

**Government of Odisha
Department of Women and Child Development & Mission Shakti**

No.WCD-ICDS-SCHM-MAMATA-0016-2016- 14876 / WCD, Dated 22/08/17

From

**Chithra Arumugam, IAS
Commissioner-cum-Secretary to Govt.**

To

All DSWOs

Sub- Indicative Steps for activating inoperative/ non-KYC compliant bank accounts of MAMATA beneficiaries

Madam/ Sir,

With reference to the subject cited above, I am to say that MAMATA is the flagship scheme of the state Government. It was noticed that some bank accounts of beneficiaries have been dormant due to non-compliance to KYC norms or have become inoperative which leads to failure in online transactions. In order to check the same, henceforth the following prior steps need to be followed mandatorily, by the CDPOs before initiating any transaction to MAMATA beneficiaries under MAMATA scheme:

1. All dormant and inoperative accounts need to be KYC updated. (Normally a bank account becomes inoperative and dormant, if there is no withdrawal from the account since last 06 months) These accounts need to be made operative by making the beneficiaries withdraw minimum amount of Rs.100/- from the said account.
2. The new beneficiaries will open bank account under core banking system only.
3. Awareness among the beneficiaries may be taken up for Aadhar seeding of bank accounts.
4. Use of Voter ID card/ Aadhar card/ PAN card etc. is required for identification proof and Address proof during opening of bank account.
5. If the bank account of the beneficiary is a no-frills account/ tiny account/ small saving account, then balance in the account must be less than Rs. 10,000/- for successful online transaction. Besides this, KYC can be complied within 06 months of opening of these accounts.
6. It needs to be ensured that there is no mismatch in the name/surname of Aadhar Card and bank account of the beneficiary. In case of any mismatch, the beneficiary can update her status in the Aadhar card from the nearest Aadhar centre.

7. Field functionaries must sensitize the beneficiaries for not changing their accounts particularly if a single instalment has been received in that account.
8. Aadhar enrolment process may be facilitated by CDPOs in the field to ensure Aadhar enrolment of all pregnant women along with 0-5 children unflinching.

Hence, you are directed to undertake a special drive to identify all eligible MAMATA beneficiaries having inoperative and non-compliance bank accounts and ensure those account are made active for smooth and timely disbursement of fund to them by CDPOs through successful online banking transactions.

In case of failed transaction for more than 10 beneficiaries per project, department will initiate stringent administrative action as deemed appropriate against the concerned CDPO.

Further, you are also directed to undertake special review on pending beneficiaries under MAMATA Scheme to ensure 100% coverage of eligible beneficiaries.

Yours faithfully,


Commissioner-cum-Secretary to Govt.

Memo No. 14877

/ WCD, Dated 22/08/17

Copy forwarded to all Collectors for information and necessary action


Deputy Secretary to Govt.

Memo No. 14878

/ WCD, Dated 22/08/17

Copy forwarded to all CDPOs for information and necessary action. They are requested to ensure that the bank accounts of beneficiaries are operative and are fulfilling the KYC norms before online transaction.


Deputy Secretary to Govt.

Memo No. 14879

/ WCD, Dated 22/08/17

Copy forwarded to all DPCs, MAMATA/ IGMSY for kind information and necessary action.


Deputy Secretary to Govt.