DIRECT BENEFIT TRANSFER

on

Central Plan Scheme Monitoring System

O/o Controller General of Accounts
Direct Benefit Transfer through CPSMS

CPSMS, a central sector scheme of Planning Commission and implemented by the Controller General of Accounts, Ministry of Finance, is designed to provide an end to end solution for efficient Fund Management at all levels.

- Network of networks (Hub and spoke architecture)
- Real time interface with banks / treasuries / systems.
- Enabled to track all releases from GoI till the last point.
- Can provide real time bank balances of Implementing Agencies.
- Can facilitate fiscal management (macro & micro level).
- User friendly, menu driven system.
- On line UC through component- wise expenditure filing.
- Provides real time MIS to multi users- Decision Support System.
Establish a web-based online transaction system for fund management and e-payment to implementing agencies and beneficiaries. The primary objective of CPSMS is to establish an efficient fund flow system and expenditure network. CPSMS also provides various stakeholders with a reliable and meaningful management information system and an effective decision support system.

Attention: State Government/State Implementing Agency Users

NOTE: Implementing Agencies sending Payment Advice through CPSMS do not require to fill the form and take separate User Number and User Name from NPCI.


!!! Congratulations !!!

Registering More Than 11 Lakh Agencies On CPSMS. ₹355 payments successfully credited, using CINB in Odisha on 23rd & 24th Apr’ 2013, to 13:

Citizens can know the status of Aadhaar based benefits transferred through CPSMS by using “Know Your Payments” link on left side panel.
CPSMS: Network of networks

- Program division (Sanction)
- DDO- Bill Preparation
- PAO - Payments
- State Government Treasury
- Implementing Agency (other e-Payments)
- Banks
- Post Office
- Other systems
- MIS users
- Citizen

CPSMS Transaction System
CPSMS: Functional Perspective

CPSMS Users

User Interfaces

Scheme Management System
Scheme Budget Management System
Fund Management System- Receipts/Expenditure/Advance
User and Master Management System
Beneficiary Management System
Event Management system
Entitlement Management System
Payment Processing System
Payment Engine/DBT
Bank Reconciliation System
Accounts Management System
Business Intelligence and Decision Support System & Citizen Information Portal
Agency Registration & Management

External Systems

Services Integration Platform
DBT- Aadhaar Based Payments

• CPSMS is payment platform for Aadhaar Based Payments through Aadhaar Payment Bridge.
• CPSMS is the front end- settlement systems e.g. NPCI, NEFT/ECS are back end systems for payments.
• Payment Processing on CPSMS (DBT)
• One time registration of Implementing Agencies (IAs)
  ➢ Payments by State Government Departments/SPVs
  ➢ Payment from the Ministries in Government of India
  ➢ Secured data transfer to banking system (leased lines)
  ➢ MIS Reports (success/ failure of transactions) for users
Direct Benefit Transfers from GoI
DBT- need for Speed & Co-ordination

KEY PLAYERS

- Beneficiary
- Implementing Agency
- State
- NIC
- Ministry (GoI)
- CGA
- Accredited Bank
- APB/ NPCI
- Destination Bank
- Beneficiary
DBT – Organisational Perspective

Digital Beneficiary List (DBT Apps)

Program Division → IFD → Drawing & Disbursing Officer

Pay and Account Officer/Pr AO

Ministry/Department

Central Govt. Scheme

State Govt. contribution

State SPV

District SPV

Block SPV

Panchayat/Village

Bank

AADHAAR PAYMENT BRIDGE (APB)

State SPV

District SPV

Block SPV

Panchayat/Village

Bank
DBT Process Flow

- Implementing Agencies (IA) to identify beneficiaries as per Scheme guidelines, use DBT Apps to upload on CPSMS and digitally sign it.
- Programme Division (PD) in the Ministry shall prepare e-Sanction and digitally counter sign the list on CPSMS.
- DDO shall prepare e-Bill in CPSMS and digitally sign it.
- PAO shall prepare digitally signed electronic payment file in CPSMS for direct payment through accredited bank.
- Bank will send pay file to NPCI for Aadhaar Based Payment.
- Interim period - payment through EFT/ ECS to accounts.
- Return MIS to PAO through the bank – CPSMS to share info with PD, DBT App portal and IAs for reconciliation/ reprocessing.
DBT on CPSMS: Process Flow

- **Implementing Agencies (IA)**
  - DBT App
  - Other Systems
    - Validated Beneficiary file
    - List of beneficiaries with amount

- **Programme Division (PD)**
  - E-Sanction
  - Receiving Sanction
  - E-Bill+ DSC

