

**HANDBOOK  
ON  
DIRECT BENEFIT TRANSFER  
(DBT)**



सत्यमेव जयते

**PLANNING COMMISSION  
GOVERNMENT OF INDIA**

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## **ABOUT THE HANDBOOK**

The National Committee on DBT decided to start DBT rollout in 26 identified schemes (1 scheme was dropped) in 43 districts from 1.1.2013.

Since DBT implementation required coordination and collaboration among several agencies, it was decided that Planning Commission would provide the support and all instructions pertaining to Direct Benefits Transfer would be issued from Planning Commission only.

The successful implementation of DBT rests on twin pillars of Aadhaar generation and financial inclusion of the beneficiaries. Thus the readiness of a district for DBT rollout is dependent on sufficient Aadhaar generation and financial inclusion. DBT rollout therefore, has been planned in a phase wise manner.

This handbook is prepared for providing a compilation of guidelines and information to the concerned implementers involved in the execution of Direct Benefit Transfer (DBT). It contains the basic features of DBT along with the relevant instructions issued by Planning Commission for facilitation of DBT.

The book is a step by step guide to execute a hassle free and smooth implementation of DBT. It covers details right from the preparation prior to DBT rollout, the implementation of Phase I of DBT rollout and the planning regarding the forthcoming Phase II of DBT rollout.

**ADDRESS BY THE PRESIDENT OF INDIA, SHRI PRANAB MUKHERJEE TO PARLIAMENT on 21<sup>st</sup> February, 2013**

“...An important initiative that my Government has taken recently is the rollout of the Direct Benefits Transfer system. This would enable Government sponsored benefits such as scholarships, pensions and maternity benefits to flow directly into the accounts of beneficiaries, who can access them using their Aadhaar number. In due course, the Direct Benefits Transfer System will also cover wages and subsidies on food and LPG. This system will help cut down leakages, bring millions of people into the financial system and lead to better targeting of beneficiaries. It will be a trend-setter in the use of modern technology to bring benefits to our poorest citizens, especially in rural areas. However, the Direct Benefits Transfer System will not be a substitute for public services and will be complementary to the Public Distribution System...”

*Source: <http://presidentofindia.nic.in/sp210213.html>*

**PRIME MINISTER'S REMARKS AT THE FIRST MEETING OF THE NATIONAL COMMITTEE ON DIRECT TRANSFERS on 26<sup>th</sup> November 2012**

“...The twin pillars for the success of the system of Direct Cash Transfers that we have envisioned are the Aadhaar Platform and Financial Inclusion. If either of these pillars is weak, it would endanger the success of the initiative. I would expect the Finance Ministry and the Unique Identification Authority to work in close coordination to achieve a collective goal...This is a program in which the implementation capacity of our government will be tested. We must ensure at all times that there is no duplication of effort, and technology is used to the fullest for efficiency gains...”

*Source: <http://pmindia.nic.in/speechdetails.php?nodeid=1254>*

**PRIME MINISTER'S REMARKS AT THE THIRD MEETING OF THE NATIONAL COMMITTEE On 5<sup>th</sup> April 2013**

“...Conceptually, Direct Benefits Transfers involves a few simple steps- digitising data, enrolling in Aadhaar, opening bank accounts and seeding these accounts. However, Direct Benefits Transfers also require process re-engineering. We need to change the way we transact business, the way we release funds, the way we track funds and the information we have on beneficiaries. I hope due attention will be paid to these aspects as we move forward in implementing the programme...I am happy that we are expanding the program to 78 more districts. With this, we will cover over 120 districts which is roughly one-fifth of the country. I am also happy that we will be including the three pension schemes of Rural Development under the programme...On the financial inclusion side, the banking system needs to integrate the post office system which is widespread...There should be a system in place where people can get a simple bank account on demand if they have an Aadhaar card...For bankers, this is an investment in their bank's own future growth”

*Source: <http://pmindia.nic.in/speech-details.php?nodeid=1302>*

**Speech of Shri P. Chidambaram, Minister of Finance on Budget 2013-14 on February 28, 2013**

“...The Direct Benefit Transfer scheme has captured the imagination of the people, especially the poor. The Government is the government of the people. The money is the money belonging to the people. When we say “Aapka paisa aapke haath”, why should anyone oppose it? We have made a modest and cautious beginning on the 1<sup>st</sup> of January, 2013. Nearly 11 lakh beneficiaries have received the benefit directly into their bank accounts. All around us, we see the smiles on the faces of the dalit girls and the tribal boys who have received their scholarships. We see the happiness on the faces of the pregnant women who are assured that the Government cares for the mother and the child before and after child birth. We are redoubling our efforts to ensure that the digitized beneficiary lists are available; that a bank account is opened for each beneficiary; and that the bank account is seeded with Aadhaar in due course. I assure the House and the people of India that the DBT scheme will be rolled out throughout the country during the term of the UPA Government...”

*Source:*<http://indiabudget.nic.in/bspeecha.asp>

### What is the Background of Direct Benefits Transfer roll-out in India?

With the rapid rollout of Aadhaar growing to cover 60 crore, with the National Population Register doing the other half, it was felt possible to move to a system of transferring cash benefits directly to the poor.

In order to rollout the implementation of a seamless electronic Aadhaar based cash transfer system for transfer of cash benefits to beneficiaries, the following Committees have been constituted to coordinate action on the implementation of the DBT Program and ensure orderly and timely implementation.

- The **National Committee** on Direct Cash Transfers, chaired by the Prime Minister. This Committee is to be assisted by
- The **Executive Committee** on Direct Cash Transfer, chaired by the Principal Secretary and convened by Secretary, Planning Commission.
- **Mission Mode Committees**, namely, Financial Inclusion Committee, Technology Committee and Implementation Committee on Electronic Transfer of Benefits.

Direct Benefit Transfer Division was created in the Planning Commission to act as the Nodal Agency in the implementation of DBT.

### How has Direct Benefits Transfer roll-out commenced?

A decision was taken in the meeting of the National Committee on Direct Cash Transfers held by the Prime Ministers that Direct Benefit Transfers will be rolled out from 1st January, 2013 in 43 districts, 26 selected Central Sector and Centrally Sponsored Schemes (now 25 schemes as one has been dropped) in a phase wise manner beginning with 20 districts on 1.1.2013, 11 districts from 1.2.2013 and the remaining 12 districts from 1.3.2013.



Now, Phase II of DBT is going to be launched from 1.7.2013 in 78 identified districts. Three additional schemes are identified for Direct Benefit Transfer. The districts are identified on the basis of sufficient Aadhaar enrolment figures and financial inclusion. The Schemes were selected on the basis of higher incidence of beneficiaries with bank accounts and where flow of Funds was found to be relatively simpler. Accordingly, most schemes are related to scholarships, benefits to women and child labour.

### What are Cash Transfers?

Transfer of cash in the form of doles like unemployment assistance, pension or as payment of wages for work under MNREGA etc. can be considered as cash transfers. The cash is not meant to be used for a specific purpose or use. Often, the purpose is to enhance general private consumption levels and achieve a minimum consumption floor. This is predicated on the assumption that there is a need to redistribute income as a public policy objective.

### What are Benefit Transfers?

This category covers schemes like Scholarships, Janany Suraksha Yojana and Indira Awaas Yojana etc. wherein, cash transfers are given to the beneficiary to incentivize consumption of a specific good like education, institutional deliveries and pukka housing etc. respectively.

### What are Subsidy Transfers?

This category covers schemes wherein Government transfers part or full subsidy in form of cash to the beneficiaries in lieu of the subsidized physical good. In some cases, the reimbursement from Government may be linked to the actual consumption of the good. The kerosene, fertilizers and LPG subsidies fall under this category.

### What are the Objectives of Direct Benefit Transfer?

DBT envisages a switch from the present electronic transfer of benefits to bank accounts of the beneficiary to transfer of benefits directly to Aadhaar seeded bank accounts of the beneficiaries.

DBT proposes to ensure:

- Accurate Targeting.
- De-duplication.
- Reduction of Fraud and corruption.
- Process Re-engineering of Schemes for simpler flow of information and funds.
- Greater Accountability.
- Elimination of wastes in subsidy transfer.

DBT, once implemented will provide the following advantages in the long run:

- Consolidate Cash Transfers to Households which are getting benefits from multiple sources and multiple forms.
- Improve efficiency of Social safety net, consolidated income support programme for the poor and eliminate multiple sources of subsidy.
- Positive Institutional Externalities.
- Adoption of cutting edge technical system.
- Free administrative system from exercise of control to focus on development
- Maximise benefits from expenditure of welfare schemes which leads to overall human development.

### What are the Prerequisites for execution of Direct Benefit Transfer?

- Digitization of database of beneficiary with Aadhaar number.
- Opening of bank accounts of beneficiaries.
- Enrolment of beneficiaries for generation of Aadhaar numbers.
- Digitized database to be seeded with Aadhaar number.
- Bank Accounts to be seeded with Aadhaar number.

### What are the Guidelines Issued for execution of DBT Roll out?

- The DBT Division has issued consolidated instructions to the concerned Ministries after several deliberations with stake holders and with approval of the Chairman of the Executive Committee.
- The following table provides the details of the Office Memorandums issued by Planning Commission so far:

Office Memorandum	Subject	Date of issue
OM#1	DBT in Pilot Districts - Guidelines and Standardized Format	26.12.2012
OM#2	DBT Procedure for Seeding Aadhar Numbers	08.01.2013
OM#3	DBT Procedure for Sending Payment Advice to Banks	08.01.2013
OM#4	Use of Central Plan Scheme Monitoring system (CPSMS) by Ministries/Departments/Implementing Agencies	08.01.2013
OM#5	Consolidated Instructions for Guidance on various Issues Related to Banks	12.04.2013
OM#6	Applications for Facilitating Implementation of Direct Benefit Transfer	12.04.2013
OM#7	Inclusion of Bank Account Number in Payment Advice extended till 30-09-2013.	12.04.2013

### What is the Application developed for facilitating digitization of Databases under DBT?

For facilitation of digitization, a system has been developed by National Informatics Centre (NIC). It is a simple and offline system to allow the preparation of the list of beneficiaries at district/sub-district offices and the associated workflow to get the list validated, verified and sanctioned by designated offices. It will help the field offices (at district/sub-district level) to create an excel sheet consisting of the proposed list of beneficiaries for providing benefits under the scheme. For more details, the link is <http://dbtapp.gov.in>

### How many Banks are on Board for Direct Benefits Transfer roll-out?

There are 26 PSU Banks, 12 RRBs and Few Private Banks and Cooperative Banks are on board for roll out of Direct Benefits Transfer. These banks are equipped with Core Banking System.

### What are the arrangements made for filling the gap between banking infrastructure and customers?

Major share of bank branches are located in urban and semi-urban areas. Rural banking coverage is not only inadequate; it has been dwindling in the recent years. In this context, Reserve Bank of India came out with the Banking Correspondent (BC) Guidelines in 2006. The Business Correspondents (BCs) are proposed to be introduced to reach the unbanked population, as the credit and operational risks in the branchless banking model does not enable banks to reach the unbanked population. This eliminates the need for a physical bank branch or ATM's in remote areas.

### What is the role of Business Correspondents?

The BCs may reach right in the village and this process is paperless. It also provides technology enabled infrastructure with the help of Micro-ATMS. BCs can provide real time authentication of beneficiary details, speeding up the process of withdrawal.

### What are the criteria for selection of Business Correspondents?

Anybody with a Micro ATM can become a BC. Any Individual, Asha, anganwadi worker, teacher, kirana store, SHG, PDS shop, fertiliser shops, CSC, Petrol Pump, Post Office etc can become a BC. This also opens a window of immense employment opportunities for the unemployed and additional income for the gainfully employed.

### What are the arrangements made to cover postal accounts under DBT?

Department of Post has stated that Core Banking Solutions (CBS) to enable electronic transfer of funds to Aadhaar linked Post Office Savings Accounts of beneficiaries is expected to be completed in the 51 DBT districts **by 30th September, 2013.**

### What is the utility of Aadhaar Number?

Aadhaar number is an enabler. Aadhaar number aims to provide a soft identity infrastructure which can be used to re-engineer public services so that these lead to equitable, efficient and better delivery of services. Specifically, the utility for the residents and the Governments are briefly explained below.

**For Residents:** Inability to prove identity is one of the biggest barriers preventing many residents from accessing benefits and subsidies. The purpose of the UIDAI is to issue a unique identification number (UID/Aadhaar) to all residents of India that is (a) robust enough to eliminate duplicate and fake identities, and (b) can be verified and authenticated in an easy cost effective way.

It is envisaged that the Aadhaar will become the single source of identity verification. Aadhaar, which identifies individuals uniquely on the basis of their demographic and biometric information, will give residents the means to clearly establish their identity to public and private agencies across the country. Once residents enrol, they can use the number multiple times-they would be spared the need to repeatedly provide supporting identity documents each time they wish to access services such as obtaining a bank account, mobile connection, LPG connections etc. Aadhaar will also give migrants mobility of identity. Aadhaar, once it is linked to a bank account, can make it possible for banking institutions to provide ubiquitous, low cost micro payments to the residents. Aadhaar's secure authentication model can also enable delivery of services to residents directly via their mobile phones. This will ensure that residents may securely access government benefits and subsidies, track their bank accounts, send and receive money or make payments from the anytime-anywhere convenience of their mobile phones.

Aadhaar has been recognized as an officially valid document as Proof of Identity (PoI) and Proof of Address (PoA) for opening bank accounts and obtaining mobile telephone and LPG connections. The Ministry of Road Transport and Highways has issued necessary instructions for recognition of Aadhaar as PoI and PoA for obtaining a driving license and registration of vehicles. The Department of Health and Family Welfare has also recognized Aadhaar as PoI and PoA for extending financial assistance to patients below poverty line who are suffering from major life threatening diseases for receiving medical treatment at any of the super specialty Hospitals/Institutions or other Government Hospitals under Rashtriya Arogya Nidhi. Ministry of Railways has also recognized Aadhaar as a valid PoI for rail travel. Election Commission of India has accepted Aadhaar as an alternative PoI and PoA at the time of polls in absence of Election Photo Identity Card (EPIC). Some of the State/UT Governments viz. Sikkim, Tripura, Andhra Pradesh, Jammu and Kashmir, Chandigarh, Nagaland, Haryana, Manipur and Rajasthan have also recognized Aadhaar as one of the PoI and PoA for their various resident centric schemes. Recently Ministry of External Affairs has notified Aadhaar as one of the valid documents for proof of residence in conjunction with any of the other notified documents.

**For Registrars & Enrollers:** The UIDAI will only enrol residents after de-duplicating records which will help Registrars to clean out duplicates from their databases, enabling significant efficiencies and cost saving. For Registrars focussed on cost, the UIDAI's verification processes will ensure lower Know Your Resident (KYR) cost, and a reliable identification number will enable them to broaden their reach into groups that till now have been difficult to authenticate. It is anticipated that the strong authentication that the UID number offers will improve services leading to better resident satisfaction.

**For Governments:** Accurate Targeting under various schemes is expected to save the government exchequer a substantial amount. It will also provide governments with accurate data on beneficiaries, enable direct transfer of benefits.

### Who are entitled to get the UID Numbers?

UID Numbers will be issued to all residents of India who satisfy the verification process that is in place. 'Residents' means an individual usually residing in a village or rural area or town or ward or demarcated areas (demarcated by Registrar General of Citizen Registration). The issue of an UID number does not establish citizenship rights of the resident who has the number. It only establishes the identity of the person. It does not entitle the resident to any rights or entitlements. Establishing citizenship is not the mandate of the UIDAI.

### What is the information that the UIDAI seeks from the resident?

Name, Date of Birth, Gender, Address of the resident, Photograph, all ten fingerprints and both iris scan is required. In case of minors (children <5years age), the name of the Mother/ Father/Guardian is also required. In addition, the resident can give an option to link his existing bank account with Aadhaar or else opt for a new Aadhaar linked bank account.

### How will children and the differently-abled people with no finger prints or rugged hands e.g. beedi workers or people with no fingers be captured in the database?

For children below 5 years, no biometrics will be captured. Their UID will be processed on the basis of demographic information and facial photograph linked with the UID of their parents/guardians. These children will need to provide their biometrics comprising ten fingers, iris and facial photograph, when they turn 5. All children will need to update their biometrics once again when they turn 15. The instructions in the original Aadhaar letter carry a note to this effect, wherever relevant.

In the case of people without hands/ fingers, available biometrics (photo, iris, fingers) will be captured and exceptions will be documented. In the case of differently-abled and people with no fingerprints or rugged hands, the available biometrics will be captured. Exceptions will be documented. If all biometrics are missing, exception management module permits enrolment of such residents. Like

children, they too will be de-duplicated based on their demographic information and photograph. However, before any such enrolment is processed, the data is manually screened at the back-end by UIDAI to reconfirm the facts.

### Will the UIDAI be issuing cards?

The UIDAI will be issuing UID numbers and not cards. The Aadhaar number will be communicated to the resident by means of a letter delivered by India Post or any other delivery agency engaged by UIDAI to the communication address provided at the time of enrolment. The letter has a smaller, cut away portion that has the Aadhaar number and demographic information of the resident that could be retained for reference. The Registrar may issue a card for their own purpose in which they may include the UID number. The UID can only establish unique identity if authentication is done against the central database. Further, cards can be forged, stolen, faked and identity process diluted. While the UID authority only guarantees online authentication, the service providers are free to issue cards to people if it serves their purpose.

### How will the information in the database be used? What does authentication mean and how will it work on a daily basis?

