

Need to ensure transfer of funds to bank accounts of beneficiaries under PM Awas Yojana in Bargarh Parliamentary Constituency-Laid

SHRI SURESH PUJARI (BARGARH): In the District Level Consultative Committee meetings of Bargarh district in Odisha, it is learnt that in some cases of every Nationalized Banks, funds disbursed by direct benefit transfer under PM Awas Yojana into the SB Accounts of the beneficiaries are being automatically transferred to their NPA Loan Accounts as both are inter linked. The local Bank officials are showing their inability to allow the withdrawal by the beneficiaries as there is no credit in favour of the beneficiary in the Saving Account due to central reversal of funds into the Loan Account of the beneficiary concerned. In such cases, the beneficiaries are unable to start the construction of PM Awas allotted to them and are not eligible to get further disbursement of the sanctioned fund for the next phase. Thus, the most ambitious scheme of Hon'ble PM to provide every eligible household a pucca house is not being realised. Therefore, I request the Hon'ble Finance Minister to instruct the banks to develop a system to ensure that the funds allotted for PM Awas Yojana are not adjusted with the loan default of the beneficiaries and facilitate them for construction of their houses under the PM Awas Yojana.