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| 2. | National Insurance Company Ltd. | SBI Life Insurance Company Ltd. |
| 3. | Oriental Insurance Company Ltd. | Star Union Dai-ichi Life Insurance Company Ltd. |
| 4. | ICICI Lombard General Insurance Company Ltd. | India First Life Insurance Company Limited |
| 5. | Reliance General Insurance Company Ltd. | ICICI Prudential Life Insurance Company Ltd. |
| 6. | Tata AIG General Insurance Company Limited | Max Life Insurance Company Ltd. |
| 7. | Cholamandalam MS | Shriram Life Insurance Company Ltd. |
| 8. | Universal Sompo General Insurance Company Ltd. | HDFC Life Insurance Company Ltd. |
| 9. | New India Assurance Company Ltd. | Tata AIA Life Insurance Company Ltd. |
| 10. | Bajaj Allianz General Insurance Company Ltd. | Birla Sun Life Insurance Company Ltd. |

Implementation of DBT scheme

2458. SHRI DEVENDER GOUD T.: Will the Minister of FINANCE be pleased to state:

- (a) what success Government could get since implementation of DBT scheme;
- (b) the details of pitfalls that it is facing with the scheme and how it is planning to address such pitfalls;
- (c) whether it is not a fact that identification of BPL has become a challenge; and
- (d) to what extent Jan Dhan Yojana, Aadhaar and Mobile (JAM) helps to implement DBT scheme more effectively?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) Government is able to accurately target its beneficiaries in various DBT schemes. Achieve greater transparency, accountability and efficiency thereby controlling expenditure.

(b) The objective of 100% digitisation of the beneficiaries' data and Aadhaar seeding in beneficiaries' data could not be achieved as a result of various litigation on Aadhaar. Last mile cash out facilities in rural and far flung area is a challenge. Government is pursuing to achieve the objectives and encouraging the beneficiaries

to see Aadhaar in the data base. Banking Correspondent mode has been adopted to address last mile cash out facilities.

(c) For identifying BPL, the BPL census was conducted in 1992 and 97 for 8th and 9th Plan. For 10th Five Year Plan, BPL census was conducted in 2002 using the methodology of Score based ranking of rural household for which 13 socio-economic parameters were used and households were arranged in ascending order to get the BPL list. In 2011, Socio-Economic and Caste census (SECC-2011) for identifying deprivation and automatic inclusion of households as poor in the rural development programmes aimed at alleviating poverty was conducted.

(d) Aadhaar helps in direct biometric identification of citizens and Jan Dhan bank accounts and mobile phones allowing direct transfers of funds into their accounts, making it possible to cut out all the intermediaries.

Overdraft facility under PMJDY

2459. SHRI JESUDASU SEELAM : Will the Minister of FINANCE be pleased to state:

(a) what are the criteria laid by Government to avail overdraft facility under the Pradhan Mantri Jan Dhan Yojana (PMJDY);

(b) how many account holders were eligible to avail and how many have availed the overdraft facility till 30 June, 2015 under PMJDY;

(c) what percentage of NABARD's ₹ 1000 crore guaranteed fund has been utilized for provisioning the overdraft facility;

(d) whether that fund will be sufficient to accommodate overdraft requirements for the next five years or need to add to the existing fund to provide the overdraft facility to the account holders; and

(e) if so, the details thereof and what will be the source for such funding?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) The Overdraft (OD) facility of upto ₹ 5000/- under Pradhan Mantri Jan-Dhan Yojana (PMJDY) is based on a scheme formulated by Indian Banks' Association (IBA). The scheme is applicable in Basic Savings Bank Deposit (BSBD) accounts which are satisfactorily operated for at least 6 months with the following stipulations:

(i) OD to be granted to the earning member of family, preferably woman of the house.