The information in the database will be used only for authentication purposes. Authentication user agencies can use the e-KYC service to verify the identity of the residents seeking services from them. The Aadhaar ecosystem will power E-KYC (Electronic- Know Your Customer), which will utilize the E-KYC APIs, to allow citizens to avail different services without carrying any physical identification proof. The UIDAI has partnered with 26 banks, and has also tied-up with the NPCI (National Payments Corporation of India) and Visa for payments powered by E-KYC. It can be deployed for customer verification for mobile connections, bank accounts, insurance, LPG connections, state government services, train travel and any service where verification is required.



**Will the residents be allowed to access their own information and make corrections if necessary?**

A procedure will be evolved and established through which residents will be able to view their complete information in the Aadhaar database and a procedure for correcting information will be laid down.

**What are the privacy protections in place to protect the right to privacy of the resident?**

UIDAI will protect the right to privacy of the person seeking the unique identity number. The information on the database will be used only to authenticate identity.

The draft bill includes clauses to protect identity information, discourage impersonation and unauthorized access to the UIDAI database (Chapter VI, Clauses 30 to 33).

Data protection features have been included in the architecture of the AADHAAR project.

Data Protection Features integral to UID (Aadhaar Project)

- Do not keep data more than the functional requirement
  - Basic Demographic information
  - No Profiling information
  - No Transaction records
- Ensure Integrity during Data Transfer
  - Encryption and Security
  - Detailed Transfer Protocols
  - Trained Personnel
- Data Security and Protection in CIDR
  - No data flow outside - only yes or no
  - All processes in place to ensure security of data (access protocols, etc) in CIDR
  - UID holder can access and update information
  - Penal consequences for unauthorized access and tampering of data
- Guidelines to Registrars
  - On best Practices in Data handling

- Evolving necessary protocols to ensure data security

**Is the Registrar/Enrolment Agency required to follow any data protection principles? Will the Authority be prescribing principles to be followed by the Registrar?**

When Enrolment Agencies / Registrars collect data from residents, they have to exercise a fiduciary duty of care towards this information. Therefore, it is their responsibility to ensure they keep the data collected from residents safe and secure (both biometric and demographic) and protected from unauthorized access. UIDAI has issued guidelines and best practices for data protection for all its ecosystem partners.

**What are the reasons for delay in issuing the Aadhaar numbers?**

Residents' data packets received in CIDR undergoes a number of validation/quality checks to ensure that the data received is correct & authentic; such as:

- (1) Structural Validation for data integrity:
  - i. Authenticity of Registrar(s) & EA code.
  - ii. Village, Town, City Pin-code mapping.
  - iii. Certification of operators & supervisors.
  - iv. Registrar & Enrolment Agency (EA) mapping.
  - v. Availability of approved encryption key
- (2) Demographic De-duplication
- (3) Demographic data quality check
  - i. Photo-gender match
  - ii. Age validation
  - iii. Spelling/address validation
  - iv. Transliteration check
  - v. Photo quality
- (4) Biometric de-duplication.

Any resident data packet, which fails any of the validation checks, is either rejected or goes into a 'hold' status till the authenticity of the data packet is confirmed from the Registrar/enrolment agency. This can lead to delays in generation of Aadhaar numbers. Sometimes, the delay in generation of Aadhaar is on account of delay in upload of resident data by the enrolment agency.

**What steps have been taken to speed up the generation of Aadhaar Numbers to residents?**

To speed up generation of Aadhaar numbers, UIDAI has scaled up the capacity of Biometric Automated Identity Systems (ABIS) for the biometric de-duplication to 1 million Aadhaars per day. To minimize validation failures at the processing stage, the enrolment client features have been enriched and a number of validation checks have been built into the front end enrolment client. These include (i) local authentication of operators/supervisors (ii) age and relationship authentication (iii) End of Day (EOD) review of demographic data by supervisor (iv) periodic sync of the enrolment machines with CIDR has been made mandatory (v) upload of data packets within 20 days from the date of enrolment (vi) periodic report and analytics of the data uploaded are shared with the Registrars and EAs.

**What is the legal basis of the UIDAI? If the Authority is legally functioning under the Notification issued by the Government of India, why was a Bill introduced in Parliament?**

The UIDAI is presently established by the Planning Commission, by an executive order. A Cabinet Committee on Unique Identification Authority has also been established. The Unique Identification Authority of India (UIDAI) was constituted as an attached office under the Planning Commission to develop and implement the necessary legal, technical and institutional infrastructure to issue unique identity to residents of India.

### How are the resident's grievances being handled by UIDAI?

To take care of the complaints by residents of non-receipt of Aadhaar letters e-Aadhaar portal has been launched and made available online. Further, to facilitate residents to update and correct their Aadhaar data, self-service portal online and through post have been launched in November 2012.

### What is Aadhaar Enabled Payment System?

Aadhaar Payment Bridge is the new payment service offered by the National Payments Corporation of India (NPCI) using the Aadhaar number issued by the Unique Identification Authority of India (UIDAI), known as Aadhaar Payment Bridge System and is referred to as "APBS". APBS will be used for credit transactions for Government/ Government agency disbursements.

APBS has the following objectives:

- To sub-serve the goal of Government of India (GOI) and Reserve Bank of India (RBI) in furthering Financial Inclusion, by way of processing government disbursement using Aadhaar number.
- To promote electronic retail payments.

### What is the mechanism developed to monitor the status of implementation of Direct Benefits Transfer roll-out?

A DBT MIS system has been created to compile information uploaded directly by the concerned Ministries. Essentially information on availability of digitised database at Department level, Scheme wise total number of beneficiaries, total number of beneficiaries with bank account, total number of beneficiaries with Aadhaar number and bank account, form of certification required for continuing eligibility of the beneficiary and so on. DBT MIS will show both the preparedness of a district for DBT rollout as well as its status on implementation. Maintenance of this information on the DBT MIS will facilitate availability of data on real time basis. This will prove critical in ensuring successful implementation of DBT. For more details, the link is <http://pcserver/dbtmis/dbtentry/homepage.aspx>.

### What is CPSMS and how does it work for Direct Benefit Transfers?

CPSMS is a web based transaction system which facilitates Aadhaar Payment Bridge (APB) and Electronic Clearance Service (ECS)/ National Electronic Clearing Service (NECS)/National Electronic Funds Transfer (NEFT) based payments. It enables DBT in creation and uploading of digitalized list of beneficiaries, verifying the details of Aadhaar number, name, address, Bank/Post Office name, Bank/Post Office account number and IFSC code, provided by the beneficiaries. CPSMS has been designed for proper accounting and fund management. It generates scheme specific MIS on utilization of funds released from Consolidated Fund of India on real time basis. It also offers complete end to end requirements of payments to individual beneficiaries.

### When Direct Benefits Transfer roll out for LPG is to be launched?

Direct Benefits Transfer roll out for LPG is to be launched from 15.5.2013 in 20 identified districts.

No. I-11011/40/2012-DCT  
Government of India  
Planning Commission  
(DCT Division)

Yojana Bhawan, Sansad Marg,  
New Delhi – 110 001.  
Dated, the 26<sup>th</sup> December, 2012.

**OFFICE MEMORANDUM**

**Subject : Direct Benefits Transfer (DBT) in Pilot Districts – Standardized Formats for Collection of Basic Data – Guidelines.**

In supersession of (i) Circular dated 13<sup>th</sup> December, 2012 issued by the Department of Financial Services on Action Plan for Beneficiaries Registrations for Direct Cash Transfer (ii) Letter dated 12<sup>th</sup> December, 2012 from Director General, Unique Identification Authority of India addressed to Secretaries to the Government of India, (iii) Guidelines on Application Development for Aadhaar Enabled Direct Cash Transfer Draft-Version 2, dated 14<sup>th</sup> December, 2012 issued by Department of Electronics and IT, the following guidelines are being issued in respect of Standardized Formats for collection of basic data for entry of Aadhaar Numbers and bank accounts details of beneficiaries of 34 schemes in pilot districts identified for the first phase roll out of DBT scheduled to commence on 1<sup>st</sup> January, 2013.

2. The Direct Benefits Transfer (DBT) programme envisages a switch from the present electronic transfer to bank accounts of the beneficiary to transfer of benefits directly to Aadhaar seeded bank accounts of the beneficiaries for the identified 34 Schemes in 43 districts of 16 States/UT. List of these Schemes is at **Annexure A**.

3. Of the 34 Identified Schemes, **20 are Scholarship schemes (11 CS + 9 CSS)** and the rest **8 (5 CS + 3 CSS)** are **non-scholarship schemes** belonging to M/a WCD, Labour and Health. Six schemes are New Schemes.

4. As a first step, it will need to be ensured that all the intended beneficiaries under these schemes have or get an Aadhaar number before commencement of the DBT. It is a fact however, that the levels of Aadhaar enrollment as well as number of bank accounts for beneficiaries of these programmes vary from district to district.

5. Moreover, It is also likely that not all the identified Schemes are being implemented in all the identified districts. For example, schemes relating to scholarships to Tribals, Overseas Scholarships, minorities, child labour etc. may not have beneficiaries in all districts.

6. All Ministries would, therefore, be required to assess the scheme-wise, district wise exact number of beneficiaries. A format for collection of scheme-wise data is at **Annexure-B**.

7. In view of the foregoing, a Plan of Action to commence the rollout of the DBT scheme has to be finalized. The following actions must be completed before commencing DBTs rollouts:

- (i) Beneficiary data base has to be digitized. The format for digitalization is at **Annexure-C**. **This information would need to be compiled for each scheme only once.**
- (ii) Aadhaar has to be “seeded” with beneficiary database. For this, necessary technical support will be provided by the NIC unit.
- (iii) Wherever beneficiaries do not have Aadhaar number, they will have to be enrolled for Aadhaar by the UIDAI Registrar.
- (iv) Wherever beneficiaries have bank accounts, it will need to be linked with Aadhaar number.
- (v) Wherever beneficiaries do not have bank accounts they will have to be opened, for which Aadhaar, if available, may be used as KYC, by the Bank. The new bank account will then be seeded with Aadhaar. In case Aadhaar is not available, banks will proceed with opening new bank account and Aadhaar will be seeded whenever it becomes available.
- (vi) An IEC campaign is to be initiated to inform the beneficiaries of the programme and to encourage enrolment in Aadhaar and opening bank account.
- (vii) Robust but easy to access grievance redressal systems must be put in place to mitigate unforeseen hardships, system failures etc. and **to ensure there is no denial of service to beneficiaries without Aadhaar or bank accounts.**

8. On its part, UIDAI will -

- (i) Ensure that the **enrolment of more than 95% of the targeted beneficiaries** of the identified schemes is quickly attained in the pilot districts.
- (ii) **Will help the Central Ministries / State Governments / District Authorities with seeding of the beneficiaries list and their bank accounts with Aadhaar numbers.**

9. In turn, the Department of Financial Services will ensure that the **bank accounts of targeted beneficiaries** under the identified schemes in the pilot districts are not only opened but are also **seeded with Aadhaar**.

### 10. Organisation of Camps.

As these actions will have to be done in respect of each Scheme, a Camp Based approach is recommended where the beneficiaries would provide information on their Aadhaar, if issued, or enroll for Aadhaar, and provide bank account details, if existing, or to apply for new bank accounts.

### 11. Preparation for the camps and activities at the camps.

- (i) DM/DC will call a meeting of the Departments concerned with the Schemes given at and DLCC, all banks as well as the AGM of the Lead Bank nominated for the district.
- (ii) In the meeting, the Department concerned will come with the list of the institutions and their address (Village/Panchayat in rural areas and wards in urban areas) for Schemes where the beneficiaries are institution wise, viz., scholarships for students. For other Schemes, where the camps will not be specific to any Institution, location of the camp will be decided by the respective DM/DC and banks will nominate an officer for the camp.
- (iii) In each camp, either in the Institution or at other locations, there will be a nominee of the District Administration and of the bank. The bank's nominee shall be nominated by the Lead District Manager. Generally, an officer from the branch in whose service area it is falling, will be nominated. In these camps, the DM/DC would ensure that a facility for Aadhaar enrollment is also made available for those persons who have not yet enrolled for Aadhaar.
- (iv) Before these camps start, there will be an orientation programme for these officers all Departments and all banks to apprise them of the process to be followed.
- (v) Schedule of these camps would be notified and publicized in advance. The beneficiaries under the various schemes, identified for DBT, would be advised to come to these camps with details of their Aadhaar, if issued, and bank pass books if they have bank account.

### 12. Activities to be undertaken at the Camps:

- (i) At each camp, the Department concerned and, in case of area wise camps, all departments would have list of beneficiaries in respect of their schemes ready.
- (ii) At the camp, official of the Department concerned would verify the Aadhaar number of the beneficiary with the letter issued by UIDAI. This will be entered in the database to be prepared at the camp. The bank official present at the camp would collect the bank account detail of the beneficiary from the




pass book or any other document and this would also be entered in the data base. In case more than one departments are present at these camps, information on Aadhaar number and bank account number would be entered in the data base of each department. Once this has been verified and entered into the data base at the camp there would be no need for verification of Aadhaar number by different departments present at the camps and also by the bank officials.

- (iii) If a beneficiary does not have an Aadhaar number, a slip as given at **Annexure D** will be issued to him for getting the Aadhaar number. The beneficiary will then proceed to the Aadhaar enrollment facility available at the camp itself. Similarly, if the beneficiary does not have a bank account of his/her name is not in the bank account of the family, a slip as given in **Annexure E** will be issued by the bank so that he/she can go to the respective branch of the bank and get an account opened or name added.
- (iv) Data at camps would be collected in a computer/laptop in **Excel format**. The data, so collected at each camp shall be transmitted to the district official of the concerned Department who will collate **all the Excel files** in one file. This will be done under the overall technical support of the NIC's technical team located in the district.
- (v) These camps will be organized for up to three days continuously in each institution/location, depending on the number of beneficiaries and progress of data collection.
- (vi) The beneficiaries who do not have any bank account will be facilitated to get the bank account opened by next Friday within 7 days. Therefore, this will require another camp in all institutions/locations after 7 days so that all beneficiaries whose accounts are opened can update that data.
- (vii) The choice of bank where a beneficiary wishes to have an account would be left to the beneficiary.
- (viii) Lead Bank of district will put an AGM level officer for a week to oversee the activity.

### 13. Beneficiary Payment file

Guidelines on Format for Issue of Payment Advice will be issued separately.

This issues with the approval of Chairman, Executive Committee on Direct Cash Transfers.

  
(Nidhi Khare)  
Adviser (DCT)

**ANNEXURE-A**

**LIST OF CENTRAL SECTOR/ CENTRALLY SPONSORED SCHEMES AMENABLE TO DIRECT CASH TRANSFERS**

Sl. No	Ministry/ Department	No. of Schemes		CS*/ CSS**	Name of the Scheme
1	M/o Social Justice & Empowerment	12	1	CSS	Post Matric Scholarship for SC Students.
			2	CSS	Pre-Matric Scholarship for SC Students.
			3	CSS	Pre-Matric Scholarship for Children of those engaged in unclean occupations.
			4	CS	Upgradation of merit of SC Students.
			5	CS	National Overseas Scholarship Schemes for SC Students.
			6	CSS	Post Matric Scholarship for OBCs.
			7	CS	National Overseas Scholarship for OBCs.#
			8	CSS	Post Matric Scholarship for economically backward class students.#
			9	CSS	Post Matric Scholarship for students with disabilities.#
			10	CS	National Overseas Scholarship for persons with disabilities.#
			11	CS	Scholarship for top class education for students with disabilities.#
			12	CS	Top Class Education Scheme.
2	M/o Human Resources Development, D/o Higher Education	4	1	CS	Scholarship to Universities/College Students.
			2	CS	Fellowship Schemes of UGC.
			3	CS	Fellowship Schemes of AICTE.
			4	CS	Subsidy on Fee to Students.#
3	M/o Human Resources Development, D/o School Education & Literacy	2	1	CSS	National Means cum Merit Scholarship.
			2	CSS	National Scheme for Incentive for the girl child for secondary education.
4	M/o Tribal Affairs	5	1	CS	National Overseas Scholarship for ST students.
			2	CSS	Post Matric Scholarship Scheme.
			3	CSS	Upgradation of Merit Scheme.
			4	CS	Top Class Education System.
			5	CS	Rajiv Gandhi National Fellowship.
5	M/o Minority Affairs	3	1	CS	Matric Scholarship Scheme.
			2	CS	Maulana Azad National Fellowship.
			3	CSS	Merit cum Means Scholarship Scheme.
6	M/o Women and Child Development	2	1	CSS	Indira Gandhi Matritva Sahyog Yojana (IGMSY).
			2	CS	Dhanalakshmi Scheme.

7	M/o Health & Family Welfare	1	1	CSS	Janani Suraksha Yojana.
8	M/o Labour and Employment	5	1	CS	Scholarship to the Children of beedi workers.
			2	CS	Housing subsidy to beedi workers.
			3	CSS	Stipend to children in the special schools under the Child Labour Project.
			4	CS	Stipend to trainees under the Scheme of Welfare of SC/ST job seekers through Coaching, Guidance and Vocational Training.
			5	CSS	Payment of stipend to trainees under the Scheme of Skill Development in 34 Districts affected by Left Wing Extremism (LWE).
	<b>Total</b>	<b>34</b>			

\*Central Sector Scheme.

\*\* Centrally Sponsored Scheme.

# New Scheme

**LIST OF SCHEMES RELATING TO SUBSIDY WHICH ARE AMENABLE TO DIRECT CASH TRANSFERS**

Sl. No.	Ministry/Department	No. of Schemes		Name of the Scheme
1	M/o Petroleum & Natural Gas	2	1	Domestic LPG Subsidy Scheme.
			2	PDS Kerosene.
2	D/o Food & Public Distribution	1	1	Targeted Public Distribution System (in UTs).

