No. I-11011/77/2013-DBT Government of India **Planning Commission** (DBT Division)

Yojana Bhawan, Sansad Marg, New Delhi, Dated: 31.05.2013

OFFICE MEMORANDUM

Subject: Summary Record of the proceedings of the Conference of District Collectors for Phase-II Roll-out of Direct Benefit Transfer

The undersigned has enclosed herewith a copy of "Summary Record of the proceedings of the Conference of District Collectors for Phase-II Roll-out of Direct Benefit Transfer" held at Vigyan Bhawan, New Delhi on 29th April, 2013 for information and necessary action.

Adviser(DBT)

- 1. Sh. Vivek Rae, Secretary, M/o Petroleum and Natural Gas
- 2. Sh. Anil Kumar, Secretary, M/o Health and Family Welfare
- 3. Sh. Rajarshi Bhattacharya, Secretary, D/o School Education & Literacy
- 4. Sh. Ashok Thakur, Secretary, D/o Higher Education
- 5. Sh. Sudhir Bhargava, Secretary, M/o Social Justice & Empowerment
- 6. Sh. Prem Narain, Secretary, M/o Women & Child Development
- 7. Sh. Mrutyunjay Sarangi, Secretary, M/o Labour and Employment
- 8. Sh. Lalit K. Panwar, Secretary, M/o Minority Affairs
- 9. Smt. Vibha Puri Das, Secretary, M/o Tribal Affairs 10. Sh. Rajiv Takru, Secretary, D/o Financial Services
- 11. Sh. R.S. Gujral, Secretary, D/o Expenditure
- 12. Sh. S. Vijay Kumar, Secretary, M/o Rural Devpt.
- 13. Sh. J. Satyanarayana, Secretary, DeitY
- 14. Sh. Jawahar Thakur, Controller General of Accounts
- 15. PPS to Pr. Secretary, PMO
- 16. PPS to Cabinet Secretary

Copy to:

- 1. Sh. Sunil Kumar, Chief Secretary, Chattisgarh
- 2. Sh. Ashok Kumar Sinha, Chief Secretary, Bihar
- 3. Sh. Varsh Sinha, Chief Secretary, Gujarat
- 4. Sh. Sudripto Roy, Chief Secretary, Himachal Pradesh

5. Sh. B.K. Patnaik, Chief Secretary, Odisha

6. Smt. Sheela Balakrishnan, Chief Secretary, Tamil Nadu

7. Sh. Jawed Usmani, Chief Secretary, Uttar Pradesh

8. Sh. Sanjay Mitra, Chief Secretary, West Bengal

9. Sh. J.K. Dadoo, Administrator, Lakshadweep

10. Sh. Subhash Kumar, Chief Secretary, Uttrakhand

Summary Record of the proceedings of the Conference of District Collectors for Phase-II Roll-out of Direct Benefit Transfer held at Vigyan Bhawan, New Delhi on 29th April 2013

The list of the participants is annexed.

1 Inaugural Session

- 1.1 In the opening remarks, **Finance Minister Shri P. Chidambaram** mentioned about the three pillars of Direct Benefit Transfer (DBT).
 - i. Digitized list of Beneficiaries.
 - ii. Opening of Bank Accounts.
 - iii. Seeding of Aadhaar numbers.
- He said that the primary responsibility of preparing the digitized list of beneficiaries is on Ministries/Departments and on district administration. He explained that these lists are dynamic and not static, and therefore, require due diligence on part of Ministries and district administration.
- 1.3 On opening of bank accounts, he pointed out that this is the primary responsibility of the Lead District Managers (LDMs) wherein after receiving the digitized list of beneficiaries, they are required to open bank accounts of those beneficiaries who do not already have bank account.
- 1.4 UIDAI/RGI have to ensure that every beneficiary in the digitized list obtains an Aadhaar no. He stated that seeding of Aadhaar number with digitized database as well as bank accounts is the joint responsibility of District Administration and Banks. He also mentioned that since responsibility is divided, there has to be an ownership of the programme, particularly by the District Collectors (DCs).
- 1.5 The Minister of Rural Development, Shri Jayram Ramesh cited experience of DBT pilot projects undertaken by his Ministry for MGNREGA and Pension schemes in East Godavari and Chittoor districts of Andhra Pradesh. In East Godavari, the pilot project on DBT was run through banks whereas in Chittoor, it was run with the help of Post offices. It was found that the pilot project in Chittoor was more successful than the one at East Godavari since the Post offices played a greater role in inclusivity.
- 1.6 He further stated that the scale of benefits of DBT will become visible when rollout in MGNREGA, LPG subsidy and Pension Schemes begin as they cater to large number of beneficiaries. He added that the ultimate aim of DBT is to deliver at the door step of the beneficiary, which is possible only when withdrawal of benefits become easier by the

beneficiaries. This can be done by the presence of banking/business correspondent (BC). He also felt the requirement of permanent enrolment centers of Aadhaar.

