

F. No. 21(6)2014-FI (Mission Office)
Government of India
Ministry Of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building
Sansad Marg, New Delhi - 110001
Dated: 24th December, 2019

To

1. ED,FIDD,RBI
2. Chairman/MD & CEO of all Public Sector Banks
3. CE,IBA
4. GM, SLBC Convenor's of all States and UTs
5. Chairman, NABARD

Subject: Fraudulent activities in the name of Pradhan Mantri Jan Dhan Yojana (PMJDY)

Sir/Madam,

A complaint has been received by Department of Financial Services regarding fraud using the picture of the Hon'ble Prime Minister, name and logo of the PMJDY and office address of the Department (copy enclosed).

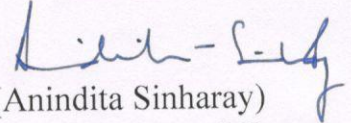
2. The complainant, on seeing an advertisement, contacted the number given and subsequently submitted his documents in order to get his loan sanctioned. After submitting the same, he was offered a sanction letter bearing the picture of Hon'ble Prime Minister, mentioning the address of Mission Office, Department of Financial Services along with logo of PMJDY with stamps under the name of PMJDY and Reserve Bank of India. He was further asked to deposit Rs. 3200 as agreement charges in account number 35713584077 with IFSC code SBIN001266. This account number is in the name of Mr. Kaushal Rajput.

3. As you are aware, Pradhan Mantri Jan Dhan Yojana (PMJDY) is a flagship scheme of the Government being implemented by the Department of Financial Services (DFS). There is no provision of disbursement of such loans under this scheme from the Department. Loans, if any to the PMJDY account-holders are provided by banks under extant guidelines.

4. The Department has already lodged a FIR in this regard with the local police station (copy enclosed).

5. In view of the above, you are requested to examine the matter and take appropriate action. PMJDY account-holders should be made well aware to prevent them from falling prey to any such fraudulent activities in future. All the branches and BCs may also be sensitized to create customer awareness. SLBC Convenor's of all States and UTs are requested to create widespread publicity in this regard including displaying related disclaimer on their official websites. An Action taken report may be shared with this Department at missionfi@nic.in with a copy at anindita@nic.in.

Yours faithfully,



(Anindita Sinharay)

Director (FI)

Email: anindita@nic.in

Tel. 011-23748718