Format for Preparedness of the District for Direct Benefit Transfer												
Name of the District:												
S.No	Name of the Ministry/ Dept.	Name of the Scheme	Beneficiary list						Seeding of Digitized Database with Aadhaar		Seeding of Bank Accounts	
			Physical Database			Digitized Database			Whether > 70% seeding will take place by 1.1.2013	Whether <70% seeding will take place by 1.1.2013	Whether >95% beneficiaries have Bank Account coverage	Whether >95% bank accounts will be seeded with Aadhaar no. as on 1.1.2013
Available at district level	Available at state level	Available at national level	Available at district level	Available at state level	Available at national level							

Name & Designation of the Reporting Officer-

**Beneficiary Data Format**  
Minimum fields are required for effecting the payments through Aadhaar/Bank Account Number

Field No.	Field Name	Data Type	Length	Mandatory/Optional	Description	Reference	Rules	Examples
1	Full Name in English	Alphabets	Minimum 2 characters without spaces. Maximum up to 99 characters	Optional when "Full Name in Recognized Official Language" is provided		MDDS - G01.02-02	1. Special Characters like ~, !, @, #, \$, %, ^, &, *, <, >, / are not allowed. Dot (.) is allowed. 2) Spaces are allowed in between the name. 3) Length of 99 alphabets including the spaces in between.	
	Full Name in Recognized Official Language	Alphabets	Minimum 2 characters without spaces. Maximum up to 99 characters	Optional when "Full Name in English" is provided		MDDS - G01.02-04	1. Special Characters like ~, !, @, #, \$, %, ^, &, *, <, >, / are not allowed. Dot (.) is allowed. 2) Spaces are allowed in between the name. 3) Length of 99 alphabets including the spaces in between. 4) Minimum 2 characters. 5) Storage in UNIC/IDE Standard UTF-8/16	
2	Gender	Alphabet	1	Optional		MDDS - G01.03	M = Male F = Female T = Transgender	
3	Address line 1	Alphanumeric	Maximum up to 60	Mandatory (any one of the House identifiers)	(House No, Bldg no/ name, stair well/lift no, delimited by "-")			A-126, 5th Floor Balu Ilam's house
	Address Line 2	Alphanumeric	Maximum up to 60	Optional	(Sub Locality-1, Sub Locality-2 delimited by "-")			S-Block, Sector12 Attukkaaran Thottam, Karattoor
	Address Line 3	Alphanumeric	Maximum up to 60	Optional	(Locality)			R.K. Puram Kuppandalayam (P.O)

	Address Line 4	Alphanumeric	Maximum up to 56		Mandatory separated by hyphen '-'	Name of Village with sub District /Town/City			New Delhi - 110066	Ahmednagar - 430012
	Address Line 5	Alphanumeric	Maximum up to 50		Mandatory Separated by comma ","	District and State Name are separated by comma			Delhi	Koval District, Tamilnadu
	Address Line 6	Alphanumeric	Maximum up to 50		Mandatory (if Country other than India)	Name of the Country			India	India
4	Bank Name	Alphabets	Maximum up to 50 characters		Mandatory*		CPSMS Website <a href="http://cpsms.nic.in">http://cpsms.nic.in</a>	Use Bank Full Name or Small Name provided on cpsms portal.		
5	Account Number	Alphanumeric	Maximum up to 35 Characters		Mandatory*		RBI			
6	Aadhaar Number	Number	12 Digit		Mandatory*		MDDS - G01.01			

ANNEXURE-D

To

Name of the Registering Authority

Dear Sir/Madam,

It is certified that Mr./Ms. \_\_\_\_\_ (name to be given) is a beneficiary of the Scheme covered under the Direct Cash Transfer. He/ She does not have an Aadhaar number. The same may be issued to him on priority.

To be signed by the officer of the Department concerned  
in the camp along with Seal

**ANNEXURE-E**

**(For Bank Account)**

To

The Branch Manager

It is certified that Mr./Ms. \_\_\_\_\_ (name to be given) is a beneficiary of the Scheme covered under the Direct Cash Transfer. He/ She :-

- (a) does not have an bank/post office account and wishes to open a bank account which may be opened or
- (b) His family has a bank account and his/her name need to be added as a joint account holder.

To be signed by the officer of the Bank  
in the camp along with Seal



No. I-11011/40/2012-DCT  
Government of India  
Planning Commission  
(DCT Division)

Yojana Bhawan, Sansad marg  
New Delhi 110 011  
Dated the 9<sup>th</sup> January 2013

**OFFICE MEMORANDUM # 2**

**Sub: Direct Benefits Transfer– Procedure for seeding Aadhaar Numbers in (i) Beneficiary Data Base by the Implementing Agency (ii) In Beneficiary Bank Account by the Banks concerned.**

The following guidelines are hereby issued on the procedure for seeding Aadhaar numbers in (i) Beneficiary Data Base by the Implementing Agency (ii) In Beneficiary Bank Account by the Banks concerned.

**Seeding Aadhaar into Beneficiary Data Base by the Implementing Agency**

1. Multiple methods have been prescribed by UIDAI for seeding of Aadhaar in the beneficiary/bank databases. ([http://uidai.gov.in/images/aadhaar\\_seeding\\_v\\_10\\_280312.pdf](http://uidai.gov.in/images/aadhaar_seeding_v_10_280312.pdf)). These include

a. **Organic seeding**

b. **Inorganic seeding**

2. **Organic seeding** – This process involves manually collecting the Aadhaar/EID data from the beneficiary in a camp mode and entering the same in the database. Further, Organic Seeding may be expedited by use of e-KYC service currently being provided by the UIDAI.

**Note: e-KYC** – *In case e-KYC service is used, UIDAI will provide the demographic data and photograph to the service agency on the basis of resident authorization in the form of Aadhaar biometric or One Time Password (OTP) authentication. This may be useful for seeding Government database with Aadhaar.*

3. **Inorganic seeding** - This process of seeding involves electronic matching of two different data sets. Additionally, the inorganically seeded data may be verified using the **Demographic Authentication** service provided by the UIDAI.

**Note: Demographic authentication** – In this type of authentication, demographic details of beneficiary such as beneficiary name, address, gender, date of birth etc. along with Aadhaar number of the beneficiary may be provided to the central server of UIDAI, which will return a success or failure message on the name, address, gender, date of birth etc. data fields.

3.1. While the extant guidelines issued by UIDAI ([http://uidai.gov.in/images/aadhaar\\_seeding v 10 280312.pdf](http://uidai.gov.in/images/aadhaar_seeding_v_10_280312.pdf)) provide a ready means of undertaking the critical activity of Aadhaar seeding, and may be adopted detailed guidelines for organic seeding of beneficiary database adopting the camp approach have been issued by DeitY (on 26<sup>th</sup> December, 2012 to all the districts)(Annexure).

4. **In Beneficiary Bank Account linking with Aadhaar by the Bank concerned.**

- a. The data collected by the Departments/Ministries/Implementing agency concerned can be used for seeding the bank account details in the Core Banking System (CBS) of banks with Aadhaar.
- b. Department/Ministry/Implementing agency concerned will send bank wise details of the beneficiary name, address, bank account number and Aadhaar details of the beneficiary as verified to Bank concerned.
- c. Banks will use this information to seed beneficiary bank account with Aadhaar.
- d. Banks will provide this information on a daily basis to the NPCI for mapping.

5. Seeding of Aadhaar number in the beneficiary data base as well as in the beneficiary bank account may also be done using the Central Plan Scheme Monitoring System (CPSMS), operated by the Controller General of Accounts (CGA), Ministry of Finance. Guidelines for using CPSMS are being issued separately.



(Nidhi Khare)

Adviser (DCT)  
Planning Commission

### **Guidelines on step-by-step approach for the Aadhaar Seeding at Camps.**

As per the instructions of the Planning Commission special camps have to be organized for seeding Aadhaar Numbers in the beneficiary databases of the schemes identified for Direct Cash Transfers. The following step-by-step procedure is recommended for seeding the Aadhaar number in the beneficiaries list through the Camp approach.

1. The list of beneficiaries of each scheme should be captured in an Excel Sheet as per the format prescribed by the Planning Commission. It shall be loaded on the PC/Laptop to be deployed in the camps.
2. The list of beneficiaries for each scheme may be sorted village-wise and in alphabetical order of names of beneficiaries before the commencement of the Camp.
3. In case a joint camp is to be organised for multiple schemes, the lists of the respective schemes can be loaded in different Excel Sheets on the same PC/Laptop.
4. Depending on the expected turnout the number of PC/Laptop counters may be increased
5. A print out of the village-wise, alphabetically-ordered-beneficiary-list may also be kept handy at the camp for better crowd management.
6. An advance publicity campaign should be organised requesting the beneficiaries of relevant schemes to visit the camp along with Aadhaar Card.
7. The name of the beneficiary could be searched in the Excel sheet either alphabetically by name or by using the Control + F function. On finding the beneficiary name, the Aadhaar Number may be entered in the appropriate column in the Excel Sheet. The operator should doubly verify the Aadhaar number so as to avoid any mistake in entering the 12 digit number. In case, there are more than one search results with same or similar names, the identification may be confirmed using the other fields like address.

8. If the person is the beneficiary in the multiple schemes for which the Camp is organized the above process (Step 7 & 8) can be repeated for each of the Schemes, preferably at the same counter.
9. The beneficiary database containing Aadhaar number of the beneficiaries may be compiled at the end of each day and validated in batch mode with the help of UIDAI officials. If there are any errors thrown up in such validation, the relevant record has to be verified and Aadhaar number to be re-entered correctly, by calling the beneficiary again with the Aadhaar card.

### **Responsibilities**

1. The district administration will make arrangements for the camps as per the instructions of the Planning Commission.
2. DIO of NIC shall give full technical guidance/support to the Departments and to the implementing agencies at the district level. More specifically, the guidance/support shall be with regard to:
  - a. creation of data entry format prescribed by the Planning Commission to create the list of the beneficiaries in Excel format.
  - b. taking out the print-outs after sorting the same village-wise and Beneficiary-wise (alphabetically)
  - c. giving training to data entry operators deployed at the camps
  - d. coordinating with UIDAI officials in respect of validation of the Aadhaar data.
3. DIO will also help the district officials in collating the data emanating from different camps into a single Excel sheet taking adequate precautions to see that there are no omissions or duplications.
4. The District Collectors may engage the services of the IT Service Providers locally available for undertaking the data entry work at the camps at the recommended rates as shown in the Annexure.
5. The District Collectors (DCs) may also consider the option of using Village Level Entrepreneurs (VLEs) of CSCs operating in the village or in the neighboring

villages of where the camps are held, by paying them appropriate remuneration as shown in the Annexure.

6. In case of any difficulty of securing data entry operators by the above two methods, the DCs may contact the agencies shown in Annexure, who are empanelled by NICS I at the National level.

ANNEXURE

Sno.	Name of Agency
1	M/s CyberQ Consulting Pvt. Ltd. 31, 1st Floor, Krishna Market, Kalkaji, New Delhi -110019 Phone No. 41603597 E-mail : cyberq@cyberqindia.com
2.	M/s Eyeglobal Technologies Pvt. Ltd 203/211, "Kuntal", Modi Estate, LBS Marg, Ghatkopar (W), Mumbai 400058, Phone No. : 022-32207586/89 E-Mail:info@eyeglobal.com
3.	M/s G.A. Digital Web Word Pvt Ltd. 1, Hargobind Enclave, Vikas Marg Extension, Delhi-92 Ph.No. : 011-22373618
4.	M/s Shriram New Horizon Ltd. 1212, 12th Floor, Kailash Building, 26 KG Marge, N.Delhi-110001 Phone 011-43144100
5.	M/s The Provider Management Informatics (P) Ltd. SCO-83, 2 <sup>nd</sup> Floor, Sector -38 C, Chandigarh. Ph. : 0172-4604770, E-mail : provider_chd@yahoo.co.in

The current hiring charge for one DEO is Rs 10484 per month only.

No. I-11011/40/2012-DCT  
Government of India  
Planning Commission  
(DCT Division)

Yojana Bhawan, Sansad marg  
New Delhi 110 011  
Dated the 8<sup>th</sup> January, 2013

**OFFICE MEMORANDUM # 3**

**Sub: Direct Benefits Transfer– Procedure for sending Payment Advice to banks**

The following guidelines are hereby issued on the procedure for issue of Payment Advice by Implementing Agencies to banks under the Direct Benefits Transfer (DBT) scheme.

1. The Payment Advice will contain the Aadhaar number and Bank Account number for the payments to be made under the DBT scheme till 31.03.2013, after which a review will be undertaken to examine the need for inclusion of the bank account number in the Payment Advice. Once, Aadhaar coverage is complete, the Payment advice shall issue with only the Aadhaar number and, bank account details shall not be included in the Payment Advice, thereafter.

2. The charges payable to National Payments Corporation of India (NPCIL) for transmission of funds through the Aadhar Payment Bridge (APB) and payment of commission to the Banking Correspondents (BC) will be notified separately by the Ministry of Finance.

**3. Sending Payment Advice**

All Departments/Ministries may send the Payment Advice which is an electronic file containing details of the Aadhaar number, Scheme reference number and the amount in paisa to be paid to the bank which has its account



(hereinafter referred to as Sponsor Bank). The steps to be followed for issuing this advice would be as under:-

- (i) The Department/Ministry/Implementing Agency will apply for APB User Registration with NPCI through their Sponsor Bank for each scheme separately in the format given at **Annexure-I**.
- (ii) The Department/Ministry/Implementing Agency will furnish to the Sponsor Bank a list of beneficiaries for issue of Payment Advice, based on the Aadhaar number, Scheme reference number and the amounts to be paid.
- (iii) For all those beneficiaries whose Aadhaar number have been seeded into the beneficiary database by the Department/Ministry/Implementing Agency as well as in the banks' Core Banking Solution (CBS), Payment Advice may be made only using Aadhaar through the Aadhaar Payment Bridge (APB).
- (iv) Payment Advice would be sent to the Sponsor Bank in an electronic form, in XML/ Excel sheet duly authenticated containing a Unique Transaction Reference Number, beneficiary Aadhaar number and amount. Format for Aadhaar based payment advice is at **Annexure-II**. Based on this, the Sponsor Bank will prepare the Input File for APB, containing a proper file naming convention, header record and detailed individual records.
- (v) The Sponsor bank will execution, confirmation of payment, or, details of failed payment, as the case may be, to the Department/Ministry/Implementing Agency concerned.
- (vi) In case of beneficiaries whose Aadhaar numbers have not been seeded in the Department's beneficiary's database and the bank accounts, the Department/Ministry/Implementing/Implementing Agency Agency's may make the payment advice based on the bank account details using ECS or NEFT until further orders. The details required to be furnished by the

Department/Agency for bank account based payment advice is at **Annexure-III.**

- (vii) The bank, after execution of the Payment Advice will send the confirmation, or, in case of failed transactions, the details thereof, to the concerned Department / Ministry/Implementing Agency.

04. The Payment Advice can also be sent through the Central Plan Scheme Monitoring System (CPSMS). The procedure for the same is being issues separately.

  
(Nidhi Khare)

Adviser (DCT)

14. **Shri Prem Narain**  
Ministry of Women & Child Development  
Shastri Bhawan  
Dr. Rajendra Prasad Road  
New Delhi - 110001
- Planning Commission

Annexure-I

Format of Registration for User with Sponsor Bank

User's Letter Head.

Application for affiliation with Sponsor Bank for APBS / NACH facilities

We \_\_\_\_\_ (Name of the User) with Registered Office / Head Office at \_\_\_\_\_ have agreed to participate in the Aadhaar Payment Bridge System (APBS) / National Automated Clearing House (NACH), schemes by National Payments Corporation of India (NPCI), with registered office at C9-8, RBI premises, Bandra Kurla Complex, Bandra East, Mumbai 400051, through our Sponsor Bank \_\_\_\_\_ (Name of Sponsor Bank) and for that purpose, we hereby provide following details to the NPCI:

1. Types of transactions sought to be put through NPCI while availing APBS / NACH services:

Sr. No.	Type of Transaction	Frequency	Approximate Volume

2. (i) We have an established Know Your Customer (KYC) /Anti Money Laundering (AML) process and we shall comply with all the Reserve Bank of India norms on KYC and AML.

(ii) We shall offer APBS / NACH only to those customers who undergo our KYC / AML verification processes.

3. Complaints from beneficiaries, if any, relating to transactions processed through APBS / NACH will be pursued by us with the respective banks/branches in co-ordination with the Sponsor Bank.

4. We would ensure necessary funding of our accounts with our Sponsor Banks to ensure seamless flow of APBS / NACH transactions.

Date: -

Authorized Signatory of the User

Name and designation of Authorized Signatory with Company seal

-----For Office Use-----

Unique Identification Code:

Authorized Signatory of Sponsor Bank

Annexure-II

### Format for Sending Payment Advice Based on Beneficiaries Aadhaar

SN	Field	Data Type	Length	Format	Mandatory/Optional	Description
1	Beneficiaries Aadhaar Number	Numeric	12		Mandatory	As per AADHAAR format
2	Amount to be Credited in Paise	Numeric	13		Mandatory	Amount to be in paise Left padded with zeros 0000000000300 for 3 Rupees for example
3	Unique Transaction Reference Number	Alphanumeric	13		Mandatory	Has to be unique for the user for the day.
4	Beneficiary Bank Identifier or IIN	Numeric	6		Optional	If this is provided, the APB system will send the transaction to the given bank. If not provided,

						it will use the mapper to resolve the bank IIN. If no mapper found, transaction will get rejected.
5.	Payment Remark	Alphanumeric	25		Mandatory	Reason for payment

There will be some additional information that the department has to provide to Sponsor Bank for every file of transactions that they transmit to the Sponsor Bank. They are

- The User Number given to the department by the Sponsor Bank
- The account that the Sponsor Bank can debit for the transfers and the authorization for the same based on the account rules (approved and authorized signatories).
- The Business Date/ Value date for all the transactions.