- 1.7 The **Deputy Chairman, Planning Commission** highlighted the inclusion of DBT in the 12th Five Year Plan. He emphasized the need for serious process re-engineering to facilitate direct flow of benefits into beneficiaries' accounts so as to eliminate redundant layers and reduce delay.
- 1.8 He mentioned that the DBT Programme has attracted global attention because of its spread in faraway areas and use of modern technology.
- 1.9 At the end of the inaugural session, Finance Minister was apprised of various issues by the District collectors like Gap between enrolment and seeding, Mapping of seeding on National Payments Corporation of India (NPCI) mapper, Reflection of off-us payment and on-us payment on NPCI mapper, mechanism to capture transaction failure in APB, Need for automatic system for seeding, Standardization of seeding process with banks had come up.
- 1.10 Finance Minister asked UIDAI and banks to respond in detail to the comments received from DCs in their respective sessions so that there is greater clarity with regard to instructions already issued and the systems respond effectively to the needs of the collectors.

2 Orientation Session

- 2.1 **Secretary, Planning Commission** made a presentation on DBT system, key steps, operation, and schemes. She described in detail the pre-requisites of DBT. She emphasized the need for Camp Approach for greater coordination among various agencies in Aadhaar enrolment and seeding. She further discussed Process Flow for DBT, and Guidelines issued for DBT namely OM#1 to 7. She reviewed the rollout status of Phase I, DBT.
- 2.2 She detailed the Next Rollout Plan as:
 - 78 Districts (44 of Phase I States and 34 of Phase II States) to begin rollout in 25 identified CS/CSS schemes (Out of which 17 are Scholarship Schemes) from 1.7.2013. With the start of DBT Phase II, 121 districts (43 districts of Phase I and 78 districts of Phase II) in all would be covered, which is roughly one fifth of the Country.
 - 3 Additional Schemes will also rollout from 1.7. 2013, which are the 3 Pensions schemes National Social Assistance Programme (NSAP) under Ministry of Rural Development.
 - LPG subsidy to rollout in **20 districts of Phase I from 15.05.13**, which will affect 14 Crore subscribers. One month's advance subsidy will be transferred into the Aadhaar seeded accounts of consumers.
 - Post Offices in 51 Districts of Phase I will be on board with Core Banking System by 30.09.13. This will allow bringing MGNREGA on DBT platform from 1.10.13.

- 2.3 **Secretary, M/o Petroleum & Natural Gas** discussed the roadmap and the problems associated with the DBTL. He described three phases of the roadmap for DBTL:
 - Phase I Cap consumption of subsidized cylinders to all domestic LPG consumers.
 - Phase II Direct transfer of subsidy to consumers in their Aadhaar enabled bank account.
 - Phase III LPG delivery only to target segment consumers
- He mentioned that DBTL is less difficult to take place as the entire data of beneficiaries is digitized and available. He simultaneously mentioned the challenge of providing Aadhaar number and Bank Account to the LPG consumers. He stated that 30 more districts will be added in the Phase II of DBTL and in the phase-III of DBTL by 1st October 2013, the whole country will be covered. Joint Secretary M/o P&NG made a presentation on DBTL and discussed the role of District Collector and banks in this regard.
- 2.5 **DDG**, National Informatics Centre made a presentation on Digitization of database. He described DBT Beneficiary List Management System, called dbtapp. He explained the process of application, functions of different stake holders, system and information flow, process of validation of digital signature and verification. The reverse flow from CPSMS was also discussed. It was clearly mentioned that those Ministries/Departments, who have their own end to end payment system, need not to go through dbtapp. They can directly drive on CPSMS.
- 2.6 **Deputy CGA** made a presentation on use of CPSMS for DBT. He described organizational perspectives, key players and process of information flow. He basically emphasized that fund transfer under DBT is occurring without any human interface.
- 2.7 **DDG**, **UIDAI** made a presentation which was based on two key activities; Enrolment and Seeding of Aadhaar. He explained the prerequisites for successful enrolment, along with role and responsibility of District Collectors and UIDAI.
- 2.8 He informed that 65 Registrars have been appointed which include State Government/Banks/Post Office/NSDL. 153 Enrolment Agencies EA's have been empanelled. UIDAI has enabled operator training and Operator certification. STQC certification has been required for Hardware Standardization with features for:
 - Quality Checks- intelligent software(transliteration, age, etc., standardization of address, feedback on photo, biometrics etc. end of day review
 - Security of data -biometric authentication of operator, sync every 10 days, encryption
 - Analytics Portal and daily MIS dashboard
 - Tech support(080 42511400)
 - Document Management System
 - Data upload facility
- 2.9 UIDAI has district coordinator for monitoring the above activities and holds regular Weekly Video Conference with EAs and Registrars.

