Uttar Pradesh;
- (b) the number of DBT transactions processed into such accounts and the number of failed or rejected transactions recorded, classified State-wise, particularly for Mainpuri district;
- (c) the number of grievances received regarding failed DBT payments from Uttar Pradesh and their resolution status, classified State-wise, particularly for Mainpuri district;
- (d) the average time taken to resolve DBT payment failures on central platforms; and
- (e) the measures taken to strengthen DBT delivery, grievance redressal and financial inclusion monitoring?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) to (e) The Aadhaar Payment Bridge System (APBS) has been developed as a unique payment system to strengthen Direct Benefit Transfer (DBT) delivery. Herein, Aadhaar number is used as the central key for facilitating disbursement of social security benefits under different schemes by Government Departments via DBT to the Aadhaar Enabled Bank Accounts (AEBA) of the beneficiaries. The data regarding the number of PMJDY accounts linked to Direct Benefit Transfer (DBT) Schemes is not centrally maintained. However, 86.20 % PMJDY Accounts are seeded with Aadhaar. A total of 83% PMJDY Accounts are seeded with Aadhaar in Mainpuri District.

Key benefits of Aadhaar Payment Bridge System (APBS) *inter-alia* are as under:

- i. Ensures direct and timely credit of subsidies, pensions, scholarships and welfare benefits into the Aadhaar Enabled Bank Account of the beneficiary;
- ii. Eliminates leakages, duplicates, and ghost beneficiaries, leading to major savings for the Government;
- iii. Eliminates inordinate delays, multiple channels & paperwork involved in the earlier system of disbursing subsidies;

- iv. Provides beneficiary the option to change the bank account in which benefits/subsidies are received by directly using Aadhaar seeding/de-seeding facility via 'Bharat Aadhar Seeding Enabler (BASE)' platform, without requiring to convey the bank account details or change in bank details to the Government Department / Agency;
- v. Strengthens financial inclusion by channeling benefits into formal banking accounts;
- vi. Simplifies operations for banks and Government entities by reducing transaction complexity.

To ensure seamless and transparent delivery of benefits for DBT beneficiaries, Central Ministries/Departments and States/UTs have been requested to leverage technology, end to end digitize processes such as online registration, Aadhaar based biometric authentication, online verification of applications, electronic payments using Aadhaar Payments Bridge (APB), digitized uploading and verification of eligibility documents, onboarding on Unified Mobile Application for New-age Governance (UMANG) platform etc. The Central Public Grievance Redress and Monitoring System (CPGRAMS) has also been strengthened and made available on UMANG to enable citizens to inter-alia lodge DBT related complaints with ease and to ensure their timely and efficient redressal.

Banks and Urban Local Bodies, along with other financial institutions are taking various steps to deepen financial inclusion which, inter-alia, include Financial Literacy Programmes by different Banks and other financial institutions with the help of the Banking Correspondent (BC) channel and the Financial Literacy Centres (FLCs).

Further, various credit outreach programmes are being organized throughout the country to ensure access to financial services and timely & adequate credit wherever needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost. A national level saturation campaign for saturation of FI Schemes at gram panchayat level was held from 01st July to 31st October, 2025.
