



GOVERNMENT OF KERALA

Finance (Streamlining) Department

CIRCULAR

No. 30/2015/Fin.

Dated, Thiruvananthapuram, 9<sup>th</sup> March 2015.

Sub:- Direct Benefit Transfer System - Routing of all benefits through the existing bank account of beneficiaries- Direction issued -Reg.

Ref:- D.O. No. 1/21/2014-FI dated 9.2.2015 from the Secretary, Department of Financial Services, Ministry of Finance, Government of India.

Direct Benefit Transfer System envisages electronic transfer of social security pensions, subsidies and other financial benefits directly to the bank account of the beneficiaries. Kerala achieved cent percent coverage of household bank accounts under Pradhan Manthri Jan Dhan Yojana (PMJDY). As per the Government of India guidelines of "One beneficiary – One Account for all Government Benefits", one single account is sufficient for transfer of benefits under various schemes of Central / State Government to the beneficiaries.

Government of India vide reference cited has expressed concern over the practice of opening a separate account for each scheme. This would defeat the objective of PMJDY and also put the beneficiaries to an avoidable inconvenience. It would also lead to duplicacy of works by the banks and affect the achievement of the objective of PMJDY.

In view of the above, Government hereby direct all departmental officers to route all benefits disbursed through DBT system, through the existing bank account of the beneficiaries and under no circumstance opening of separate bank account for each scheme shall be insisted.

A.R. AJAYAKUMR  
ADDITIONAL SECRETARY TO GOVERNMENT

To

The Principal Accountant General (Audit), Kerala, Thiruvananthapuram  
The Accountant General (A&E), Kerala, Thiruvananthapuram  
All Heads of Departments and Offices  
All Department of the Secretariat  
The Director of Treasuries, Thiruvananthapuram  
All District Treasury / Sub Treasury Officers (through the Director of Treasuries)  
The Convener, SLBC, ( Chief General Manager, Canara Bank) Kerala, Thiruvananthapuram.  
The Director, I&PRD, Kerala (for press release)  
✓ The Nodal Officer, [www.finance.kerala.gov.in](http://www.finance.kerala.gov.in)  
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Forwarded / By Order,



Section Officer.