

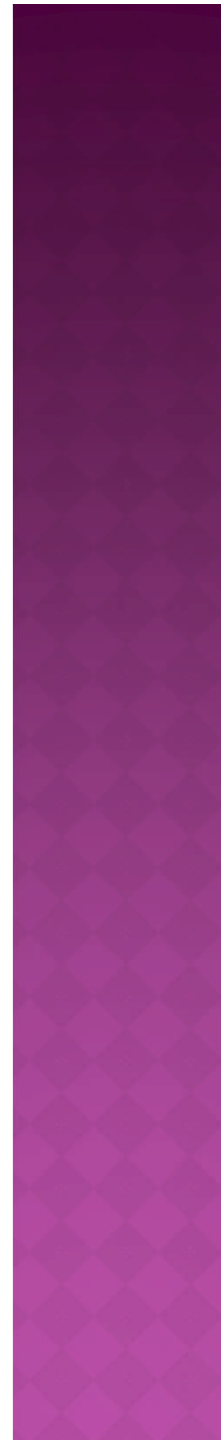
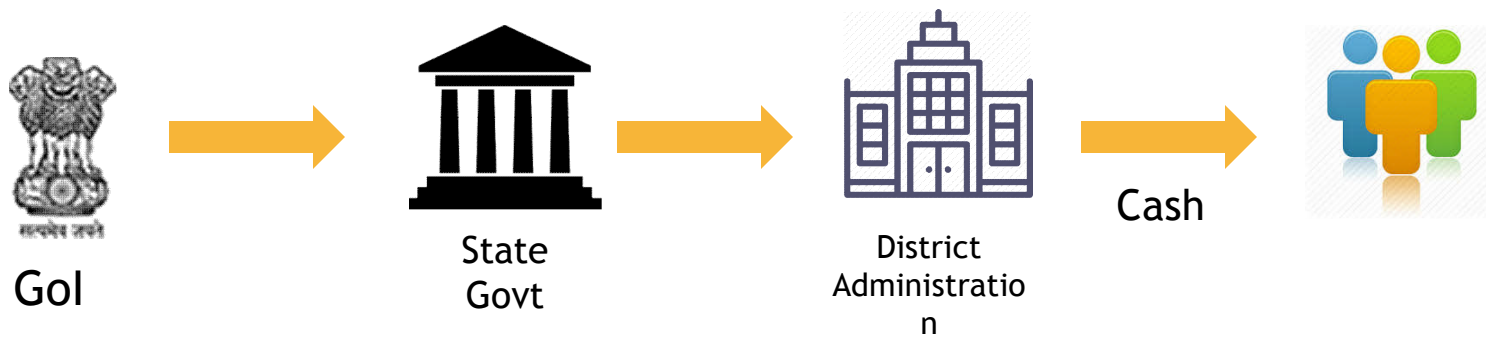
CREATING AN IT ENABLED ECOSYSTEM FOR DBT

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DIRECT BENEFIT TRANSFER

- ⊙ Aims to reform Government Delivery Systems by
 - re-engineering the existing processes of Government programmes
 - Enable faster flow of information and funds to beneficiaries
 - Ensure accurate targeting of beneficiaries