- **DDO**
  - To PAO

- **PAO**
  - AAO: Pass or return with reason: transmitted to PAO level
  - Dealing Hand: Pass or return with reason: transmitted to AAO level

- **Accredited Bank**
  - Digitally signed payment file

- **Aadhaar Payment Bridge**

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**CPSMS**

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Step I: Upload Beneficiary list on CPSMS

• IAs will prepare beneficiary data in prescribed format in excel file (using DBT App/ MCTS/ any other offline utility).
• For JSY, CPSMS will verify the MCTS data, e.g., bank account and structural validity of Aadhaar number of beneficiaries.
• The validated list along with the amount payable to each beneficiary shall be digitally signed by IAs after uploading the same on CPSMS.
Step II: Preparation of e-Sanction

- Digitally signed beneficiary list shall be available for making e-Sanction at the Programme Division (PD) level in CPSMS.
- PD maker shall enter details of sanction order, IFD approval, amount of sanction and heads of account.
- The PD approver shall digitally sign the e-sanction and corresponding beneficiary list in CPSMS.
- The DBT files shall automatically start reflecting at the DDO level for making e-bill in CPSMS.
Step III: Preparation of e-bill by DDOs

• The DDOs, handling respective head of accounts, shall receive the e-sanction

• DDO shall generate digitally signed e-Bill and submit the same to PAOs on CPSMS
Step IV: DBT at PAO level

- Three levels of scrutiny in PAOs.
- PAO approves the DBT files and digitally signs the payment file in CPSMS.
- In-built checks/controls are in place i.e. for payments beyond specified monetary limits- two digital signatories will be required.
- The accredited banks shall acknowledge and accept the recognized digitally signed file for credit into beneficiary accounts through APB.
Advantages to Users

IAs:
- Manage beneficiaries in CPSMS,
- Use pre-validated data of beneficiaries,
- Last level of agency need not have bank account of its own.
- MIS on bank reconciled payments (success / failure)

Ministries:
- No Float / Idling of funds.
- Real time Accounting and reconciliation.
- Minimal failure due to pre-validation of bank accounts and lookup in NPCI mapper by sponsor bank.
- Consolidated MIS - Scheme / Agency / District / Date wise.
- Utilisation certificates as per GFR.

Beneficiaries:
- Online checking of payments credited in his/her account.
Beneficiary can check his benefits received in his/her bank account: without login on cpsms.nic.in
MIS on DBT for Decision Support

• State wise, District wise and Scheme wise payments to beneficiaries.
• Payment Status (success / failure / pending)
• Summary Reports on DBT.
• On line bank reconciliation.
• Utilisation Certificate.
• Digital Audit Trail.
• Transparency and Accountability.
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<tr>
<th>DBT in CPSMS</th>
<th>DBT Coverage under CPSMS</th>
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<td>1624, 34.53 Lakh</td>
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## DBT - Scheme wise payments

### Period:
Transactions on 24-04-2013 | Transactions from 01-10-2012 to 24-04-2013

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<th>Controller Name</th>
<th>Scheme Name</th>
<th>State Name</th>
<th>District Name</th>
<th>Aadhar Based Payments</th>
<th>Non-Aadhar Based Payments</th>
<th>Grand Total</th>
<th>Aadhar Based Payments</th>
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DBT- Month wise Payments (Rs.)
THANK YOU
Upload Beneficiary Data
Validated Beneficiary List for Payment File
Upload Beneficiary List for Program Division
Create Sanction by PD User
DDO Role (Receive DBT Sanction)
DDO (Generate Bill)
DDO (Pass Bill)
**Sanction Details**

- **Sanction Status:** BillGenerated
- **Sanction Numbers:** 00000000
- **Sanction Dates:** 06/04/2011
- **Sanction Amount:** 5000
- **SRD Number:** 343363
- **SRD Date:** 06/04/2011
- **Plan Scheme:** NSRB-NATIONAL CHILD LABOUR PROJECT INCLUDING GRANTS IN AID TO VOLUNTARY AGENCIES
- **PAO:** 028114-PAO/MN Sector J, Ministry of Labour, New Delhi
- **Remarks:**

**Account Details:**
- **Grant:** 06-Labour and Employment
- **Object Head:** 31-GRANTS IN AID

**Bill Details:**
- **Bill Number:** CR00000010
- **Bill Date:** 06/04/2013

**Beneficiary File Details:**

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<th>Beneficiary File Name</th>
<th>No of Beneficiaries</th>
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<th>Beneficiary List Signed By</th>
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Pass bill by PAO
Digital Signing of Payment File by PAOs (Signatories)