- 2.10 Registrar General & Census Commissioner of India (RGI) made a presentation on Enrolment of beneficiaries under National Population Register (NPR). While discussing about the state-wise coverage of biometric enrolment under NPR, he informed that 19 districts out of 33 districts identified for DBT have more than 75% enrolment. In rest of 14 districts, the enrolment process has commenced recently. He stated that a Consortium of Central Public Sector Undertakings (CPSUs) viz. Bharat Electronics Limited (BEL), Electronics Corporation of India Limited (ECIL) and Indian Telephone Industries Ltd (ITIL). have been entrusted the primary responsibility of biometric enrolment for NPR. In some of the 19 districts, the first round of Biometric Enrolment (BME) has been completed and 2nd round is under progress. He mentioned that besides the regular BME camps, special arrangements have been made for enrolling beneficiaries on a priority basis by setting up centres at the Tehsil/ Taluka/ Block. He detailed the process for DBT with Data Digitization, Biometric Capture, Upload to UIDAI, Seeding of Enrolment ID (EID) in Beneficiary List, De-duplication and Aadhaar generation and subsequent replacement of EID with Aadhaar.
- 2.11 He gave three scenario regarding stages of implementation of DBT:
 - i. If digitized list of beneficiaries, with both Aadhaar and bank account are available.
 - ii. If digitized list of beneficiaries and Aadhaar no. are available but not bank account.
 - iii. If only digitized list of beneficiaries is available but no Aadhaar or bank account is available.

He suggested the way forward for District Collectors to facilitate DBT through NPR.

2.12 **Secretary, Department of Financial Services (DFS)** illustrated steps for effective DBT and process of implementation. The steps, *inter alia*, included digitized database of beneficiary, opening of bank accounts and seeding Aadhaar number with digitized database of beneficiary and their bank account. He mentioned five mandatory fields to be filled up such as Name, Address, Aadhaar, Bank name and Bank Account. He reiterated the significance of Camp based Approach for DBT. He clearly mentioned that Service area branch has an obligation to open an account for the beneficiary and concluded that the duration of seeding the bank account with Aadhaar should be not more than four days.

3 Interactive Session

- 3.1 Additional Secretary, Rural Development provided the overview of the rollout of the NSAP under DBT, which include the following steps:
 - The first and the most important step is uploading beneficiary Database onto the NSAP MIS created by the Ministry of Rural Development. He informed that there are 50 lakh pensioners as of now, out of which data for 34 lakh has already been uploaded.

- After uploading, whoever is at the cutting edge level, right from the level of the village to the District, must undertake verification and authentication of the Database, particularly of the bank account number.
- Generation of Aadhaar number, opening of bank account and seeding are operations that need to be undertaken simultaneously.
- 3.2 Reiterating the general circular on enrollment, it was pointed out that since pensioners are a vulnerable section, enrollment must be sensitive to their needs. As far as possible, enrollment camps should be taken close to their doorsteps. He also mentioned that 3 percent of funds under NSAP are earmarked for meeting administrative cost. This money that is otherwise not utilized can be utilized for this purpose.
- 3.3 He pointed out to the following issues that are unique to pension schemes:
 - At the State level, more than one scheme is being run for pensioners. States have both more money and more beneficiaries under these schemes. To get all these on board is the first major challenge.
 - Mode of disbursal of benefits varies across states, which include money order, bank account, postal account and cash. Preference of the beneficiaries in the matter of disbursal is paramount especially with regard to their age.
- 3.4 **Joint Secretary, M/o RD** emphasized that uploading accurate database on NSAP MIS is the most critical step. She said that while there is progress in this regard, data being provided is grossly inadequate. For example, important fields like bank account number or IFSC code are found to be missing or incorrect. Incomplete data reflects that it is being done in hurry and no authentication is being done at the source. She requested the DCs to ensure that it is done in a time bound manner. She informed that Secretary has written to all Chief Secretaries and M/o RD has been corresponding with all the State Nodal Officers. She pointed out that often it has been found that in States like UP, where all three schemes are being implemented by three different Departments differently, data is not being shared between Departments.
- 3.5 **Principal Adviser, (WCD), Planning Commission** stated that Indira Gandhi Matritva Sahyog Yojana Scheme (IGMSY) Scheme is being implemented in 7 districts of Phase II and Dhanalakshmi in 1 district of Phase I. M/o Women and Child Development (WCD) has prepared a digitized Database and information is also being collected by Aanganwadi workers, supervisors and Child Development Project Officers (CDPOs). A series of instructions in this regard is available on www.wcd.nic.in. She requested DCs to utilize the Aanganwaadi staff to maintain this dynamic Database.
- 3.6 She emphasized that only a Camp based approach will work. Camps must be organized within the village as the target group is pregnant women. A lot of these women migrate at the time of delivery. The issue of tracking these women must be taken into account.