**Note:** Aadhaar based payment pre supposes that the AADHAAR is linked to the Bank account and Banks have updated the NPCI Mapper.

Annexure-III

Format for Sending Payment Advice Based on Beneficiary's Bank Account Number

1. Using ECS/NECS

SN	Field	Data Type	Length	Format	Mandatory/Optional	Description
1	Beneficiary Bank MICR Code	Numeric	9	000000000	Mandatory	400002001 for SBI for example
2	Beneficiary Bank Account Number	Alphanumeric	15		Mandatory	
3	Beneficiary name	Alphanumeric	40		Mandatory	
4	Amount to be credited	Number	13		Mandatory	Amount to be in paise. Left padded with zeros 0000000000300 for 3 Rupees for example
5	Unique Transaction Reference Number	Alpha numeric	13		Mandatory	Has to be Unique for the user for the <b>business day</b>
6.	Payment Remark	Alphanumeric	25		Mandatory	Reason for Payment

There will be some additional information that the department has to provide to sponsor bank for every file of transactions that they transmit to the sponsor bank. They are

- The User number given to the department by the sponsor bank
- The account that the sponsor bank can debit for the transfers and the authorization for the same based on the account rules ( approved and authorized signatories).
- The business date/ Value date for all the transactions.

## 2. Using NEFT

SN	Field	Data Type	Length	Format	Mandatory/Optional	Description
1	Beneficiary Bank IFSC Code	Numeric	11	000000000	Mandatory	ICIC0000007 for example
2	Beneficiary Bank Account Number	Alphanumeric	15		Mandatory	
3	Beneficiary name	Alphanumeric	40		Mandatory	
4	Amount to be credited	Number	13		Mandatory	Amount to be in paise. Left padded with zeros 00000000000300 for 3 Rupees for example
5	Unique Transaction Reference Number	Alpha numeric	13		Mandatory	Has to be Unique for the user for the <b>business day</b>
6	Payment Remark	Alphanumeric	25		Mandatory	Reason for payment



There will be some additional information that the department has to provide to sponsor bank for every file of transactions that they transmit to the sponsor bank. They are

- The User number given to the department by the sponsor bank
- The account that the sponsor bank can debit for the transfers and the authorization for the same based on the account rules ( approved and authorized signatories).
- The business date/ Value date for all the transactions.

No. I-11011/40/2012-DCT  
Government of India  
Planning Commission  
(DBT Division)

Yojana Bhawan, Sansad Marg  
New Delhi 110011  
Dated: 12.4.2013

**OFFICE MEMORANDUM # 4**

**Sub: Direct Benefits Transfer - Use of Central Plan Scheme Monitoring System (CPSMS) by Ministries / Departments/Implementing Agencies.**

In continuation of Office Memorandum #3 on Direct Benefit Transfer- Procedure for Sending Payment Advice to Banks, dated 8.1.2013, the following guidelines are issued on the use of the **Central Plan Scheme Monitoring System (CPSMS)**, a Central Sector Plan Scheme, which is being implemented by the Office of Controller General of Accounts (CGA) in partnership with National Informatics Centre (NIC).

2. CPSMS is a web based transaction system which facilitates Aadhaar Payment Bridge (APB) and Electronic Clearance Service (ECS)/ National Electronic Clearing Service (NECS)/National Electronic Funds Transfer (NEFT) based payments and it generates scheme specific MIS on utilization of funds released from Consolidated Fund of India on real time basis. CPSMS has been designed for proper accounting and fund management. It also offers complete end to end requirements of payments to individual beneficiaries.

3. The major functions of CPSMS are, inter alia, to establish an efficient fund management system which takes care of the disbursement of funds from Central Ministries to States/ Special Purpose Vehicles (Societies)/Autonomous Bodies/NGOs, to effect payments to ultimate beneficiaries of the Schemes, to maintain a record of component-wise fund disbursement from States/Special Purpose Vehicles(Societies) /Autonomous bodies /NGOs to subsequent Implementing Agencies and individual beneficiaries in the States/UTs.

4. For the purpose of facilitation of Direct Benefits Transfer (DBT), the users of CPSMS may be categorized into two types:

- i) **Implementing Agencies (IAs)/State level or below/Special Purpose Vehicle/NGOs**
- ii) **Sponsoring Agencies (Ministry/Dept. level)**

5. The steps to be followed by **Implementing Agencies (IAs)** to use CPSMS for enabling DBT are mentioned below:

5.1 **Registration of Implementing Agency:** Recipient agencies of Central Government plan funds shall register along with their bank account details on CPSMS. **The details of registration process are available on [www.cpsms.nic.in](http://www.cpsms.nic.in).** Additionally, since DBT is Aadhaar based, each Implementing Agency will be required to complete the APB User Registration for each scheme. The format for registration is provided in **Annexure I of OM #3** dated 8.1.2013 and is also available at [http://planningcommission.nic.in/sectors/dbt/5\\_DBT\\_Banks.pdf](http://planningcommission.nic.in/sectors/dbt/5_DBT_Banks.pdf).

5.2 **Creation and Uploading of Digitized list of Beneficiaries:** Implementing Agencies shall be responsible for identification of beneficiaries as per the eligibility criteria, prescribed in the scheme guidelines. A digitized list of beneficiaries shall be created by these agencies, State-wise/District-wise.

5.2.1 The State/District wise list of eligible beneficiaries will be prepared in the prescribed format in Microsoft Excel. A software developed by NIC, shall enable the Implementing Agencies at different levels to prepare, upload, verify, and certify the list of beneficiaries. It will also enable the designated officers in the Programme Division (PD) of the Central Ministries (Sponsoring Agencies) to authorize payment to the beneficiaries. The details are given in OM#6, dated 12.4.13 issued by Planning Commission.

5.2.2 The Implementing Agency shall verify the details of Aadhaar number, name, address, Bank/Post Office name, Bank/Post Office account number and IFSC code, provided by the beneficiaries, with the validated information supplied by Bank/Post Office. The verified database of eligible beneficiaries in the prescribed format (Microsoft Excel) shall be digitally signed by the identified authority in the IAs (as provided in Annexure-I) and uploaded on CPSMS. This digitally signed list will be sent to the Programme Division (PD)/Sponsoring Agency through CPSMS.

6. The steps to be followed by **Sponsoring Agencies** to use CPSMS for enabling DBT are mentioned below:

6.1 Programme Division (PD)/Sponsoring Agency shall register as 'User' on CPSMS.

6.2 Programme Division 'User' will verify the authenticity of the digital signatories received from the IAs and countersign the same. For this purpose, PD shall designate an authorized officer. Thereafter, they shall upload the State/District wise digitally countersigned list of beneficiaries on the CPSMS.

### 6.3 e-Sanction

6.3.1 After getting approval from the Competent Authority, Programme Division 'User' will create State/District wise sanction on CPSMS.

6.3.2 Unique Sanction-IDs are generated on CPSMS for each sanction. The Sanction ID module is fully functional in all Ministries of the Central Government, thereby, creating a comprehensive database of all Implementing Agencies and individual beneficiaries receiving funds under various Schemes of the Government of India.

6.3.3 The sanctioning authority i.e. Programme Officer of PD, after sanction, will sign the sanction digitally (e-Sanction) and submit for preparation of electronic bills by Drawing & Disbursing Officer (DDO). All e-Sanctions shall have a header as "Payment by direct transfer of benefit to the beneficiaries' accounts".

6.3.4 The PD shall ensure that the amount mentioned in the e-Sanction will be available to DDO for preparation of electronic bill (e-Bill) on CPSMS.

### 6.4 e-Bill:

6.4.1 Based on the digitally signed beneficiary list and the e-sanction, the DDO shall generate the digitally signed State/District wise electronic bill (e-bill) on CPSMS and send to Pay & Accounts Office (PAO).

6.4.2 PAO shall enter the payment detail against the e-bill.

For Direct Benefit Transfer, where payments are released directly by PAO of the concerned Ministry / Department, the detailed guidelines have been issued by Ministry of Finance O.M. No. 10(5)/mis./TA/2012-526 dated 19-02-2013 (**Annexure I**).

**6.5 Payment Advice:** After verifying the e-bill, PAO shall generate digitally signed Payment Advice on CPSMS and send it to the bank for payment to the beneficiaries to their Aadhaar seeded bank accounts.

6.6 It is important to note that CPSMS is capable of generating:

- a. Aadhaar Based Payment Advice/ and
- b. Payment Advice for ECS/NECS/NEFT

The electronic Payment Advice file is automatically generated through CPSMS, according to the APB input file format for Aadhaar based transactions. Similarly in cases where Aadhaar numbers are not available, the electronic Payment Advice file would be automatically generated through ECS/NECS/NEFT input file format.

It has been decided that the Payment Advice shall continue to contain the Aadhaar number and bank account number for the payments to be made under DBT till **30.9.2013** (OM issued vide F.No. 22(09)/PF-II/2012, dated 21.3.2013 by Department of Expenditure) because seeding of bank accounts with Aadhaar number is yet to be completed. i.e. in either case Aadhaar-based payment or bank account based transactions, CPSMS will automatically send the Payment File to the Bank for execution.

**7. Payment Verification and Confirmation:** The bank after verification shall process the Payment (e-Payment) Advice. After execution, bank shall send confirmation of payments or details of failed payments, as the case may be, to the paying Authority, through CPSMS, for accounting and reconciliation.

**8. Monitoring:** CPSMS will provide Scheme specific MIS on utilization of funds (date and location wise) for DBT payments along with transaction status on real time basis.

9. The office of CGA along with NIC will provide necessary technical support to the concerned agencies for using CPSMS for DBT. Additional details are available at <http://cpsms.nic.in/Users/LoginDetails/Login.aspx?ReturnUrl=%2fdefault.aspx>.

10. This issues with the approval of Chairman, Executive Committee on Direct Benefits Transfer.



Nidhi Khare

Adviser (DBT)

Planning Commission

**Encl:** As above

**To :**

1. Shri Ajit Seth, Cabinet Secretary, Rashtrapati Bhawan, New Delhi.
2. Shri Pulok Chatterji, Pr. Secretary to PM, South Block, New Delhi.
3. Shri R.S. Gujral, Secretary, D/o Expenditure, North Block, New Delhi.
4. Shri. Rajiv Takru, Secretary, Department of Financial Services, Ministry of Finance, New Delhi.
5. Shri. K. Desi Raju, Secretary, Ministry of Health and Family Welfare, Nirman Bhawan, New Delhi
6. Shri Ashok Thakur, Secretary, Department of Higher Education, Shastri Bhawan, New Delhi.
7. Smt. Vibha Puri Das, Secretary, M/o Tribal Affairs, Shastri Bhawan, New Delhi.
8. Shri Sutanu Behuria, Secretary, M/o Minority Affairs, Paryavaran Bhawan, New Delhi.
9. Shri Mrityunjay Sarangi, Secretary, M/o Labour & Employment, Shram Shakti Bhawan, New Delhi.
10. Shri Prem Narain, Secretary, M/o Women & Child Development, Shastri Bhawan, New Delhi.
11. Shri Anil Goswami, Secretary, Social Justice & Empowerment Shastri Bhawan, New Delhi.
12. Shri Rajarshi Bhattacharyan, Secretary, D/o School Education, Shastri Bhawan, New Delhi.
13. Shri S. Vijay Kumar, Secretary, M/o Rural Development, Krishi Bhawan, New Delhi.
14. Shri Sudhir Kumar, Secretary, D/o Food & Public Distribution, Krishi Bhawan, New Delhi.
15. Shri Sudhir Mittal, Secretary, D/o Fertilizers, Shastri Bhawan, New Delhi.
16. Shri. Vivek Rae, Secretary, Ministry of Petroleum and Natural Gas, Shastri Bhawan, New Delhi.
17. Ms. P. Gopinath, Secretary, D/o Posts, Dak Bhawan, New Delhi.
18. Shri J. Satyanarayana, Secretary, D/o Electronics & IT, Electronic Niketan, CGO Complex, New Delhi.
19. Shri. V.S Madan, DG, UIDAI, Jeevan Bharti Building, New Delhi.

Annexure - I

F.No. 10(5) Misc/TA/2012 - 526  
Ministry of Finance  
Department of Expenditure  
Office of Controller General of Accounts  
7<sup>th</sup> Floor, Lok Nayak Bhawan  
Khan Market

Dated: 19-02-2013

Office Memorandum

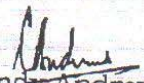
**Subject: Direct Benefits Transfer (DBT) – Procedure for payment directly to beneficiaries' accounts from Central Ministries /Departments**

The following guidelines are hereby issued on the Procedure to be followed by Programme Divisions, Drawing and Disbursing Officers (DDOs) and Pay and Accounts Officers (PAOs) for payment directly to beneficiaries' accounts from Central Ministries /Departments under DBT.

1. Digitally signed list in prescribed format (Annex 1) of eligible beneficiaries shall be prepared by the Centre/State Government Departments/Implementing Agencies for onward submission to Programme Division.
2. The Concerned Programme Officer of Programme Division of Ministry/Department, after obtaining the concurrence of IFD, and sanction of competent authority, shall digitally counter sign and upload the State /District wise electronic file of beneficiaries in a prescribed format (Annex I) on the Central Plan Scheme Monitoring System (CPSMS) Portal. State/ District wise sanction, to be signed digitally (referred as *e-Sanction* hereafter), shall then be prepared on the basis of beneficiary list already uploaded by the PD. The physical printout of the sanction and soft copy of the beneficiary list shall be kept for record and audit.

3. DDO will prepare the State / District wise electronic bill (referred as e-bill hereafter) on the basis of the e-Sanction. DDO shall digitally sign the e-bill and the related beneficiary list on CPSMS Portal for onward submission to the PAO.
4. PAO on receipt of the digitally signed bill along with the digitally countersigned list of beneficiaries shall process the bill for making the payment directly into the accounts of beneficiaries.
5. Operational Guidelines for Program Division, DDO and PAO are attached as Annexure-II.

This issues with the approval of Finance Secretary.

  
(Chandy Andrews)

Additional Controller General of Accounts

To

1. All Secretaries of Central Ministries/Departments.
2. Member Secretary Planning Commission.
3. Secretary, DeITY.
4. All FAs of Central Ministries/Departments.
5. All CAs / CCAs of Central Ministries /Departments .
6. CMDs of All Banks (As per list).



**Annexure 1**

**Prescribed format: List of eligible beneficiaries**

Full Name in English	Full Name in Recognized Official Language**	Gender	Address line 1	Address Line 2	Address Line 3	District	State	Pincode	Bank Name	Bank Account Number	IFSC Code*	Aadhaar Number	Payment Amount

\* Optional in case bank branch do not have IFSC.

\*\* Optional

Operational Guidelines

**A. Process at Program Divisions (PDs):**

**a) Identification of authorized officers:**

1. Identification of authority in State to digitally sign the beneficiary list.
2. Identification of concerned Programme Officer of PD for counter signing the beneficiary list on CPSMS in Program Division of Central Government Ministry/Department
3. Identification of 'Users' for creating sanction on Central Plan Scheme Monitoring System.
4. Identification of concerned Programme Officer of PD for approving and digitally signing the sanction on CPSMS portal in Central Government Ministries/Departments

**b) Process:**

1. Concerned Implementing Agencies (IAs)/Departments in the States will identify the eligible beneficiaries.
2. The State / District wise list of eligible beneficiaries will be prepared in the prescribed format in Microsoft Excel and the necessary validation of Aadhaar No. and the bank accounts shall be done. Thereafter, the list shall be digitally signed by the authorised officer of the IAs/Departments. This digitally signed list will be sent to the PD through CPSMS or any other secured mode.
3. On receipt of digitally signed list from State/IAs, PD 'User' will verify the authenticity of the digital signatories.
4. PD 'User' will upload the State / District wise digitally countersigned list of beneficiaries on the CPSMS portal.
5. PD 'User' will create State / District wise sanction on CPSMS portal and submit it to the sanctioning authority for approval.

6. The sanctioning authority i.e. Programme Officer of PD after sanction, will sign the sanction digitally (*e-Sanction*) and submit for preparation of electronic bills by DDO. Following should be clearly indicated in the e-sanction "Payment by direct credit to the beneficiaries' account".

7. The PD shall ensure that the amount mentioned in the e-Sanction matches with the total amount for all the related beneficiaries. After approval, the e-Sanction will be available to DDO for preparation of electronic bill on CPSMS portal.

**B. Process for DDOs**

1. DDO will receive the e-Sanction on CPSMS.
2. DDO, using the available utility in the CPSMS, can either accept the e-Sanction or return to PD with reasons for the same.
3. DDO shall ensure that the amount mentioned in the e-Sanction matches with the total bill amount.
4. DDO will prepare the digitally signed State / District wise electronic bill (e-bill) on CPSMS portal on the basis of the e-Sanction and digitally signed beneficiary list for onward submission to the PAO.
5. Following should be clearly indicated on the top of the bills: "Payment by direct credit to the beneficiaries' account".

**C. Process for PAOs**

1. PAO shall further process the electronic bill in CPSMS portal.

PAO will verify:

- a. Digital signature of the concerned DDO.
- b. Control totals on the bill, and
- c. budgetary provisions under applicable heads.

2. PAO will generate digitally signed Payment Advice on CPSMS portal. The Payment Advice shall indicate the details:

- a. Name,
- b. Aadhaar Number,
- c. Bank's Name,
- d. IFSC of Bank branch,
- e. Bank Account Number,
- f. Amount.

