

## INTER-OPERABILITY AT BANK MITR

Inter-operable transaction (Customer of a particular bank can transact from outlet of other Bank) across the Banks is already being taking place for some time through Branches & ATMs.

2. Pradhan Mantri Jan-Dhan Yojana (PMJDY) was launched in August, 2014, which stipulated for providing banking services, fixed Business Correspondents (Bank Mitr) should be set up in those SSAs where opening of branch is not viable.

3. Further, **Bank Mitr** would inter-alia ensure **Interoperability** which is one of the critical component for success of Pradhan Mantri Jan-Dhan Yojana. Presently inter-operable transaction from Bank Mitr location can be carried out through two products namely:-

- (i) Aadhaar Enabled Payment System ( AEPS) &
- (ii) RuPay / Debit Cards.

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