- 3.7 Moreover, she indicated that convergence between IGMSY and Janani Suraksha Yojana (JSY) does not take place because two Ministries are implementing it separately. She advised that convergence should 3.8 happen at least in the IGMSY district so that all the four installments are given to the women. Dhanalakshmi Scheme that is being run as a pilot in only one district.
- 3.8 Since the target group is illiterate/semi-literate women, it is critical that that the data entered/uploaded is correct, including both Aadhaar and bank account number.
- 3.9 Additional Secretary & MD, National Rural Health Mission (NRHM), M/o Health & Family Welfare (H&FW) stated that unlike other schemes that may have static database, JSY has a dynamic database. On a daily basis it has to be ensured that the potential beneficiaries continue to get registered. Districts were lauded by her for doing remarkably well in this regard. She informed that for the quarter, April-June, digitized database for about 4.72 lakh potential beneficiaries is available.
- 3.10 However, she said that Aadhaar and bank account details are not getting captured adequately. Aadhaar number has been entered in less than 30,000 cases (<6 per cent). DCs must review that when women are registered under Mother and Child Tracking System (MCTS), Aadhaar, bank account details etc. must be captured by the frontline workers.
- 3.11 Since payments of benefits through bearer cheques and cash have been disallowed, she emphasized that if registration of beneficiaries with requisite details is not done properly, it would result in inability to pay the women at the time she is being discharged after her institutional delivery.
- 3.12 Thereafter Secretary, Planning Commission began the discussion on roadmap to rollout of DBT in Scholarship schemes. She said that all States/UTs have scholarship schemes of their own, amounts under which are disbursed from the State Consolidated Fund. Presently, there is no clarity as to how much money is going from the Centre and how much from the State and how it varies from State to State. More importantly, there is no clarity as to how much money is being deposited with the beneficiary and how much goes to the Institution. This too varies from Ministry to Ministry and from Scheme to scheme. This feature is common for the pension schemes as States are running their own pension schemes. But information is lacking as to how many beneficiaries have got scholarships in the last 4 months. Monitoring systems available with the Ministries in this regard is inadequate.
- 3.13 She said that enrollment of fresh students for the year 2013-14 will happen in April-May. DCs must ensure that all eligible beneficiaries under all schemes must be captured at one go.
- 3.14 Secretary, Dept. of School Education & Literacy (SE&L), Ministry of HRD said that the Dept. of SE&L deals with National Merit cum Means Scholarship and Girl Child Incentive Scheme. The digitized list of beneficiaries has been sent to all the Collectors. The same has been uploaded on the Ministry's website. The Ministry has been crediting the benefits directly into the

bank accounts even prior to rollout of DBT. Now the same has to be done through Aadhaar enabled bank accounts. Instructions in this regard have already been issued and need to be followed.

District Collectors of were thereafter requested to share their experience of DBT Rollout in Phase I.

- 3.15 **Collector, Wardha** pointed out that Maharashtra has an e-scholarship website which allows online applications including filling in of the Aadhaar number. From the back end of the website, the data gets cross-checked/verified with UIDAI/ Central ID Data Repository (CIDR) uidai data. Thereafter, a trial one rupee transaction was done by the Dept. of IT. After successful trial transaction, the same data was sent to the banks for seeding. He said that by following these steps, it has helped in scale up of bulk seeding of beneficiary database in the minimum time possible.
- 3.16 Collector, Hoshangabad stated the slow progress of Post Offices on boarding Core Banking Systems (CBS). Secretary, Planning Commission, informed that while the progress in this regard has not been satisfactory, Department of Post has decided to get this on board by 30.9.13. It was clarified that there is no question of shifting from postal accounts to bank accounts and vice versa. Moreover, she pointed that the 121 districts identified for Phase I and Phase II rollout are more or less at the same level, as far as bank account coverage is concerned. In terms of coverage of postal accounts and digitization of databases, the districts are at different levels.
- 3.17 Collector, Pune brought to notice the unwillingness of the bankers to open zero balance bank accounts under the pretext that there were no guidelines issued to them in this regard. ED, Bank of Maharashtra clarified that guidelines in this regard exist and banks have aggressively opened accounts for most of the beneficiaries as per the list of beneficiaries submitted by the Collector till now. Secretary, PC said that if a banker is unwilling, the matter must be taken up with the LDM or the ED of the concerned bank. Secretary, SE& L pointed out that banks must check that their software algorithms, especially for Girl Child Incentive Scheme, have been suitably changed so that zero balance accounts are not made in-operative after some time. If this is not done, then instructions of DFS regarding zero balance accounts will remain mere paper instructions.
- 3.18 Collector, East Godavari stated that they could not scale up roll out of pension and MGNREGA due to unavailability of Micro ATMs by Andhra Bank, the bank designated for this purpose by M/o Rural Development. Talking about the relative success of Chittoor in this regard, the Collector clarified that it must be noted that while Post office disbursements in Chittoor district are Aadhaar compliant, these are not being sent through National Payments Corporation of India (NPCI) server. The Nodal Officer, Government of Andhra Pradesh further added that in Chittoor, Post Offices supplied Micro ATMs to SHGs (Self Help Groups) for them to operate as

BCs to transfer money. This model allowed them to make transfers to almost 2.8 lakh beneficiaries. However, these Micro ATMs are not inter-operable.

3.19 At the end of the discussion, Additional Secretary, M/o RD reiterated that the State Governments have been issued instructions on NSAP Rollout from 1.7.13 and requested the DCs to successfully launch DBT rollout in pension schemes.