3. The accredited bank for the Ministry/Department will get the payment advice from CPSMS and distinguish between the payments advices for Aadhaar and non-Aadhaar enabled accounts for processing payments. The credit shall be passed into beneficiaries' account on the basis of Aadhaar number/bank account number. Accordingly, payments will be credited directly into the accounts of the beneficiaries. Banks will send the success / failure report to the CPSMS portal.

**NOTE:**

- i. The CPSMS portal means <http://cpsms.nic.in>
- ii. All Digital Signatures mentioned above shall be of minimum Class II as defined by Chief Controller of Certifying Authority, DeITY.
- iii. Regarding para C.(2) above the accounting and bank reconciliation guidelines will be issued by the office of CGA to all PAOs of the Central Ministries/Departments separately.

F. No. I-11011/40/2013  
Government of India  
Planning Commission  
DBT Division

Yojana Bhawan, Sansad Marg,  
New Delhi.

Dated: 12.4.2013

## OFFICE MEMORANDUM #5


**Subject: - Direct Benefit Transfer (DBT) - Consolidated Instructions for guidance on various issues related to Banks.**

Department of Financial Services, Ministry of Finance has issued various instructions to the banks from time to time with respect to the implementation of DBT. In continuation of earlier OMs, the undersigned is directed to consolidate and circulate the following instructions as issued directly by Department of Financial Services:-

<u>S.No.</u>	<u>Circular No</u>	<u>Date of Issue</u>	<u>Section</u>	<u>Subject</u>	<u>Addressed To</u>
1.	6/41/2012- FI( Vol.III)	March 4, 2013	Financial Inclusion	Seeding of Aadhaar Number in CBS for Direct Benefit Transfer for LPG	CEOs of all PSBs
2.	6/41/2012 - FI	February 20, 2013	Financial Inclusion	Direct Benefit Transfer- Seeding of bank accounts with Aadhaar Number	CEOs of PSBs and CEO, IBA
3.	F. No. 6/41/2012 - FI	February 18, 2013	Financial Inclusion	Direct Benefit Transfer - Preparation of Board Approved Implementation Plan	PSB,RRB
4.	6/23/2012 - FI (Vol II)	January 10, 2013	Financial Inclusion	Opening of Bank Accounts for DBT	CEOs of PSBs and Chairmen of RRBs

2. The above documents are available on the link  
<http://financialservices.gov.in/ncapp/FIDBTcircularindex.aspx>

3. This issues with the approval of Chairman, Executive Committee on Direct Benefits  
Transfer.



(Nidhi Khare)  
Adviser (DBT)

Tel: 011-2309 6584  
Fax: 2309 6802

Encl: As above

**To:**

1. Shri Ajit Seth, Cabinet Secretary, Rashtrapati Bhawan, New Delhi.
2. Shri Pulok Chatterji, Pr. Secretary to PM, South Block, New Delhi.
3. Shri R.S. Gujral, Secretary, D/o Expenditure, North Block, New Delhi.
4. Shri Rajiv Takru, Secretary, D/o Financial Services, M/o Finance, New Delhi.
5. Shri K. Desiraju, Secretary, D/o Health & Family Welfare, Nirman Bhawan, New Delhi.
6. Shri Ashok Thakur, Secretary, Department of Higher Education, Shastri Bhawan, New Delhi.
7. Smt. Vibha Puri Das, Secretary, M/o Tribal Affairs, Shastri Bhawan, New Delhi.
8. Shri Sutanu Behuria, Secretary, M/o Minority Affairs, Paryavaran Bhawan, New Delhi.
9. Shri Mrityunjay Sarangi, Secretary, M/o Labour & Employment, Shram Shakti Bhawan, New Delhi.
10. Shri Prem Narain, Secretary, M/o Women & Child Development, Shastri Bhawan, New Delhi.
11. Shri S. Vijay Kumar, Secretary, M/o Rural Development, Krishi Bhawan, New Delhi.
12. Shri Anil Goswami, Secretary, Social Justice & Empowerment Shastri Bhawan, New Delhi.
13. Shri Rajarshi Bhattacharyan, Secretary, D/o School Education, Shastri Bhawan, New Delhi.
14. Shri Sudhir Kumar, Secretary, D/o Food & Public Distribution, Krishi Bhawan, New Delhi.
15. Shri Sudhir Mittal, Secretary, D/o Fertilizers, Shastri Bhawan, New Delhi.
16. Shri Vivek Rae, Secretary, M/o Petroleum & Natural Gas, Shastri Bhawan, New Delhi.
17. Ms. P. Gopinath, Secretary, D/o Posts, Dak Bhawan, New Delhi.
18. Shri J. Satyanarayana, Secretary, D/o Electronics & IT, Electronic Niketan, CGO Complex, New Delhi.
19. Shri V.S. Madan, DG, UIDAI, Jeevan Bharati Bldg. New Delhi.

F.No. 6/23/2012 – FI (Vol II)  
Government of India  
Ministry of Finance  
Department of Financial Services  
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Jeevan Deep Building, Sansad Marg  
New Delhi, dated the 10<sup>th</sup> January, 2013

To

1. CEOs of all Public Sector Banks,
2. Chairman of all RRBs (through Sponsor Banks)

**Sub: Opening of Bank Accounts for Direct Benefit Transfer**

Sir(s)/ Madam(s),

I am directed to refer to this Department's letter no. 8/11/2011-FI dated 15.05.2012 and the subsequent instructions issued vide letters of even number dated 24.07.2012, 03.08.2012 and no. 6/41/2012-FI dated 16.11.2012 for opening of one account per family. This was done to ensure that every family in the country has access to banking facilities and banks have been conducting this campaign for the past 6 to 8 months.

2. It has been reported that a few banks are insisting that benefits under Direct Benefit Transfer scheme have to be received only in a joint family account. It is clarified that while the campaign for one account per family shall continue, banks have to ensure that wherever the beneficiary wants, a separate bank account in the name of beneficiary should be opened.

3. As already advised, the beneficiaries may also be encouraged to add their name in the existing account of the family members, if any.

4. All banks are accordingly, requested to ensure opening of bank accounts of beneficiaries as per these guidelines.

This issues with the approval of Secretary (FS)

Yours faithfully,

*sd*  
(Sandeep Kumar)  
Director (FI)

Copy to:

1. Secretary, Ministry of Social Justice and Empowerment, Department of Social Justice and Empowerment, Shastri Bhawan, New Delhi 110 001 w.r.t his DO letter No 1-17/2012-plan Div. dated 08.01.2013
2. Secretary of other Scheme Implementing Ministries/ Departments, Govt. of India
3. All SLBC Convenors
4. CEO, IBA
5. LDMS of 43 Pilot Districts
6. Nodal Officers of DFS in SLBC



F. No. 6/41/2012 – FI  
Government of India  
Ministry of Finance  
Department of Financial Services

-----  
*Jeevan Deep Building, Sansad Marg  
New Delhi, dated the 18<sup>th</sup> February, 2013*

To,  
**CEOs of all Public Sector Banks**  
**Chairperson of All Regional Rural Banks**

**Sub: Direct Benefit Transfer – Preparation of Board Approved  
Implementation Plan**

Sir (s) / Madam (s)

As you are aware, the Government of India has introduced the scheme of Direct Benefit Transfer (DBT) in respect of 26 schemes w.e.f 1<sup>st</sup> January, 2013. The scheme has already been rolled out in 31 districts and is to be rolled out in additional 12 districts on 1<sup>st</sup> March, 2013, taking the total number of pilot districts to 43. The DBT scheme is likely to be quickly extended to other districts and schemes in a phased manner.

2. Banks, particularly Public Sector banks and Regional Rural Banks because of their widespread presence in rural areas, have an important role in the successful roll out of Direct Benefit Transfer. In particular, Banks are required to:
  - i. Assist concerned Government Departments to ensure that every beneficiary has an account has a bank account as per his/her choice (A beneficiary may, however, as per his choice instead have an account in a post office).
  - ii. Be ready with Aadhaar Payment Bridge of NPCI, seed the bank accounts with Aadhaar and upload the same on NPCI Mapper. All PSBs have since joined Aadhaar payment Bridge.
  - iii. Undertake Electronic Fund Transfer into the account of beneficiaries based on payment advice received from concerned Government Departments.
  - iv. Ensure availability of banking infrastructure for the beneficiaries' to withdraw the amount through various access points, viz. Branch, ATM and Business Correspondent Agents (BCAs).
3. Considering the importance of the Direct benefit Transfer Scheme, it is necessary that each Bank prepares a Comprehensive Plan for Implementation of

Direct Benefit Transfer for the area assigned to the bank as its service area in rural areas and wards allocated in Urban Areas. This will enable the Banks to have a clear focus on all the activities to be completed at various levels and their time frame. The implementation plan will inter alia include:

- i. Assessment of the strengthening of banking infrastructure through the mapping exercise for the allocated service area. This will include identification of the number and location of new bank branches to be opened, ATMs to be installed and Business Correspondent Agents to be engaged or Common Service Centres to be engaged as Business Correspondent Agents. Month and Region wise plan for their roll out should also be finalised.
- ii. Activities to be undertaken by the bank for complete inter operability of the bank customers. A customer at bank branch should be able to transact at the BCA and a customer enrolled at BCA should be able to transact at bank branch or any other channel. The customer of a bank must be able to transact through the BCA of any other bank also. Banks must quickly migrate to an inter-operable environment.
- iii. Ensuring that every beneficiary in the service area of the bank has a bank account. This account can be with any other bank or with a post office if the beneficiary so desires. This will require close coordination with the respective District Collectors and implementing agencies. Scheme wise details of beneficiaries would be collected from the respective Departments through the District Collectors by the respective Lead District Managers and circulated to the Banks as per their service area. Based on this bank accounts where ever needed must be opened.
- iv. Ensuring that every beneficiary under the schemes taken up under Direct Benefit Transfer is issued an ATM Debit card.
- v. Installation of onsite ATM at each bank branch and other suitable locations.
- vi. Ensuring that the RRBs sponsored by the PSB are also ready with Aadhaar Payment Bridge which has now been subsumed into National Automated Clearing House by NPCI.
- vii. Ensuring that the Bank is ready with kiosk based banking solution to engage Common Service Centres as BCAs.
- viii. Instructions for implementation of DBT, opening of bank accounts, collection of Aadhaar details from the District Administration/beneficiary, mapping of bank account details on NPCI Mapper, uploading of DBT files, informing the sponsoring department about the success/failure of the DBT advice and generation of MIS must be clearly spelt out at all levels.

4. Implementation Plan, as stated at para 3 above, should be prepared for the Region/Zone, and various administrative hierarchies and aggregated into a Bank level Plan. This will allow the responsibilities to be clearly defined at various levels. The Implementation Plan must be prepared by 28.2.2013 and a copy sent to this department at [fi-dfs@nic.in](mailto:fi-dfs@nic.in). The Implementation Plan must be placed before the Board at its next meeting and got approved. In case of any changes, a copy of the approved plan must also be sent to this Department.
5. Progress of implementation of this Plan must be reviewed by the CMD of the Bank every fortnight. The progress must also be placed before the Board in every meeting for review.
6. Sponsor Banks will also ensure that Implementation Plans are also prepared for each RRB.
7. This issues with the approval of Secretary Financial Services.

Yours faithfully,

  
(Sandeep Kumar)  
Director (FI)

Copy to the following for information and necessary action:

1. Deputy Governor, Reserve Bank of India,
2. CEO, Indian Banks Association, Mumbai

F.No. 6/41/2012 - FI Government of  
India Ministry of Finance  
Department of Financial Services

Jeevan Deep Building, Sansad Marg New Delhi,  
dated the 20<sup>th</sup> February, 2013

To

1. CEOs of all Public Sector Banks,
2. CEO, IBA

**Sub: Direct Benefit Transfer - Seeding of bank accounts with Aadhaar Number.**

Sir(s)/ Madam(s),

During review of the progress of seeding of beneficiary bank account with Aadhaar based as per the information received from the departments in the 43 pilot districts, it has been noted that in many districts, considerable gap exists between details received & bank accounts seeded with Aadhaar.

2. Banks are required to issue specific directions to the Lead District Managers in the districts where bank have Lead Bank Responsibility to ensure:

- i. Close coordination with District Collector to collect details of beneficiaries, their bank account and Aadhaar Number in electronic form. Detailed instructions have been issued by the Planning Commission vide OM No 1-11011/40/2012-DCT dated 08.01.2013.
- ii. LDMS must without any delay supply bankwise information to the various banks in the district.
- iii. LDMS must also obtain feedback on accounts seeded with Aadhaar and reasons for rejections.
- iv. Cases of rejections must be immediately sent to the District Collector/Department for rectification.

3. Banks must also advise all their branches to ensure that:
  - i. The Aadhaar details of the beneficiaries received through the LDM are immediately seeded into the bank account on the same day.
  - ii. To report the status back to LDM. Cases of rejections must be conveyed with reasons.
  
4. Banks must also ensure that details of bank account seeded with Aadhaar are mapped on the NPCI mapper at the end of every day.
  
5. During the meeting with CEOs of PSBs on 22.02.2013, Secretary (FS) would also be discussing the issue.

Yours Sincerely,

(Umesh Kumar) Joint Secretary (BA)  
Department of Financial Services

F. No. 6/41/2012 - FI Government  
of India Ministry of Finance  
Department of Financial Services

*Jeevan Deep Building, Sansad Marg New Delhi,  
dated the 18<sup>th</sup> February, 2013*

To,  
**CEOs of all Public Sector Banks Chairperson  
of All Regional Rural Banks**

**Sub: Direct Benefit Transfer - Preparation of Board Approved Implementation  
Plan**

Sir (s) / Madam (s)

As you are aware, the Government of India has introduced the scheme of Direct Benefit Transfer (DBT) in respect of 26 schemes w.e.f 1<sup>st</sup> January, 2013. The scheme has already been rolled out in 31 districts and is to be rolled out in additional 12 districts on 1<sup>st</sup> March, 2013, taking the total number of pilot districts to 43. The DBT scheme is likely to be quickly extended to other districts and schemes in a phased manner.

2. Banks, particularly Public Sector banks and Regional Rural Banks because of their widespread presence in rural areas, have an important role in the successful roll out of Direct Benefit Transfer. In particular, Banks are required to:

- i. Assist concerned Government Departments to ensure that every beneficiary has an account has a bank account as per his/her choice (A beneficiary may, however, as per his choice instead have an account in a post office).
- ii. Be ready with Aadhaar Payment Bridge of NPCI, seed the bank accounts with Aadhaar and upload the same on NPCI Mapper. All PSBs have since joined Aadhaar payment Bridge.
- iii. Undertake Electronic Fund Transfer into the account of beneficiaries based on payment advice received from concerned Government Departments.
- iv. Ensure availability of banking infrastructure for the beneficiaries' to withdraw the amount through various access points, viz. Branch, ATM and Business Correspondent Agents (BCAs).

3. Considering the importance of the Direct benefit Transfer Scheme, it is necessary that each Bank prepares a Comprehensive Plan for Implementation of

Direct Benefit Transfer for the area assigned to the bank as its service area in rural areas and wards allocated in Urban Areas. This will enable the Banks to have a clear focus on all the activities to be completed at various levels and their time frame. The implementation plan will inter alia include:

- i. Assessment of the strengthening of banking infrastructure through the mapping exercise for the allocated service area. This will include identification of the number and location of new bank branches to be opened, ATMs to be installed and Business Correspondent Agents to be engaged or Common Service Centres to be engaged as Business Correspondent Agents. Month and Region wise plan for their roll out should also be finalised.
    - ii. Activities to be undertaken by the bank for complete inter operability of the bank customers. A customer at bank branch should be able to transact at the BCA and a customer enrolled at BCA should be able to transact at bank branch or any other channel. The customer of a bank must be able to transact through the BCA of any other bank also. Banks must quickly migrate to an inter-operable environment.
    - iii. Ensuring that every beneficiary in the service area of the bank has a bank account. This account can be with any other bank or with a post office if the beneficiary so desires. This will require close coordination with the respective District Collectors and implementing agencies. Scheme wise details of beneficiaries would be collected from the respective Departments through the District Collectors by the respective Lead District Managers and circulated to the Banks as per their service area. Based on this bank accounts where ever needed must be opened.
  - iv. Ensuring that every beneficiary under the schemes taken up under Direct Benefit Transfer is issued an ATM Debit card.
  - v. Installation of onsite ATM at each bank branch and other suitable locations.
  - vi. Ensuring that the RRBs sponsored by the PSB are also ready with Aadhaar Payment Bridge which has now been subsumed into National Automated Clearing House by NPCI.
  - vii. Ensuring that the Bank is ready with kiosk based banking solution to engage Common Service Centres as BCAs.
  - viii. Instructions for implementation of DBT, opening of bank accounts, collection of Aadhaar details from the District Administration/beneficiary, mapping of bank account details on NPCI Mapper, uploading of DBT files, informing the sponsoring department about the success/failure of the DBT advice and generation of MIS must be clearly spelt out at all levels.
4. Implementation Plan, as stated at para 3 above, should be prepared for the Region/Zone, and various administrative hierarchies and aggregated into a Bank level Plan. This will allow the responsibilities to be clearly defined at various levels. The Implementation

Plan must be prepared by 28.2.2013 and a copy sent to this department at [fi-dfs@nic.in](mailto:fi-dfs@nic.in). The Implementation Plan must be placed before the Board at its next meeting and got approved. In case of any changes, a copy of the approved plan must also be sent to this Department.

