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Title: Regarding alleged fraud in implementation of Pradhan Mantri Jan Dhan Yojana.

SHRI SULTAN AHMED (ULUBERIA): I would like to draw the attention of the Government to alleged fraud in BANK MITRA Scheme for implementation of the Pradhan Mantri Jan Dhan Yojan (PMJDY) across the country. It has been reported in a leading Newspaper about the role of 'Bank Mitras', who played a vital role in the success of the Pradhan Mantri Jan Dhan Yojana. As reported several Bank Mitras deposited Rs. 1 (one) into these accounts to push more individuals into opening accounts and keep them active.

While the Government said that the number of zero balance accounts reduced drastically, news reports in September suggested that Rs. 1 (One) was deposited in several accounts to show that these were operational and active. Over 25 crore accounts have been opened under PMJDY and a total deposit of Rs. 44,480 crore have come into these accounts. It is average Rs. 1700 per account.

This type of fraud in banking process give the impression of involvement of the Banks and failure of the monitoring mechanism of the Government. I urge the Government to formulate proper mechanism to prevent this type of fraud.