4 Concluding Session

- 4.1 The summing up session was involved the lessons learnt and the sharing of experiences of the selected Collectors of those districts where DBT had rolled out in Phase I. The Pr. Secretary to PM and the Cabinet Secretary were apprised of the discussions that took place since the inaugural session of the Conference.
- 4.2 The Cabinet Secretary in his address mentioned that the importance of DBT cannot be overemphasised. He stated the important role of the DCs for successful implementation of the programmes in the district in terms of the challenges and the time frame within which the programmes have to be completed. This successful implementation calls for effective coordination in terms of updated beneficiary list, financial inclusion and generation of Aadhaar numbers for the beneficiaries. He said that the DBT was important because it would enable direct transfer of benefits to the beneficiaries and would check the wastage, mismanagement and corruption in transfer of benefits.
- 4.3 **Principal Secretary to PM** stated that DBT had a transformative nature which, if accomplished successfully, would have far reaching benefits. This required ownership of the programme by the DCs. He added that for administrative convenience, Aadhaar enrolment in certain states was covered by UIDAI, and in rest of the states it would be covered by NPR. However, biometrics collected by UIDAI or NPR would be taken together to avoid duplication. Various challenges that have emerged in the process are:
- Completion of digitised database of beneficiaries, the details of which are not available at the Central/Ministry level. The process involves transfer of funds from Centre to the State whereby the State involves the beneficiaries and transfers benefits/cash to them. In return, the Centre takes the Utilization certificate from the concerned States. However, DBT shall require the names, addresses, Aadhaar numbers and bank accounts of all the beneficiaries. The collection and updation of the beneficiary database, however, will take place at the district level which can be done through the Camp mode approach as seen from the experience of the Phase I districts. Thus, the basic challenge is to complete the digitised list of beneficiaries.
- 2) Generation of Aadhaar numbers of beneficiaries is of paramount importance as it would lead to the transfer of benefits through the Aadhaar Payment Bridge (APB) and in case, it is not available, through existing NEFT/ECS.

3) Seeding of Aadhaar with the bank accounts must be handled by Lead Bank Managers of the respective districts.

He urged the District collectors to mobilise the beneficiaries to get Aadhaar number and bank accounts and publicise this programme as massively as possible.

- 4.4 **Finance Secretary** highlighted the importance of digital verification of the digitised beneficiary database. Thus, it is essential to ensure that the Nodal officer of every Department implementing the scheme has a digital signature. Regarding the know-how of success and failure transmission as pointed out by various Collectors, he said that the transmitting bank shall have the information of the transmissions which shall be given to the Programme officer of the Ministry of the concerned scheme, who shall intimate the failures to the concerned State/DCs. He stated that steps would be taken to ensure that the beneficiary list is not changed or tampered with at the Ministry level.
- 4.5 Regarding LPG, he urged the Collectors to mobilise their people to give their Bank accounts for transferring of benefits.

Thereafter Secretary, Planning Commission requested the Phase I collectors to share their experiences, challenges and best practices adopted for successful rollout of DBT.

- 4.6 **District Collector, East Godavari (Andhra Pradesh)** stated that although the percentage of enrolment is very high in East Godavari, the Aadhaar number is proportionately less. This has created problems of seeding beneficiary database. She also pointed out that in JSY, pregnant women migrate to their parent's place for delivery and since they do not have individual bank accounts, it is difficult to ensure DBT for them. She also raised the issue that banks are not able to open sufficient accounts due to lack of staff. There is a gap between Aadhaar number, its collection and seeding and mapping on NPCI. She also stated that the seeded data is not reflected in NPCI. There is a need for bulk seeding facility at the bank branches at the district level. She said that non-availability of micro ATM is creating difficulty in easy withdrawal of benefits transferred through DBT.
- 4.7 **District Collector, Ambala (Punjab):** He stated that there is Confusion over the beneficiary lists as given by multiple Departments. He emphasised the issue of data cleaning of databases to avoid data mismatch. He pointed out to the lack of awareness of banks in seeding Aadhaar numbers with bank accounts. He said that NPCI would reject all payment advices which were deposited after 12 noon; it created difficulty in APB transactions despite complete seeding of bank accounts with Aadhaar. He requested for smaller data packets to be uploaded and called for better coordination with NPCI.
- 4.8 **District Collector, Alwar (Rajasthan):** Suggested that the available beneficiary list should be frozen and the bank accounts be opened for all on an immediate basis while the remaining KYC norms could be adopted at a later stage and priority to be given to enrolment of beneficiaries over general enrolment.

- 4.9 The Pr. Secretary said that the priority of enrolment of beneficiaries over general enrolment has already been decided.
- 4.10 The Secretary, Planning Commission clarified that it is unlikely that the Centre would have any beneficiary lists that in turn are relying upon the State.
- 4.11 The Finance Secretary clarified on the rejection of lists that in the reverse loop, the receiving bank would forward the errors to the transmitting bank, which would go the programme officer in the Ministry who shall finally forward to State/District level.
- 4.12 **District Collector, Hamirpur (HP):** He highlighted that the variation between information in Aadhaar records and Department records lead to rejections. He pointed out that in DBTL since the software of oil companies had no column of bank account therefore, there is difficulty in tracking how many consumer bank accounts have been seeded with Aadhaar.
- 4.13 **District Collector, Nawanshahar (Punjab):** She recounted how she was able to priotise enrolment of beneficiaries by breaking the beneficiaries into clusters and arranging transport facilities for their faster enrolment. She emphasized that due to larger numbers, DBTL would be a bigger challenge to implement.
- 4.14 **District Collector, Harda (Madhya Pradesh):** He said that use of e-Aadhaar helped him in getting the Aadhaar number faster than the usual method of informing individuals through post offices.
- 5. Secretary, Planning Commission summed up the discussions of the conference and said that the lessons learnt during Phase I DBT rollout are important and will help in facilitating Phase II DBT rollout. She expressed confidence that the DCs through camp approach would be able to ensure speedy enrolment for beneficiaries. She asked all the DCs to begin the digitization of beneficiary list. She requested UIDAI/NPR to provide all support to DCs to ensure faster enrolment and Aadhaar generation through e-Aadhaar. She called for greater support from banks to address the issue of opening of bank accounts and their seeding with Aadhaar.