5. Progress of implementation of this Plan must be reviewed by the CMD of the Bank every fortnight. The progress must also be placed before the Board in every meeting for review.
6. Sponsor Banks will also ensure that Implementation Plans are also prepared for each RRB.
7. This issues with the approval of Secretary Financial Services.

Yours faithfully,

(Sandeep Kumar)  
Director (FI)

Copy to the following for information and necessary action:

1. Deputy Governor, Reserve Bank of India,
2. CEO, Indian Banks 'Association, Mumbai



F.No. 6/23/2012 - FI (Vol II)  
Government of India Ministry of  
Finance Department of Financial  
Services

Jeevan Deep Building, Sansad Marg New  
Delhi, dated the 10<sup>th</sup> January, 2013

To

1. CEOs of all Public Sector Banks,
2. Chairman of all RRBs (through Sponsor Banks)

**Sub: Opening of Bank Accounts for Direct Benefit Transfer**

Sir(s)/ Madam(s),

I am directed to refer to this Department's letter no. 8/11/2011 -FI dated 15.05.2012 and the subsequent instructions issued vide letters of even number dated 24.07.2012, 03.08.2012 and no. 6/41/2012-FI dated 16.11.2012 for opening of one account per family. This was done to ensure that every family in the country has access to banking facilities and banks have been conducting this campaign for the past 6 to 8 months.

2. It has been reported that a few banks are insisting that benefits under Direct Benefit Transfer scheme have to be received only in a joint family account. It is clarified that while the campaign for one account per family shall continue, banks have to ensure that wherever the beneficiary wants, a separate bank account in the name of beneficiary should be opened.

3. As already advised, the beneficiaries may also be encouraged to add their name in the existing account of the family members, if any.

4. All banks are accordingly, requested to ensure opening of bank accounts of beneficiaries as per these guidelines.

This issues with the approval of Secretary (FS)

Yours faithfully,

(Sandeep Kumar)

Director (FI)

Copy to:

1. Secretary, Ministry of Social Justice and Empowerment, Department of Social Justice and Empowerment, Shastri Bhawan, New Delhi 110 001 w.r.t his DO letter No 1-17/2012-plan Div. dated 08.01.2013
2. Secretary of other Scheme Implementing Ministries/ Departments, Govt. of India
3. All SLBC Convenors
4. CEO, IBA
5. LDMs of 43 Pilot Districts
6. Nodal Officers of DFS in SLBC

File No. I-11011/40/2013  
Government of India  
Planning Commission  
(DBT Division)

Yojana Bhawan, Sansad Marg,  
New Delhi-110001  
Dated: 12.4.2013

**OFFICE MEMORANDUM # 6**

**Subject: Direct Benefits Transfer - Application for facilitating implementation of Direct Benefit Transfer (DBT).**

National Informatics Centre (NIC) has developed a software application to facilitate implementation of Direct Benefit Transfer (DBT) by the Central Government Line Ministries. The same is available on <http://dbtapp.gov.in>.

2. This system will enable the field functionaries at the District/State level to upload, verify, and certify the list of beneficiaries and automatically forward the same to CPSMS for authorization of payment by the designated officers in the Central Line Ministries. NIC is issuing Digital Signature Certificates (DSCs) to the Officers nominated by the Line Ministries for this purpose. This software has been demonstrated to the Ministries which are participating in the DBT.


3. The system flow pertaining to this application is as under:

- a) Ministry shall finalize the spreadsheet based format for each scheme to get the digitized list of beneficiaries from State/District whichever may be the case.
- b) Ministry shall handover the format to NIC for uploading in <http://dbtapp.gov.in>.
- c) Ministry shall intimate the respective Line/Nodal Department in State.
- d) The concerned Line/Nodal Department in State shall nominate an official to approach NIC State Unit to get user-id/password and apply for DSC.
- e) State Scheme Administrator shall view aggregated spreadsheet, finalize & freeze the format in <http://dbtapp.gov.in> so that the format can be downloaded within the State by field level functionaries of the scheme.
- f) The concerned Line/Nodal Department in State shall nominate an official in each district to approach NIC District Centre user-id/password to perform the role of District Scheme Administrator.
- g) District Scheme Administrator shall create accounts of District Scheme Verifier and Contributors.
- h) District Scheme Verifier shall apply for DSC with the technical guidance of NIC officials.
- i) Contributor will have the facility to download spreadsheet based format, enter the data, upload, validate and transmit the data file using the system.
- j) District Scheme Verifier shall verify & digitally sign the list of beneficiaries, uploaded by the contributor, using the software so that the list becomes available to State Scheme Administrator.

- k) State Scheme Administrator shall endorse the beneficiary list, using DSC, being sent to Central Ministry.
- l) The Programme Division in the Ministry shall process the beneficiary list using CPSMS for payment.
- m) CPSMS to send the response back to <http://dbtapp.gov.in> which becomes visible to all concerned stakeholders.
- n) NIC is required to conduct training programme on the software for officials identified by State Government proposed to be using the system.
- o) The following checks are suggested for smooth operations of the system:
- <http://dbtapp.gov.in> is meant to be used by field functionaries involved in the implementation of a DBT scheme.
  - Ministry will use only CPSMS for processing sanction & payment and will not use directly <http://dbtapp.gov.in>
  - <http://dbtapp.gov.in> will act as a digitally signed beneficiary-list feeder to CPSMS and get back response.
  - The system will allow Contributor to leave amount field blank but ensure that verifier enters amount that is due to each beneficiary before it is sent further.
  - The system will check structural validity of Aadhaar number of each individual using Verhoeff Algorithms prescribed by UIDAI for the purpose.
  - The system will not allow transmission of blank record in the list being sent to higher levels.
  - The same official should not perform role of contributor and verifier

The flow chart laying out the system flow and status of demonstration and issuance of DSCs are enclosed as **Annexure I** and **II** respectively.

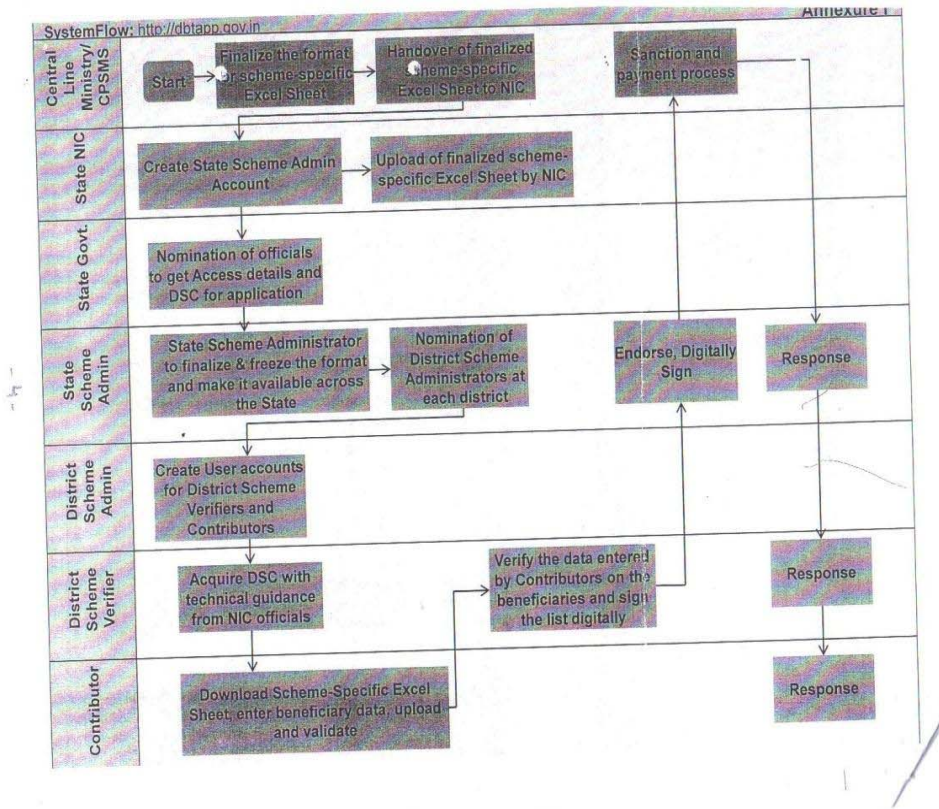
4. The Central Line Ministries/Departments may write to their counterpart Departments in the State Governments apprising them about the system and advise them to designate the officials at State and District level who will be authorized to work on <http://dbtapp.gov.in>. Also, the States may be advised to inform the officials who are designated as Verifiers at district level and State Scheme Administrators to apply for Digital Signature Certificate (DSC) to respective NIC State Unit and contact local NIC officials for training on <http://dbtapp.gov.in>.
5. Compliance to these instructions shall be completed by 30.04.2013.
6. This issues with the approval of Chairman, Executive Committee on Direct Benefits Transfer.

  
(Nidhi Khare)  
Adviser (DBT)  
Tel.: 23096584  
Fax: 23096802

Encl: As above

**To :**

1. Shri Ajit Seth, Cabinet Secretary, Rashtrapati Bhawan, New Delhi.
2. Shri Pulok Chatterji, Pr. Secretary to PM, South Block, New Delhi.
3. Shri R.S. Gujral, Secretary, D/o Expenditure, North Block, New Delhi.
4. Shri. Rajiv Takru, Secretary, Department of Financial Services, Ministry of Finance, New Delhi.
5. Shri. K. Desi Raju, Secretary, Ministry of Health and Family Welfare, Nirman Bhawan, New Delhi.
6. Shri Ashok Thakur, Secretary, Department of Higher Education, Shastri Bhawan, New Delhi.
7. Smt. Vibha Puri Das, Secretary, M/o Tribal Affairs, Shastri Bhawan, New Delhi.
8. Shri Sutanu Behuria, Secretary, M/o Minority Affairs, Paryavaran Bhawan, New Delhi.
9. Shri Mrityunjay Sarangi, Secretary, M/o Labour & Employment, Shram Shakti Bhawan, New Delhi.
10. Shri Prem Narain, Secretary, M/o Women & Child Development, Shastri Bhawan, New Delhi.
11. Shri S. Vijay Kumar, Secretary, M/o Rural Development, Krishi Bhawan, New Delhi.
12. Shri Anil Goswami, Secretary, Social Justice & Empowerment Shastri Bhawan, New Delhi.
13. Shri Rajarshi Bhattacharyan, Secretary, D/o School Education, Shastri Bhawan, New Delhi.
14. Shri Sudhir Kumar, Secretary, D/o Food & Public Distribution, Krishi Bhawan, New Delhi.
15. Shri Sudhir Mittal, Secretary, D/o Fertilizers, Shastri Bhawan, New Delhi.
16. Shri. Vivek Rae, Secretary, Ministry of Petroleum and Natural Gas, Shastri Bhawan, New Delhi.
17. Ms. P. Gopinath, Secretary, D/o Posts, Dak Bhawan, New Delhi.
18. Shri J. Satyanarayana, Secretary, D/o Electronics & IT, Electronic Niketan, CGO Complex, New Delhi.
19. Shri. V.S Madan, DG, UIDAI, Jeevan Bharti Building, New Delhi.



S.No.	Ministry/Department	Scheme Name	DBt App Status	Annexure II	
				DSC Status	DSC Status
1		Post Matric Scholarship for SC			
2		Pre-Matric Scholarship for SC Students			
3	Ministry of Social Justice & Empowerment	Pre-Matric Scholarship for children of those engaged in unclean operations	Demo Given, Excel Sheet finalized	DSC Issued	DSC Issued
4		Upgradation of merit of SC Students			
5		Post Matric Scholarship for OBCs			
6		Top class educations scheme			
7	Ministry of Human Resources Development, D/o Higher Education	Scholarship to Universities/ College Students	Demo Given, Finalized	DSC Issued (except for AICTE and UGC schemes where forms are awaited)	DSC Issued (except for AICTE and UGC schemes where forms are awaited)
8		Fellowship Schemes of UGC			
9		Fellowship Schemes of AICTE			
10	Ministry of Human Resources Development, D/o School Education &	National Means cum Merit Scholarship	Excel Sheet awaited	DSC Issued (except for AICTE and UGC schemes where forms are awaited)	DSC Issued (except for AICTE and UGC schemes where forms are awaited)
11		National Incentive for the Girls Child for Secondary Education			
12	Ministry of Tribal Affairs	Post Matric Scholarship Scheme for ST Students	Demo Given twice, Finalized	DSC Issued	DSC Issued
13		Top Class Education Scheme			
14		Rajiv Gandhi National Fellowship			
15	Ministry of Minority Affairs	Merit-cum-Means Scholarship	Already have full workflow based	DSC Issued	DSC Issued
16		Matric Scholarship scheme			
17		Maulana Azad National Fellowship			
18		Indira Gandhi Matritva Sahyog Yojana (IGMSY)			
19	Ministry of Women & Child Development	Dhanalakshmi Scheme	Demo Given, Finalized	One DSC issued; another form awaited	One DSC issued; another form awaited

20	Ministry of Health & Family Welfare	Janani Suraksha Yojana	A ready have full workflow based application	DSC Issued
21		Scholarship to the Children of beedi workers		
22		Housing Subsidy to beedi workers		
23		Stipend to children in the special schools under the Child Labour Project		
24	Ministry of Labour & Employment	Stipend to trainees under the Scheme of Welfare of SC/ST job seekers through coaching, Guidance and Vocational Training Payment of stipend to trainees under the scheme of Skill Development in 34 Districts affected by Left Wing Extremism (LWE)	Demo Given twice, Finalized Excel Sheet awaited	DSC Issued
25				



No. I-11011/40/2012-DCT  
Government of India  
Planning Commission  
(DBT Division)

Yojana Bhawan, Sansad Marg  
New Delhi 110011  
Dated: 12.4.2013

**OFFICE MEMORANDUM # 7**

**Sub: Direct Benefits Transfer - Inclusion of Bank Account number in Payment Advice extended till 30.9.2013 – reg.**

Department of Expenditure, Ministry of Finance issued Office Memorandum No. 22(09)/PF-II/2012, dated 21<sup>st</sup> March, 2013, on the above cited subject, wherein, the following was stated:

At the meeting held on 26.12.12, under the chairmanship of the Finance Minister, to discuss issues related to implementation of Direct Benefit Transfer (DBT) Scheme, it was decided that the Payment Advice will contain the Aadhaar number and Bank Account number for the payments to be made under DBT scheme till 31.03.2013, after which a review will be undertaken to examine the need for inclusion of the bank account number in the Payment Advice. Once, Aadhaar coverage is complete, the Payment Advice should be with only the Aadhaar number and bank account should not be included in the Payment Advice.

However, considering that seeding of bank accounts with Aadhaar number is yet to be completed, **it has been decided that the payment advice shall continue to contain the Aadhaar number and Bank Account number for the payments to be made under the DBT scheme till 30.09.2013, after which a review will be undertaken.**

2. The abovementioned Office Memorandum was issued by Department of Expenditure, Ministry of Finance with the approval of the Finance Minister.
3. The undersigned is directed to re-issue and circulate the same as OM #7.
4. This issues with the approval of Chairman, Executive Committee on Direct Benefits Transfer.

  
(Nidhi Khare)  
Adviser (DBT)  
Tel: 011-2309 6584  
Fax: 2309 6802

Encl: As above

To :

1. Shri Ajit Seth, Cabinet Secretary, Rashtrapati Bhawan, New Delhi.
2. Shri Pulok Chatterji, Pr. Secretary to PM, South Block, New Delhi.

No. 22(09)/PF-II/2012  
Government of India  
Ministry of Finance  
Department of Expenditure

New Delhi, dated the March 21, 2013

**OFFICE MEMORANDUM**

*Subject: Direct Benefits Transfer scheme-inclusion of bank account no. in payment advice -regarding*

Reference may kindly be made to the meeting to discuss issues related to the implementation of Direct Benefit Transfer (DBT) Scheme held on 26.12.2012 under the Chairmanship of the Finance Minister.

2. It may be recalled that as per para 2(i) of the minutes, it was decided that "The Payment Advice will contain the Aadhaar number and Bank Account number for the payments to be made under the DBT scheme till 31.03.2013, after which a review will be undertaken to examine the need for inclusion of the bank account number in the Payment Advice. Once, Aadhaar coverage is complete, thereafter the Payment advice should be with only the Aadhaar number, and bank account should not be included in the Payment Advice."
3. However, considering that seeding of bank accounts with adhaar number is yet to be completed, it has been decided that the payment advice shall continue to contain the Aadhaar number and Bank Account number for the payments to be made under the DBT scheme till 30.09.2013, after which a review will be undertaken.
4. Planning Commission may take necessary action to implement the above decision.
5. This Issues with the approval of the Finance Minister.

*o/c*  
*Neehar*  
21/03/13  
(Neehar Ranjan Pandey)  
Deputy Secretary (PF II)  
Tel: 23093109

Adviser (Ms. Nidhi Khare),  
Planning Commission (DCT Cell),  
Yojana Bhawan, New Delhi-110001

Copy to: (i) Controller General of Accounts; (ii) Department of Financial Services {Sh. Umesh Kumar, Joint Secretary}

Copy also to: Joint Secretary {Sh. B V R Subrahmanyam} for kind information.