BENEFIT TRANSFERS IN THE BYGONE ERA



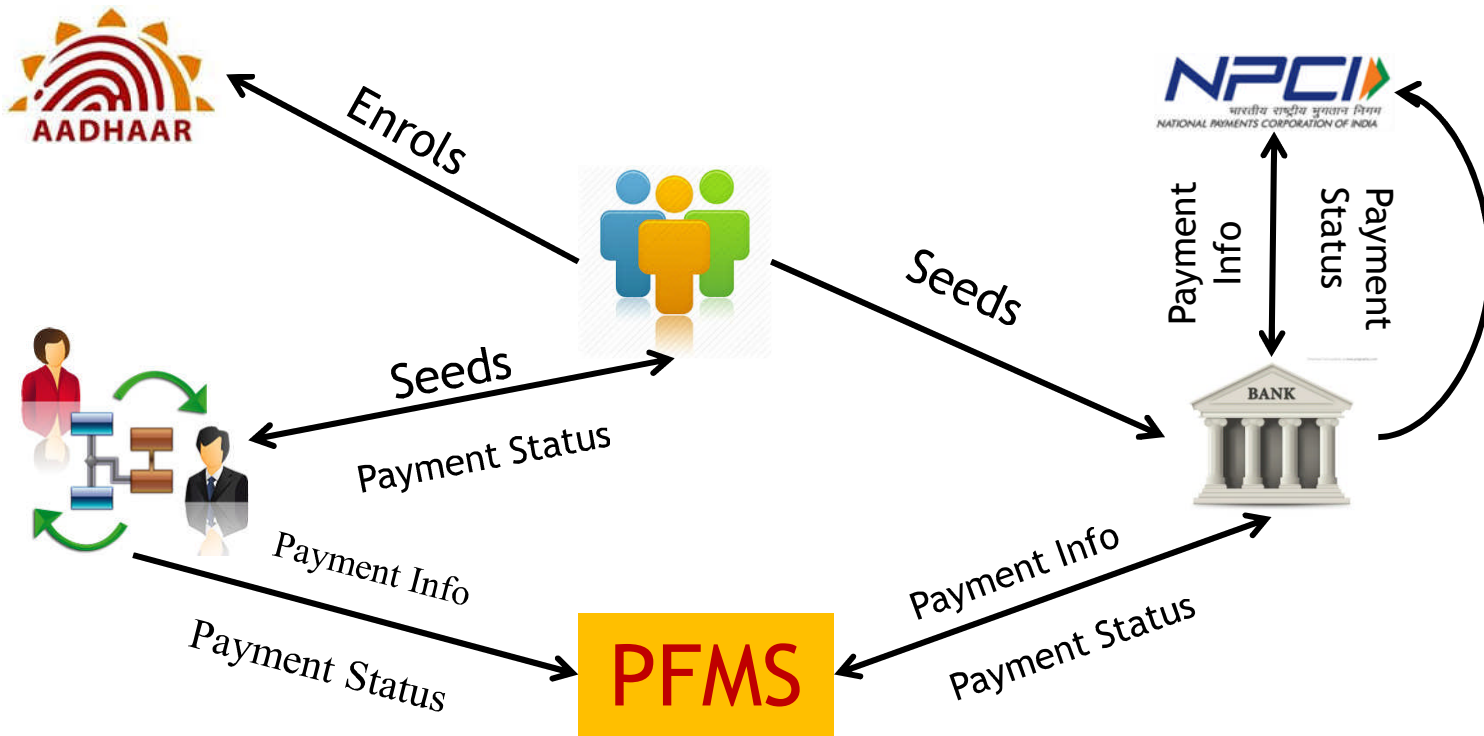
ISSUES

- ⦿ Slow movement of information and funds
- ⦿ Float at different levels (State/District/Block etc)
- ⦿ No way of knowing whether the benefits reached the intended beneficiaries or not
- ⦿ Ghost Beneficiaries
- ⦿ Lack of Efficiency, accountability & Transparency

ICT ENABLED DBT ECOSYSTEM



ICT ENABLED DBT ECOSYSTEM



Aadhaar & account info to
NPCI Mapper



AADHAAR SEEDING

- ◉ Aadhaar seeding to be done into the bank account as well as each domain application
- ◉ Aadhaar seeding can be done online as well as offline
- ◉ Aadhaar Number and Name should be captured as in Aadhaar
- ◉ If possible, use Bar Code/ QR Code scanner to capture the data accurately
- ◉ Enable online OTP based eKYC of beneficiaries

DOMAIN APPLICATION

- ◉ The entire Government Programme should be automated end-to-end
- ◉ Minimum and only required information should be captured
- ◉ Beneficiary-level details should be captured
- ◉ Aadhaar number of the beneficiary, **if available**, should be seeded into the domain application
- ◉ If Aadhaar is not available, account number of the beneficiary should be seeded into the database
- ◉ Only required documents should be sought; facility for uploading from Digilocker should be given to facilitate the citizen
- ◉ Workflow-based systems should be developed so that the data is captured at source and the performance at every step can be monitored

DOMAIN APPLICATION

- ◉ As much as possible, quantitative information should be captured rather than textual information; quantitative information can be used for extensive data analysis to improve the Government delivery system
- ◉ Domain application should be enabled for direct transfer of funds preferably through PFMS
- ◉ Many requirements of manual systems such as sending file for information etc. should be eliminated and instead emails and SMS should be used to send copies to concerned authorities
- ◉ Use of Digital Signatures should be encouraged as much as possible; eSign has eliminated many of the issues related to dongle-based DSCs

MAKING PAYMENT TO BENEFICIAIRIES

- ◎ Three models are operational:
 - Payment is made directly by the Central Line Ministry which is managing the scheme or programme
 - Payment is made by State Government through State Treasury/ State Account
 - Payment is made by an implementing agency

PFMS

- ◉ PFMS (Public Finance Monitoring System) is a web-based system implemented by O/o CGA
- ◉ PFMS can be used to make payments for all three modes of payment
- ◉ Making payments through PFMS has some distinct advantages:
 - It is already integrated with many banks
 - All mechanisms for interaction with banks are already built-in
 - Many reports are available which will help GoI and State Governments in getting a complete integrated view
- ◉ PFMS can also be used for State Government Schemes
- ◉ Domain application needs to be integrated with PFMS

BANKS & NPCI

- ◉ Information about Aadhaar seeded in Bank database is recorded in NPCI Mapper
- ◉ Once payment information is sent to the sponsor/debit bank (preferably through PFMS), it processes the payments
- ◉ NPCI (National Payment Corporation of India) plays a crucial role in facilitating Aadhaar based payments (through Aadhaar Payment Bridge – APB using NPCI Mapper) and account-based payments (through National Automated Clearing House, NACH)

OTHER NECESSARY ICT INFRASTRUCTURE

- ◉ Network Infrastructure
- ◉ ICT (computers, connectivity) infrastructure in all offices which participate in the workflow
- ◉ Digital Signature Certificate (if dongle-based)

SERVICEPLUS

- ◉ An engine for quickly building a workflow-based domain application
- ◉ A metadata-based, single, configurable unified service delivery & grievance redressal framework
- ◉ Facilitates rapid rollout of any Service, any time by any level of government
- ◉ Allows any department at any level of government to
 - Quickly define and configure its service using a wizard-like interface
 - Configure the service in terms of beneficiary profile, submission modes, service charges, payment mechanism, service delivery modes, application form, service output, notifications and process flow
 - Monitor performance of government functionaries and kiosk operators
- ◉ Already integrated with Payment Gateways, CSC 2.0, Digilocker, DSC/eSign, RAS
- ◉ Integration with PFMS underway
- ◉ Tripura, Meghalaya, Sikkim, Assam, Arunachal Pradesh are using ServicePlus under eDistrict

THANK YOU

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