The meeting ended with thanks.

List of Participants

- 1. Shri Palaniappan Chidambaram, Minister for Finance
- 2. Shri Jairam Ramesh, Minister for Rural Development
- 3. Shri Montek Singh Ahulwalia, Dy. Chairman, Planning Commission
- 4. Sh. Rajiv Shukla, Minister of State, Planning
- 5. Sh. Ajit Seth, Cabinet Secretary
- 6. Shri Pulok Chatterji, Pr. Secretary to PM
- 6. Sh. R.S. Gujral, Finance Secretary
- 7. Shri P. Gopinath, Secretary, D/o Posts
- 8. Smt. Sindhushree Khullar, Secretary, Planning Commission
- 9. Sh. Vivek Rae, Secretary, M/o Petroleum & Natural Gas
- 10. Sh. Anil Kumar, Secretary, M/o Health & Family Welfare
- 11. Sh. Rajiv Takru, Secretary, D/o Financial Services
- 12. Dr.Lalit K.Panwar, Secretary, M/o Minority affairs
- 13. Sh. Jawahar Thakur, CGA
- 14. Sh. Rajarshi Bhattacharya, Secretary, D/o School Education & Literacy
- 15. Smt. Vandana Kumari Jena, Pr. Adviser (WCD), Planning Commission
- 16. Sh. S.M. Vijayanand, Addl Secretary, M/o Rural Devpt
- 17. Sh. Anoop Kumar Srivastava, Addl Secretary, M/o Social Justice & Empowerment
- 18. Padmaja Mehta, Sr. Adviser, M/o Women & Child Devpt
- 19. Dr. C. Muralikrishna Kumar, Sr. Adviser(CIT&I), Planning Commission
- 20. Shri J.C. Sharma, Economic Adviser, M/o Social Justice & Empowerment
- 21. Sh. K M Gupta, Economic Adviser, M/o Labour & Employment
- 22. Smt. Sudha P. Rao, Adviser (WCD), Planning Commission
- 23. Sh. R.K. Gupta, Adviser (CIT&I), Planning Commission
- 24. Sh. Madan Mohan, Adviser (SJE), Planning Commission
- 25. Shri Ambrish Kumar, Adviser (Minority), Planning Commission
- 26. Shri T. K. Pandey, Joint Secretary, Planning Commission
- 27. Dr. Yogesh Suri, Adviser (DP), Planning Commission
- 28. Smt. Nidhi Khare, Adviser (DBT), Planning Commission
- 29. Shri Y.P. Rai, DDG, D/o Posts
- 30. Sh. A Santosh Mathew, Joint Secretary, M/o Rural Devpt
- 31. Sh. D K Jain, Joint Secretary, M/o Rural Devpt
- 32. Sh. Rajesh Bhushan, Joint Secretary, M/o Rural Devpt
- 33. Vijaya Srivastava, Joint Secretary, M/o Rural Devpt
- 34. Ghazala Meena, Joint Secretary, M/o Social Justice & Empowerment
- 35. Sh. Sanjeev Kumar, Joint Secretary, M/o Social Justice & Empowerment
- 36. Smt. Dimple Verma, Joint Secretary, M/o Minority affairs
- 37. Sh. Manoj Jhalani, Joint Secretary, M/o Health & Family welfare
- 38. Sh. Saurabh Garg, Joint Secretary, D/o Expenditure
- 39. Sh. Umesh Kumar, Joint Secretary, D/o DFS
- 40. Sh. J Alam, Joint Secretary, M/o HRD
- 41. Veena Ish, Joint Secretary, M/o HRD

- 42. Sh. Sandeep Dash, Dy. CGA
- 43. Shri Sanjay Lohia, Director, PMO
- 44. Sh. Shanker Mukherjee, Director (Administration), Planning Commission
- 45. Shri V.B. Singh, Director (Admn.), Planning Commission
- 46. Surekha Sahu, Director, M/o Social Justice & Empowerment
- 47. Shri T.Q. Mohammad, Director, D/o Posts
- 48. Sh. Sandeep Kumar, Director, D/o DFS
- 49. Sh. Raj Pal Singh, Director (DBT), Planning Commission
- 50. Shyla Titus, Deputy Secretary, M/o Tribal Affairs
- 51. Sh. Lopamudra Mohanty, Deputy Secretary, M/o Women & Child Devpt
- 52. Sh. R. N. Mishra, Deputy Secretary (GA), Planning Commission
- 53. Sh. Amit Jain, Sr. Consultant, DeiTY
- 54. Sh. Brahmanand Jha, Consultant, DeiTY
- 55. Ms. Anshika Arora, Research Officer (DBT), Planning Commission
- 56. Ms. Monika Singh, Research Officer (DBT), Planning Commission
- 57. Astha Kapoor, Young Professional, Planning Commission

