DIRECT BENEFIT TRANSFER
(System, Key Steps, Operation, Schemes)

For

Conference of District Collectors on Direct Benefit Transfer (DBT)
Phase II Rollout

Planning Commission,
Government of India
29th April, 2013
National Committee

Executive Committee

Technology Committee
Chaired By Chairman UIDAI

Financial Inclusion Committee
Chaired By Secretary DFS

Implementing Committee
(Chaired by Secretaries of Concerned 8 Ministries)
Key Steps

Pre-requisites for Direct Benefits Transfer Rollout:

- Digitization of Beneficiary Databases
- Opening of Bank Accounts
- Aadhaar enrolment
- Seeding of Aadhaar Numbers
How is Direct Benefits Transfer to be done?

CAMP APPROACH

DISTRICT COLLECTOR

- Line Depts
- NIC
- LDM
- UIDAI
- RGI

Identification
Verification
Certification
Of beneficiaries

Digitisation
of database

Opening of
Bank
Accounts
Seeding with
Aadhar

Enrolment
Of
Aadhar

BENEFICIARIES
Process Flow for DBT

1. IDENTIFICATION /SELECTION
   State/District

2. VERIFICATION - ELIGIBILITY
   State/District (Digitised Signature)

3. CERTIFICATION
   State/District (Digitised Signature)

4. Digitised database of beneficiaries
   Sent by State (Digitised Signature)

5. APPROVED BY CENTRAL MINISTRY

6. RELEASE OF FUNDS
   CPSMS

7. DBT
   Preferred Route of Fund Flow

   Sub allocated to District

   State

   Existing Route of Fund flow
Guidelines issued for DBT Rollout

Detailed instructions have been issued through seven (7) Office memoranda

**OM#1** - Digitization of Database

**OM#2** - Seeding of Digitized Database and Bank Accounts

**OM#3** - Procedure for Sending Payment Advice to Banks
OM#4- Use of Central Plan Scheme Monitoring system (CPSMS) by Ministries/Departments/Implementing Agencies
OM#5-Consolidated Instructions for Guidance on various Issues Related to Banks
OM#6- Application for Facilitating Digitization of Databases under Direct Benefit Transfer

(DBT App- NIC)
OM#7- Inclusion of Bank Account Number in Payment Advice extended till 30-09-2013

(Reiteration of DFS instructions)
Review of Phase I

• 25 CS and CSS Schemes (Out of which 17 are Scholarship Schemes)
• 8 Departments
• 43 Districts
• 16 States/ UTs
Status of Direct Benefits Transfer rollout of Phase I

- 16,65,771 beneficiaries
- 77.5 % Bank Coverage
- 32.2 % Aadhaar and Bank Account Coverage
- 4.1 % Seeding
DBT through CPSMS

• Payment Advice will be through Central Plan Scheme Monitoring System (CPSMS). All payments would be through CPSMS.

• CPSMS will process both Aadhar Payment Bridge (APB) as well as National Electronic Funds Transfer NEFT/ECS (Electronic Clearance System) wherever Aadhar is not seeded.
## Status of Transfers under DBT

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

APB Volumes

Total - 1,88,535

Volume - 26 schemes across 43 Districts
- March: 55,777
- February: 12,515
- January: 7,050
- Total: 75,342

Volume - All Schemes across All Districts
- March: 1,31,558
- February: 43,918
- January: 13,059
- Total: 1,88,535

APB Value (In Rs. Cr.)

Total - 43.43 cr

Value - 26 schemes across 43 Districts
- March: 24.17
- February: 15.90
- January: 4.46
- Total: 22.90 cr

Value - All Schemes across All Districts
- March: 15.78
- February: 4.46
- January: 2.54
- Total: 24.17
Next Rollout Plan

- LPG subsidy rollout in 20 districts of Phase I from 15.05.13
  - 14 Crore subscribers
  - One month’s advance subsidy to be transferred into accounts of consumers

- Provision of Core Banking System and IT in Post Offices in 51 Districts of Phase I by 30.09.13. This will allow bringing MGNREGA on DBT platform from 1.10.13
• Phase II to commence from 1.07.13

✓ 78 Districts (44 of Phase I States and 34 of Phase II States)

With the start of DBT Phase II, 121 districts (roughly one fifth of the Country) would be covered

✓ Additional Schemes - 3 Pensions schemes under Ministry of Rural Development