*Issued  
21/3/13*

**List of DBT Schemes**

Sl. No	Ministry/ Department	No. of Schemes	CS/ CSS/ACA	Name of the Scheme
1	M/o Social Justice & Empowerment	1	CSS	Post Matric Scholarship for SC Students.
		2	CSS	Pre-Matric Scholarship for SC Students.
		3	CSS	Pre-Matric Scholarship for Children of those engaged in unclean occupations.
		4	CS	Upgradation of merit of SC Students.
		5	CSS	Post Matric Scholarship for OBCs.
		6	CS	Top Class Education Scheme.
2	M/o HRD, D/o Higher Education	1	CS	Scholarship to Universities/College Students.
		2	CS	Fellowship Schemes of UGC.
		3	CS	Fellowship Schemes of AICTE.
3	M/o HRD, D/o School Education & Literacy	1	CS	National Means cum Merit Scholarship.
		2	CS	National Scheme for Incentive for the girl child for secondary education.
4	M/o Tribal Affairs	1	CSS	Post Matric Scholarship Scheme for ST
		2	CS	Top Class Education System.
		3	CS	Rajiv Gandhi National Fellowship.
5	M/o Minority Affairs	1	CSS	Matric Scholarship Scheme.
		2	CS	Maulana Azad National Fellowship.
		3	CSS	Merit cum Means Scholarship Scheme.
6	M/o Women and Child Development	1	CSS	Indira Gandhi Matritva Sahyog Yojana (IGMSY).
		2	CS	Dhanalakshmi Scheme.
7	M/o Health & Family Welfare	1	CSS	Janani Suraksha Yojana.
8	M/o Labour and Employment	1	CS	Scholarship to the Children of beedi workers.
		2	CS	Housing subsidy to beedi workers.
		3	CSS	Stipend to children in the special schools under the Child Labour Project.
		4	CS	Stipend to trainees under the Scheme of Welfare of SC/ST job seekers through Coaching, Guidance and Vocational Training.
		5	CSS	Payment of stipend to trainees under the Scheme of Skill Development in 34 Districts affected by Left Wing Extremism (LWE).
9	M/o Rural Development	1	ACA	Indira Gandhi National Old Age Pension Scheme. (IGNOAPS)
		2	ACA	Indira Gandhi National Widow Pension Scheme.
		3	ACA	Indira Gandhi National Disability Pension Scheme.
10	M/O Petroleum & Natural Gas	1		LPG Subsidy (to begin from 15.5.2013)

CS- Central Sector  
 CSS- Centrally Sponsored Scheme  
 ACA-Additional Central Assistance

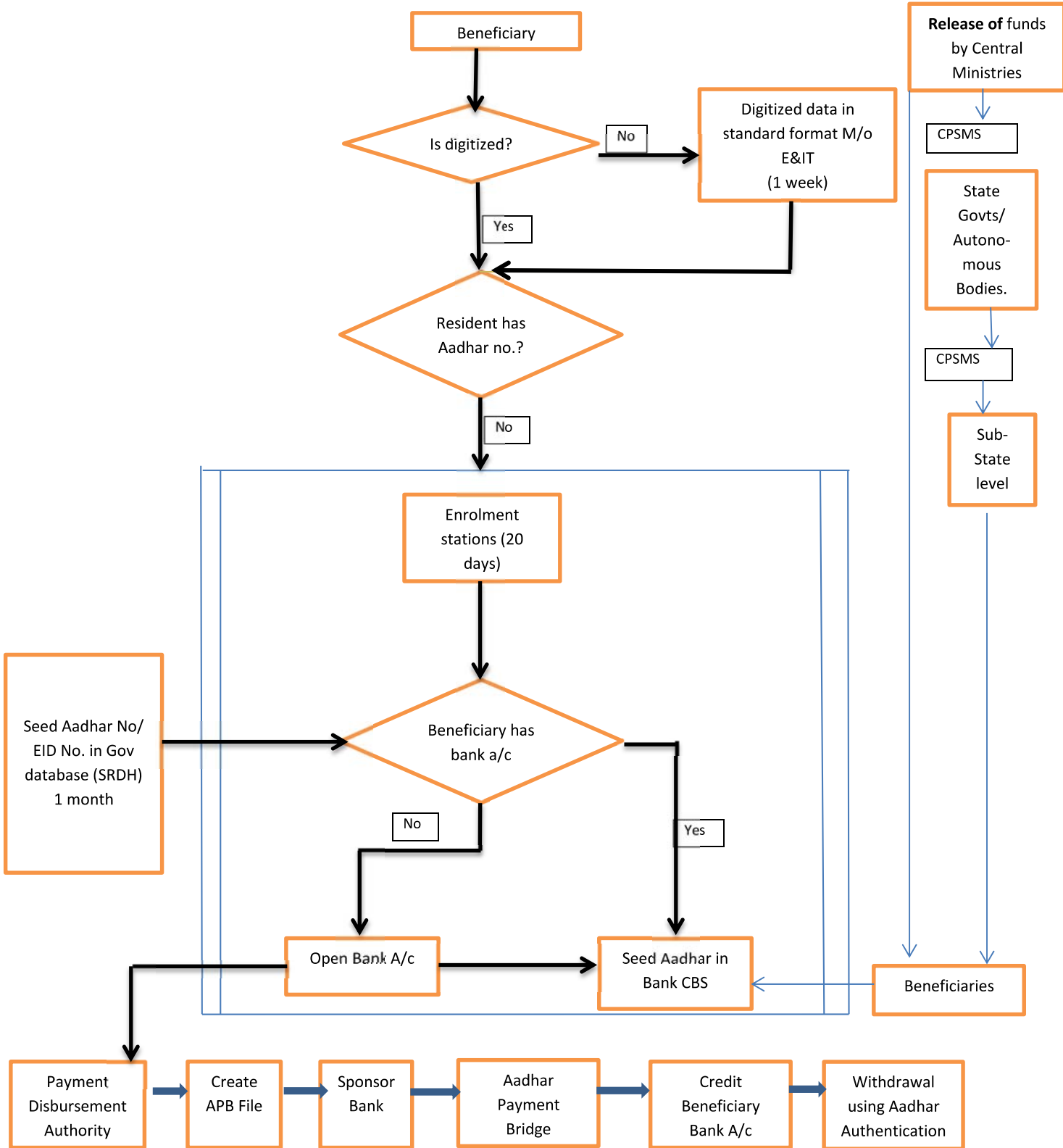
LIST OF PHASE-I & PHASE-II DBT DISTRICTS					
Sl. No.	Name of the State/ UT		43 Districts included in Phase - I		78 Districts to be included in Phase –II from 01.07.2013
1	Karnataka	1	Tumkur		
		2	Mysore		
		3	Dharwad		
2	Kerala	4	Pathanamthitta	1	Palakkad
		5	Wayanad	2	Kottayam
				3	Ernakulam
				4	Alappuzha
				5	Idukki
				6	Thiruvananthapuram
				7	Kozhikode
				8	Thrissur
				9	Kannur
3	Puducherry	6	Puducherry	10	Yanam
4	Chandigarh	7	Chandigarh		
5	Haryana	8	Ambala		
		9	Sonipet		
6	Punjab	10	SBSNagar/Nawanshahar	11	Jalandhar
		11	Fatehgarh Sahib	12	Barnala
		12	Gurdaspur		
7	Delhi	13	North East Delhi	13	Central Delhi
		14	North West Delhi	14	East Delhi
				15	North Delhi
				16	South West Delhi
				17	West Delhi
				18	South Delhi
8	Madhya Pradesh	15	Hosangabad	19	Burhanpur
		16	East Nimar(Khandwa)	20	Bhopal
		17	Harda	21	Jabalpur
9	Rajasthan	18	Ajmer	22	Jhunjhunu
		19	Udaipur	23	Pali
		20	Alwar	24	Kota
10	Sikkim	21	West	25	South
		22	East	26	North
11	Tripura	23	Khowai		
		24	Dhalai		
		25	North		
		26	West		
12	Andhra Pradesh	27	Hyderabad	27	Srikakulam
		28	Anantpur	28	Krishna
		29	Chittor	29	Guntur
		30	East Godavari	30	Adilabad
		31	Ranga Reddy	31	Cuddapah(YSR Kadapa)
				32	Vizianagaram

				33	Kurnool
				34	Nalgonda
13	Daman &Diu	32	Diu		
		33	Daman		
14	Goa	34	North Goa	35	South Goa
15	Maharashtra	35	Wardha	36	Aurangabad(MH)
		36	Mumbai + Suburban	37	Gondiya
		37	Amravati	38	Jalgaon
		38	Pune	39	Jalna
		39	Namdurbar	40	Latur
				41	Ratnagiri
16	Jharkhand	40	Saraikela-Kharswan	42	Khunti
		41	Ranchi	43	Loharidaga
		42	Rangarh	44	Bokaro
		43	Hazaribag		
17	Himachal Pradesh			45	Hamirpur
				46	Una
				47	Bilaspur
				48	Mandi
				49	Kullu
				50	Solan
18	Gujarat			51	Mehsana
				52	Valsad
				53	Bhavnagar
				54	Anand
19	Tamilnadu			55	Ariyalur
				56	Pudukottai
				57	Tirucherrapalli
20	West Bengal			58	Coochbehar
				59	Howrah
21	Odisha			60	Bolangir
				61	Puri
				62	Cuttak
				63	Sonapur
22	Lakshadweep			64	Lakshadweep
23	Uttar Pradesh			65	Etawah
				66	Chitrakoot
				67	Sant Kabir Nagar
				68	Sharwasti
				69	Rae Bareilly
				70	Amethi
24	Uttarakhand			71	Bageshwar
				72	Champawat
				73	Tehri Garhwal
25	Chhattisgarh			74	Dhamtari
				75	Koriya
26	Bihar			76	Arwal
				77	Sheohar
				78	Sheikhpura

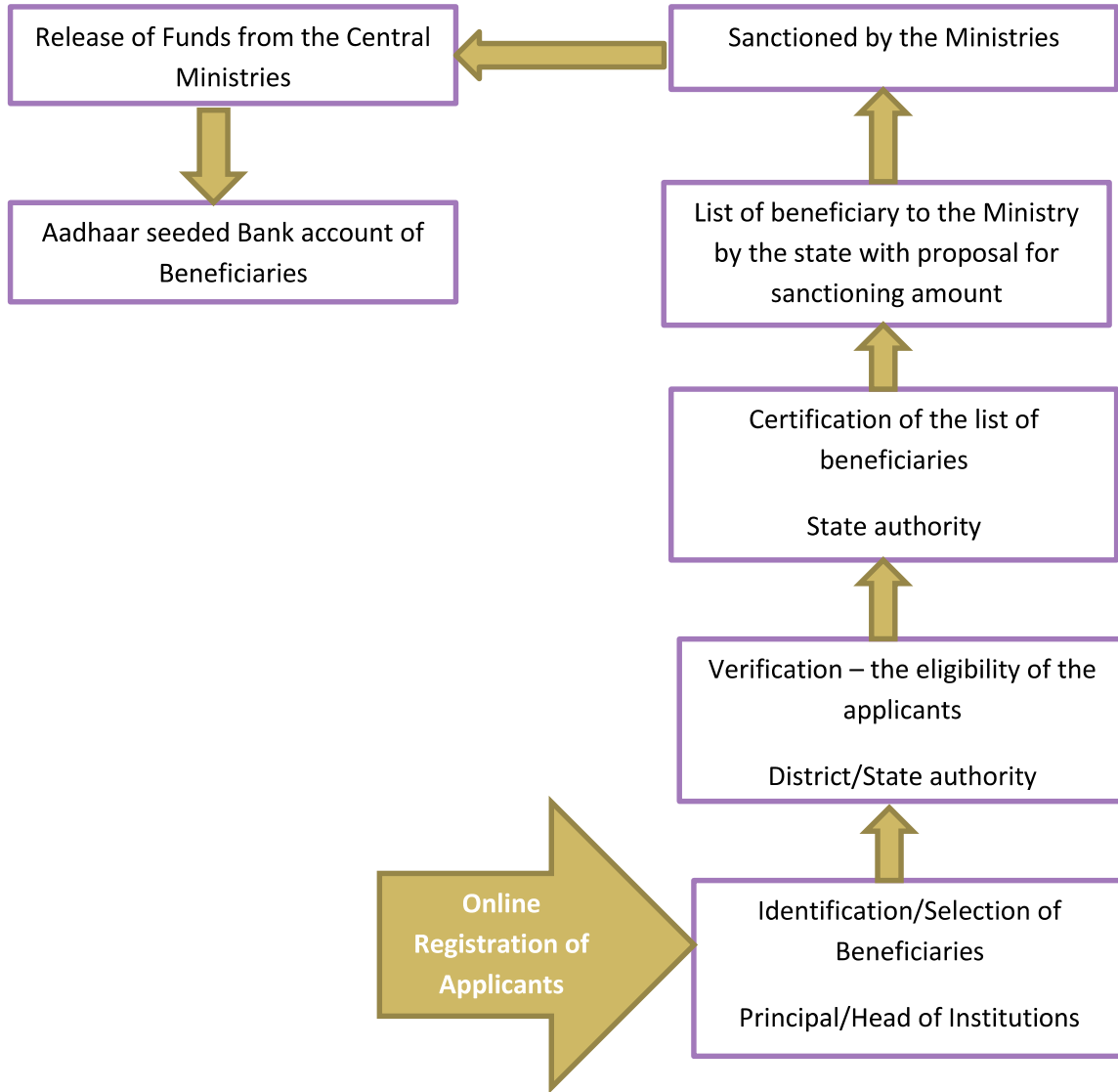
**LIST OF 20 DISTRICTS FOR DBT ROLL OUT OF LPG SUBSIDY**

Sl. No	States/UTs	Districts
1	Andhra Pradesh	Anantpur
2		Chittoor
3		East Godavari
4		Hyderabad*
5		Ranga Reddy*
6	Daman & Diu	Diu
7	Goa	North Goa
8	Himachal Pradesh	Bilaspur
9		Hamirpur
10		Mandi
11		Una
12	Karnataka	Mysore
13		Tumkur
14	Kerala	Pathanamthitta
15		Wayanad
16	Maharashtra	Wardha
17	Puducherry	Puducherry
18	Punjab	SBS Nagar / Nawanshahar
19	Madhya Pradesh	East Nimar (Khandwa)
20		Harda**

## Financial/Work Flow of DBT



**Suggested Financial / Work Flow for Direct Benefits Transfer for Post Matric/ Pre Matric Scholarship Schemes for SC/ST/OBC/Minorities**

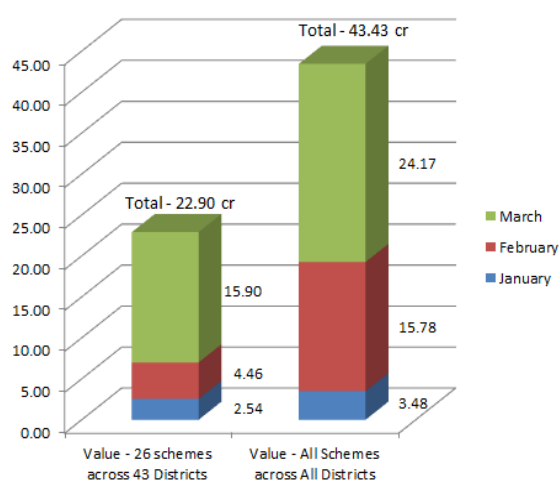




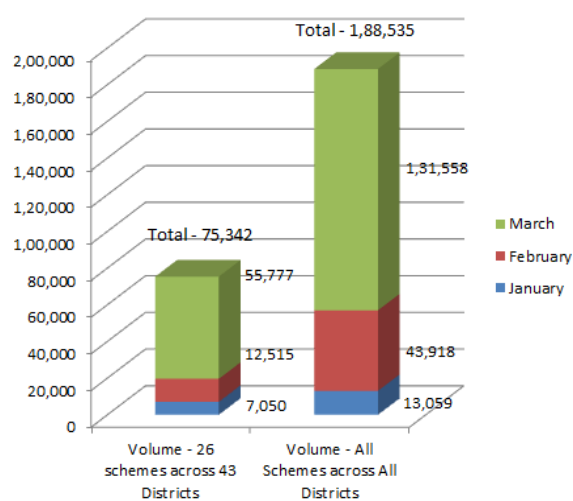
Transaction through APB or Non-APB mode under DBT

Mode of Transaction	Data provided by	No. of Schemes under DBT	Transactions in Volume	Transactions in Rs. crores
APB	NPCI/UIDAI	13	75,342	22.90
OTHER non APB (including CPSMS)	Concerned Ministries/ CGA	21	NA#	57.74
<b>Total</b>				<b>80.64</b>

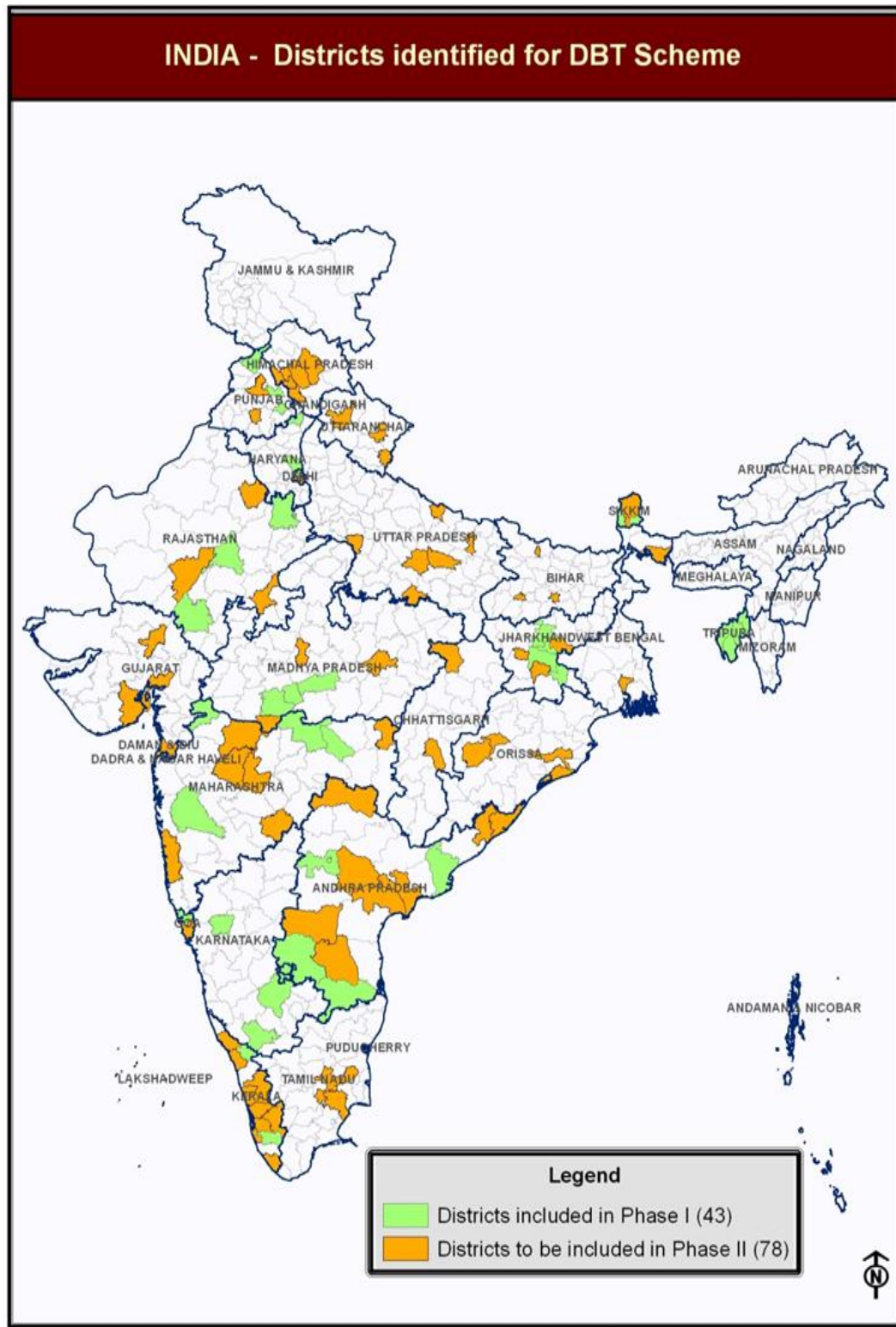
APB Value (In Rs. Cr.)