STATES

- 1. Sh. D.S. Garbyal, Secretary, Uttarakhand
- 2. Sh. Lalit Mehra, Principal Secretary, Food, Rajasthan
- 3. Sh. K Shanmugam, Principal Secretary
- 4. Sh. S.R.Mohanty, Principal Secretary., Govt. of MP (Planning)
- 5. Sh. P.V Ramesh, Principal Secretary, Finance, Andhra Pradesh
- 6. Sh. Sanjiv Nair, Principal Secretary, UP
- 7. Sh. Rajesh Aggarwal, Secretary, Maharashtra
- 8. Sh. Maneesh Garg, Secretary. Planning, Himachal Pradesh
- 9. Sh. Vikas Sheel, Secretary, Chattisgarh
- 10. Sh. R D Shinde, Secretary, Maharashtra
- 11. Sh. Puneet Yadav, Commissioner & Addl. Secretary, Finance, Rajasthan
- 12. Sh. G R Reddy, Advisor, Andhra Pradesh
- 13. Sh. Rakesh Munshi, Advisor, MP
- 14. Sh. S Harikishore, Director, SC/ST Dept., Kerala

DISTRICTS

- 1. K.N. Satheesh, Collector, Thriuvanthapuram
- 2. V.R. Muralidhar, DM, Thriuvanthapuram
- 3. Rajkumar D.S., Collector, Jalgaon
- 4. Ram Niwas, Collector, Jhunjhunu
- 5. Joga Ram, Collector, Kota
- 6. Mukesh Kumar, Collector, Khunti
- 7. C P Dhakal, Collector, North Sikkim
- 8. Manish Ranjan, Collector, Hazaribagh
- 9. Amit Saini, Collector, Gondia

- 10. Rajkamal Arava, Collector, Bokaro
- 11. SriKrishna Tripathi, DM, Bokaro
- 12. Saurabh Gaur, Collector, Srikakulam
- 13. C. Sudhanan Reddy, Collector, Kurnool
- 14. K Gopalkrishna Bhat, Collector, Wayanad
- 15. Nikhil Kumar, Collector/ Dy. Commissioner, South west Delhi
- 16. Rajeev R Jadhav, Collector, Ratnagiri
- 17. Vaibhav, Collector, Ajmer
- 18. Ms. Neetu Kumari Prasad, Collector, East Godavari
- 19. Indravir Singh Yadav, Collector, Sant Kabir Nagar
- 20. Anil Kumar, DM, Pali
- 21. Amit Gupta, DM, Raebareli
- 22. N S Mandavi, DM, Dhamtari
- 23. T Bhaskaran, Collector, Idukki
- 24. Rajeev R Jadhav, Collector, Ratnagiri
- 25. Sanjay S Deshmukh, Collector, Mumbai Suburban
- 26. Mini Antony, DM, Kottayam
- 27. P M Francis, Collector, Thrissur
- 28. C.R.Garg, DM, (West) GNCTD
- 29. Rahul Jain, Collector, Hoshnagabad
- 30. Dr. Sudan Khade, Collector, Harda-
- 31. Vikash. V.Deshmukhi, Collector, Pune
- 32. C.V.Oak , Collector , Mumbai City
- 33. R.G.Gohil, RAC/ADM, Anand
- 34. Dr. Ajay Sharma, Collector, Bilaspur
- 35. Jagdish.H.Trivedi, RAC/ADM, Bhavnagar
- 36. Shekhar Vidyarthi, Collector, Ambala
- 37. Nawin Sona, Collector, Wardha
- 38. Meera Monauty, Collector, Solan
- 39. Naval Singh Mandavi ,IAS , Collector & DM , Dhamtari
- 40. Sh. Anil Kumar, Collector, Sheohar
- 41. Prabhakar Verma, Collector, South Sikkim
- 42. Ashish Singhmar, Collector, Hamirpur
- 43. N.D.Agrawal, Collector, South Goa
- 44. Ravinder P.Singh, Collector, Sonapur
- 45. Dr. Indu Malhotra I.A.S, Deputy Commissioner, Barnala
- 46. Sh. S.C. Negi, Deputy Commissioner, Kullu
- 47. Sanjay k.singh, DM, Sheikhpura
- 48. BhanuC.Goswami, DM, Shrawasti
- 49. Roshan Lal, CDO, Bageshwar

