

1/34363/2014

No. J-11060/46/2014-RH  
Government of India  
Ministry of Rural Development

New Delhi, dated 5<sup>st</sup> December, 2014

To

All ACS/Principal Secretaries/Secretaries of  
State Governments and UT Administration,  
Department of Rural Development (In charge of IAY),

Subject: Financial inclusion of all the beneficiaries of Indira Awaas Yojana  
under the Pradhan Mantri Jan Dhan Yojana (PMJDY) reg.

Sir/Madam,

Please refer to this Ministry's letter No. 13911/05/2013-RH, dated 15.9.2014 (copy enclosed for ready reference) on the above subject and to clarify that the existing account holders need not open new account to avail the benefits under PMJDY. As per the instructions of Department of Financial Services, the existing account holders can get a RuPay Debit Card issued in his existing account and get the benefit of accident coverage and credit facility on adhering to the prescribed conditions of utilizing the RuPay Debit Card atleast once in 45 days and operating the bank account satisfactorily.

You are once again requested to monitor the progress of opening of bank accounts of the beneficiaries at your level.

Yours faithfully,



(S. Rakesh Kumar)

Deputy Secretary to the Govt. of India  
Tele: 23381272

Copy to: Director (RH)  
NIC for uploading on the web site of the Ministry

Sl. no. 1 (I)

FMS-29629/2014

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No. 13011/05/2013-RH  
Government of India  
Ministry of Rural Development  
(Rural Housing Division)

Krishi Bhawan, New Delhi  
Dated : 15<sup>th</sup> September, 2014

To

All ACS/ Principal Secretaries/ Secretaries of  
State Governments and UT Administration, Deptt. of Rural Development,  
(In charge of IAY)

Sub: Financial Inclusion of all the beneficiaries of Indira Awaas Yojana –  
Pradhan Mantri Jan Dhan Yojana ( PMJDY) – reg.

Sir/ Madam,

In the IAY scheme guidelines, it is mandatory to make payment of unit assistance to the beneficiaries through their bank account / post office accounts (unless exempted). In the recently launched Pradhan Mantri Jan Dhan Yojana (PMJDY) by Government of India, the objective is to ensure that no household is left without a bank account. It is a major step in the direction of the financial inclusion coupled with other significant benefits.

In order to make use of the benefits under PMJDY, please undertake an immediate drive to get PMJDY accounts opened for all those beneficiaries who do not have a bank account in a nearby bank branch. This would enable disbursement of assistance under IAY in the PMJDY account and also enable the beneficiary to avail of other benefits under the PMJDY.

I shall be grateful if the progress of this important drive is monitored at your level.

Yours faithfully,

  
(Vijaya Srivastava)

Joint Secretary to Govt. of India  
Tel: 011- 23385484

15.9.14