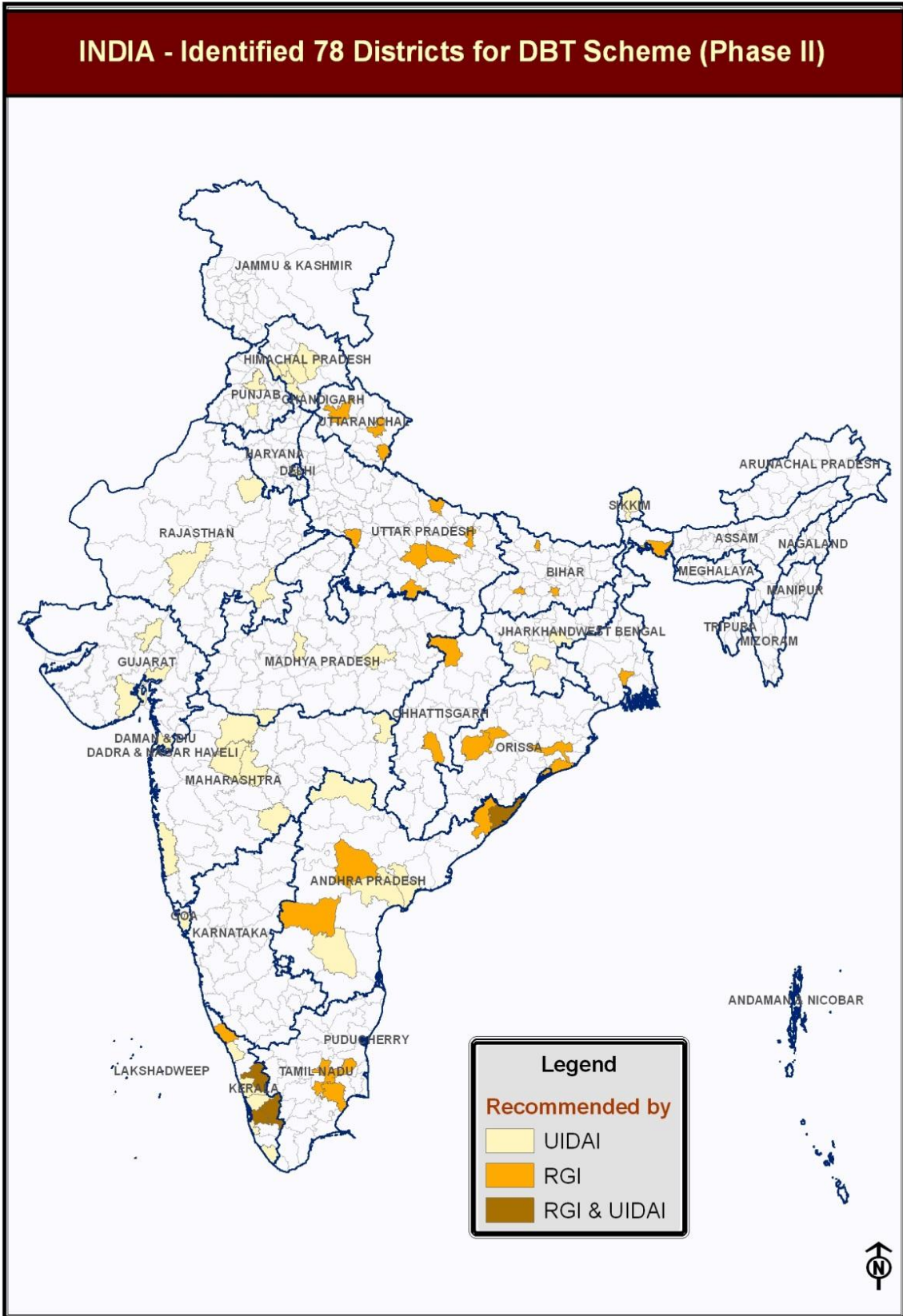
APB Volumes



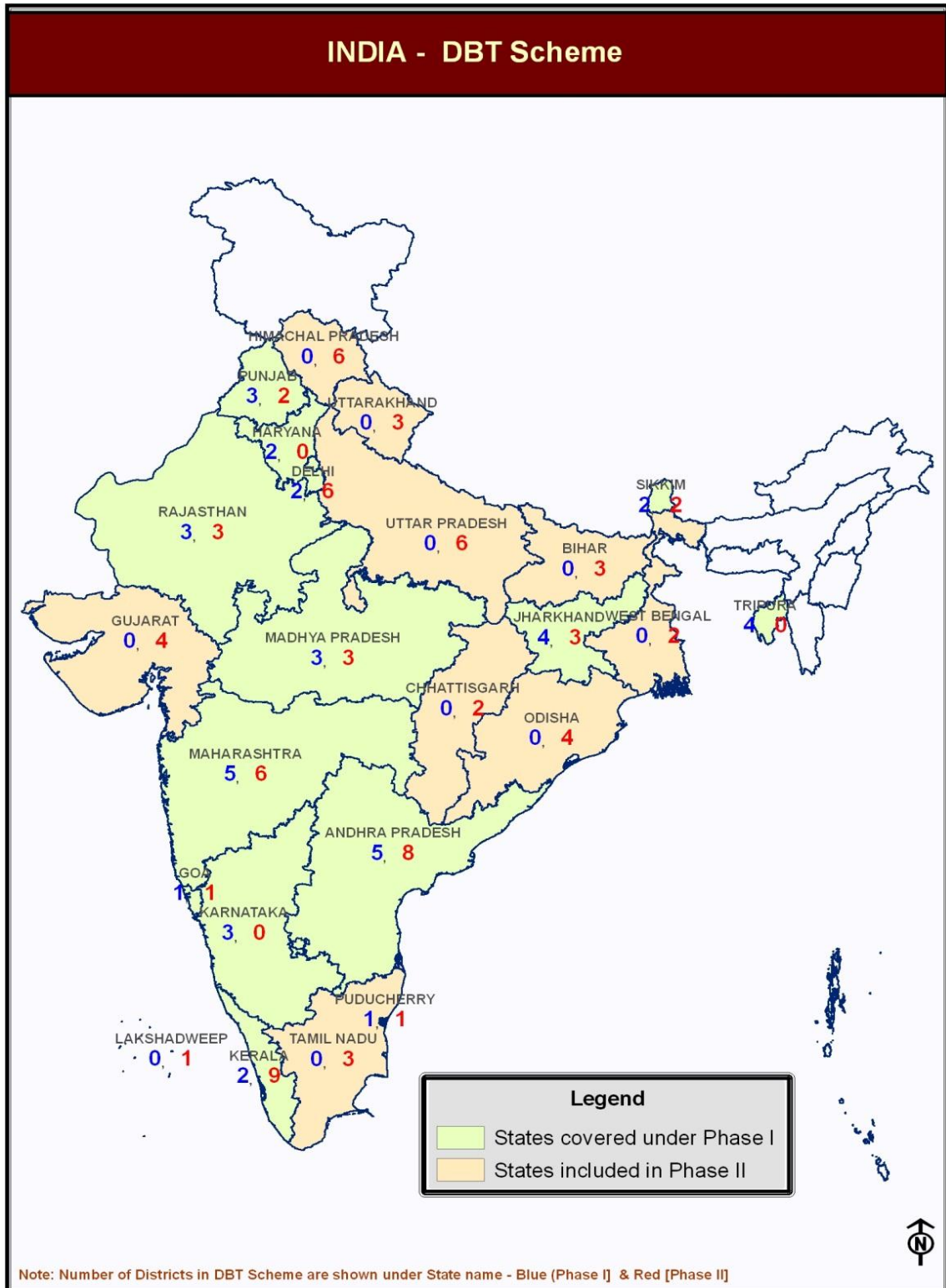
**Districts identified under Phase I and Phase-II of Direct Benefit Transfer**



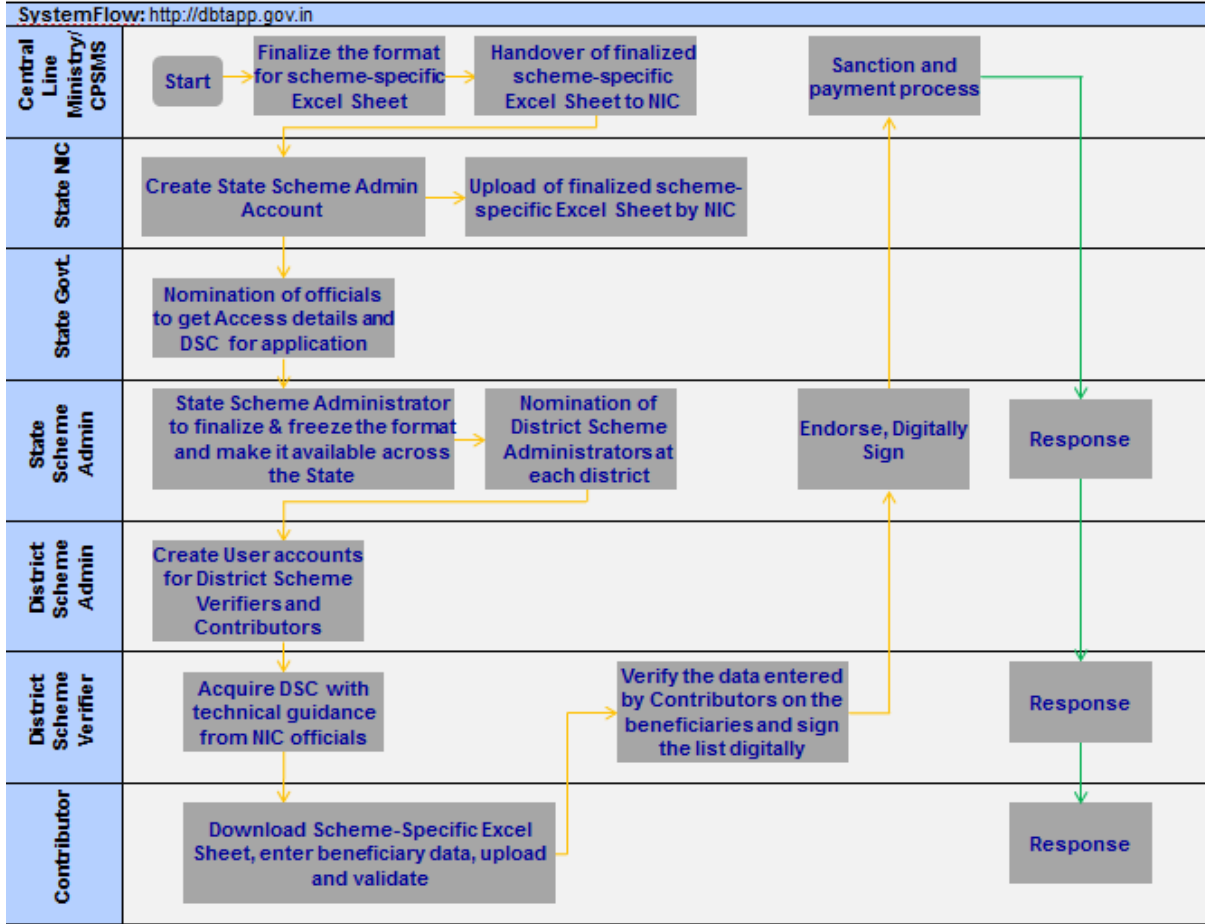
States covered under UIDAI & RGI



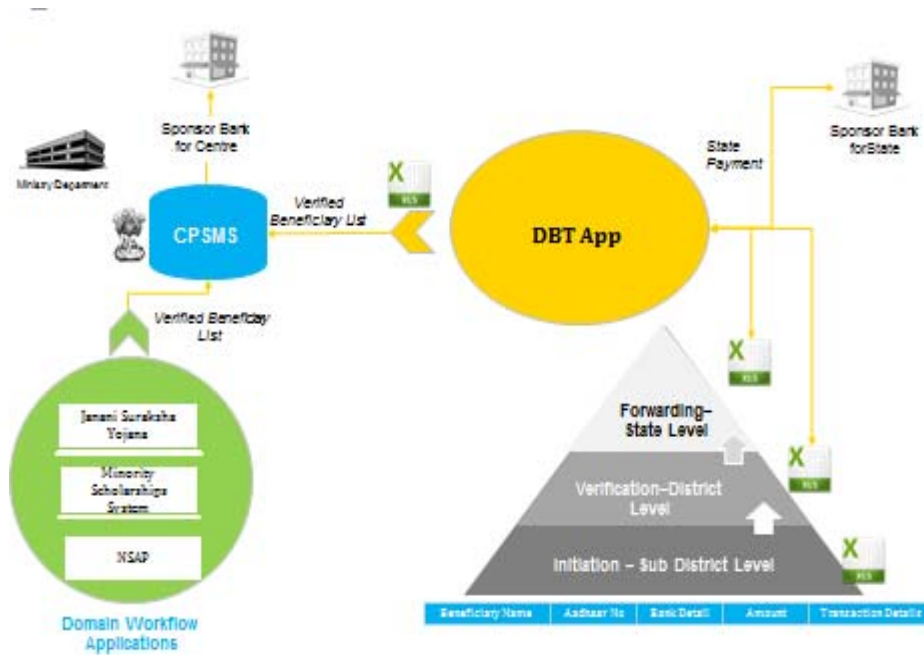
States covered under Phase-I & II



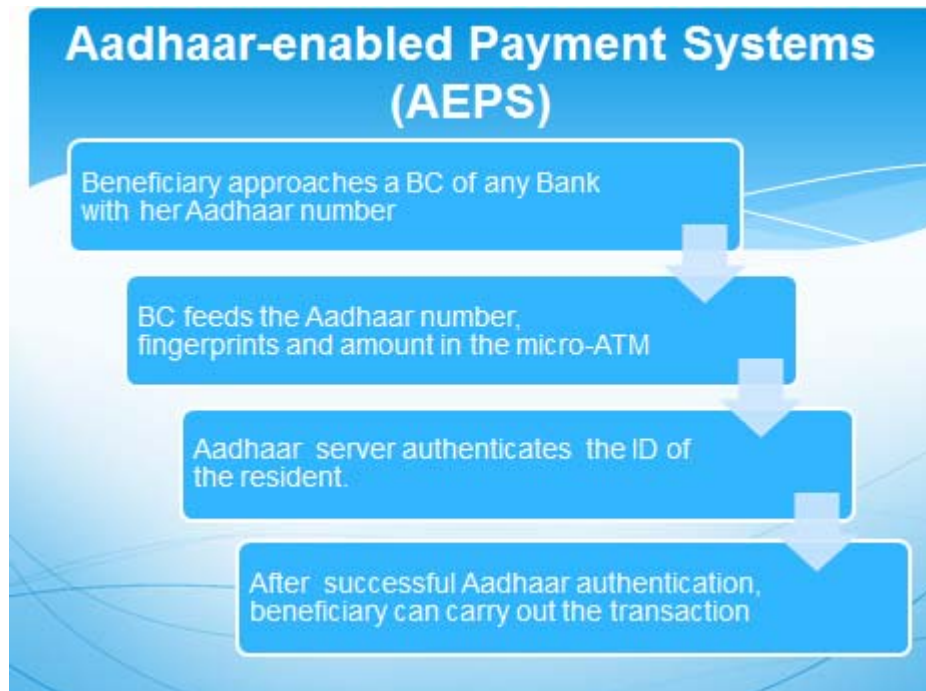
Flow Chart of Direct Benefits Transfer



Flow chart of DBT application on CPSMS



Aadhaar Enabled Payment System



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## Hand Book on Direct Benefit Transfer

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