- 50. Dr Rama Shankar Maurya, CDO, Shahjahanpur
- 51. Savin Bansal, CDO, Tehri Garhwal
- 52. Vivek Kr. Upadhyay, DDO, Champawat
- 53. Suresh Joseph , Addl Dist Magistrate , Kannur
- 54. K P Remadevi, Addl Dist Magistrate, Kozhikode
- 55. B Ramashandran, Addl Dist Magistrate, Ernakulum
- 56. Dr Sanjeev Sharma, Asst Commissioner, Jalandhar
- 57. Shrawan Sai , Deputy Div. Commissioner , Lohardaga
- 58. Suman Rawat, SDM, Nandurbar
- 59. Vinay Modi, SDM, Mandi
- 60. V. Veera Brahman, SDM, Kadapa
- 61. Dhanbir Thakur, SDM, Una
- 62. P A Shobha, Joint collector, Vizianagaram
- 63. P Usha Kumari , Joint collector , Krishna
- 64. B. Venkatta Reddy, Project Director, DRDA, Guntur
- 65. Ravinder Sharma, Dy Director, DRDA, Una
- 66. Raju S nandkar, Deputy collector, Jalna
- 67. Manjusha Mutha, Deputy Collector, Aurangabad
- 68. Ravi shankar Verma, Addl. Collector, Ranchi
- 69. Rajinder Pal Singh, Addl. Collector, Gurdaspur

BANKS

- 1. Sh. Ashish K Roy, CGM, SBI
- 2. Sh. Bibhas Kumar Srivastav , Executive Director , Corporation Bank
- 3. Sh. K K Misra, Executive Director, Andhra Bank
- 4. Sh. B P Sharma, Executive Director, Bank of India
- 5. Sh. Malay Mukherji, Executive Director, Central Bank of India
- 6. Sh. T R Chawla, Executive Director, Allahabad Bank
- 7. Sh. S R Bansal, Executive Director, PNB
- 8. Sh. Sanjay Arya, Executive Director, United Bank of India
- 9. Sh. P K Anand, Executive Director, Punjab & Sind Bank
- 10. Sh. Ashok Dutt, Executive Director, Dena Bank
- 11. Sh. Rajeev Rishi, Executive Director, Indian Bank
- 12. Sh. S K Jain, Executive Director, Union Bank of India
- 13. Sh. S Chandrashekharan , Executive Director , UCO Bank
- 14. Sh. Ravi Chatterjee, Executive Director, Syndicate Bank
- 15. Sh. R K Bansal, Executive Director, IDBI Bank Ltd
- 16. Sh. H Narayan Shetty, GM, Vijaya Bank
- 17. Sh. B Narendranaha, GM, Andhra Bank
- 18. Sh. K M Thriunavukkarasu, GM, IOB
- 19. Sh. Adikesavan , GM , State Bank of Patiala
- 20. Sh. Ashok A Mogulum , GM , Bank of Maharashtra

- 21. Sh. Kishor Kharat , GM(FI) , Bank of Baroda
- 22. Md. A. Wahid, GM, United Bank of India
- 23. Sh. S S Bhat, GM, Canara Bank
- 24. Sh. K Laksh Misha, GM, State Bank of Mysore
- 25. Dr. V. Suresh Babu, GM, State Bank of Hyderabad
- 26. Sh. P S Hooda, GM, Oriental Bank of Commerce
- 27. Sh. Sunder Singh Negi, GM, State Bank of Bikaner & Jaipur
- 28. Sh. C Sathish Ballal, DGM, Vijaya Bank
- 29. Sh. B Ramkrishan, DGM, SBT
- 30. Sh. Harekrishna Nanda, AGM, SBH, Nalgonda
- 31. Shri Sunil Sharma, LDM, SBI, Delhi
- 32. Sh. T D Batra, LDM, SBI, Bageshwar
- 33. Sh. M Ram Reddy , LDM , Andhra Bank , Guntur
- 34. Sh. D.P. Bhatt, LDM, SBI, Tehri Garhwal
- 35. Sh. M.B. Mushanhar, LDM, Wardha
- 36. Sh. Avinash Athaley, LDM, Central Bank of India, Jalgaon
- 37. Sh. Ashok Parashar, LDM, BoI, Bhopal
- 38. Sh. T. Ramadoss, LDM, IOB, Tiruchirapalli
- 39. Sh. Harihar Nanda, LDM, SBI, Sonapur
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- 41. Sh. A. Veera Reddy, LDM, Syndicate Bank, Kadapa
- 42. Sh. Jagdish Narang, LDM, UCO Bank, Jalandhar
- 43. Sh. V S jayaram, LDM, Syndicate Bank, Kannur
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- 45. Sh. R D Dusane, LDM, Bank of Maharashtra, Jalna
- 46. Sh. Dargahi Singh, LDM, Central Bank of India, Kota
- 47. Sh. O Raveendran, LDM, Canara Bank, Kozhikode
- 48. Sh. R V Narasimha Rao, LDM, Indian Bank, Krishna
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- 52. Sh. Patwekar C.N., LDM, SBI, Latur
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- 61. Sh. Jayaprakash K.R., LDM, Union Bank of India, Ernakulam
- 62. Sh. Ramai Purty, LDM, Bank of India, Saraikela-Kharswan
- 63. Sh. G Pradhan, LDM, PNB, Arwal
- 64. Sh. P K agrawal, LDM, PNB, Hamirpur
- 65. Sh. Arvind Kumar, LDM, Canara Bank, Sheikhpura
- 66. Sh. P P Dubey, LDM, SBI, Sant Kabir Nagar

- 67. Mr. Philip Patrick, LDM, Bank of Baroda, Sheohar
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 S Thulasi Madhauaraj , LDM , SBI , Ariyalur
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- 94. Sh. M.B. Sawant, LDM, State Bank Of India, South Goa
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