



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI/2019-20/40

FIDD.CO.LBS.BC.No.09/02.01.001/2019-20

August 13, 2019

The Chairmen / Managing Directors & CEOs
Scheduled Commercial Banks (including Regional Rural Banks),
Small Finance Banks and Payments Banks

Madam / Dear Sir,

Direct Benefit Transfer (DBT) Scheme – Implementation

Please refer to [Circular RPCD.CO.LBS.BC.No.75/02.01.001/2012-13 dated May 10, 2013](#) and [RPCD.CO.LBS.BC.No.11/02.01.001/2013-14 dated July 9, 2013](#) regarding the use of Aadhaar to facilitate delivery of social welfare benefits by direct credit to the bank accounts of beneficiaries.

2. In this connection, banks are advised to ensure that opening of bank accounts and seeding of Aadhaar numbers with existing or new accounts of eligible beneficiaries opened for the purpose of Direct Benefit Transfer (DBT) under social welfare schemes, is in conformity with the provisions listed under Section 16 of the [Master Direction - Know Your Customer \(KYC\) Direction, 2016 \(updated as on May 29, 2019\)](#) and extant provisions of the Prevention of Money Laundering (PML) Rules.

3. The above guidelines will be in supersession of [Circular FIDD.CO.LBS.BC.No.17/02.01.001/2015-16 dated January 14, 2016](#) on “Direct Benefit Transfer (DBT) Scheme – Seeding of Aadhaar in Bank Accounts – Clarification”.

Yours faithfully,

(Gautam Prasad Borah)
Chief General Manager-in-Charge

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वी मंजिल, केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई -400001

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हिंदी आसान है, इसका प्रयोग बढ़ाइए।

“चेतावनी: मेल रिज़र्व बैंक-द्वारा डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।”

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.