

Architecture of Direct Benefit Transfer (DBT) for Social Pension Payments by Ministry of Rural Development (MoRD), Govt. of India

A C2G, G2G & G2C application at Grass Root Level Benefiting the Rural Mass

Brijesh Kumar Srivastava, Ganesh Khandng, Vinay Thakur, Anubha Goyal and D.C Mista

National Informatics Centre, 274-A, Krishi Bhawan, MoRD, New Delhi, India

Objective: Direct Benefit Transfer (DBT) programme has been launched by Government of India for effecting direct transfer of entitlements such as pensions to beneficiaries across the country. The DBT platform, combined with the biometric-based Unique ID programme **Aadhaar**, will eliminate 'duplicates', i.e., one person getting benefits multiple times, and 'ghosts', i.e., non-existent people getting benefits. More importantly, the DBT platform will bring more efficiency, accountability and transparency in the process of benefit disbursement to the pensioners using financial institutions (Bank/Post offices). Success consists of three-fold i.e. **Money must reach beneficiaries on time, in the full amount, and at their doorstep.**

Benefits of DBT

1. Disbursement of pension at doorstep
2. Delay in payment due to manual intervention eliminated
3. Duplicates are eliminated
4. Disbursement information availability in public domain.

Abstract: NSAP (National Social Assistance Programme) comprises mainly three schemes as Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS) and Indira Gandhi National Disabled Pension Scheme (IGNDPS). Under these three schemes, monthly pension are being disbursed by all 28 Province and 7 UT's. Ministry of Rural development provides central assistance as ACA as central contribution to Province and Province further sum with their Province contribution. State contribution amount under a scheme varies from Province to Province.

NIC in collaboration with Ministry of Rural Development, Government of India has developed eGov solution, a work flow based model capturing legacy pensioners data, submission of application, verification and sanction of new application online using eGov solution. Sanction letters are generated and provided to applicants and Pension pay order is prepared for inclusion of pensioners name in pensioners scroll list from the date of pension effective date. Pension payment are presently made using Banks, Post Offices and through Cash from respective Sub district office level or by village secretaries.

eGov solution is workflow based application available online. It uses Postgres database with JBOSS as application server.

Introduction of NSAP

The National Social Assistance Programme (NSAP) which came into effect from 15th August, 1995 represents a significant step towards the fulfillment of the Directive Principles in Article 41 of the Constitution. The programme introduced a National Policy for Social Assistance for the poor and aims at ensuring minimum national standard for social assistance in addition to the benefits that Province are

currently providing or might provide in future. NSAP at present, comprises of IGNOAPS, IGNWPS), IGNDPS, National Family Benefit Scheme (NFBS) and Annapurna.

The intention in providing 100 percent Central Assistance is to ensure that social protection to the beneficiaries everywhere in the country is uniformly available without interruption. Further the States are also expanding the schemes as per their own rules and provide the social assistance to eligible beneficiaries separately.

NSAP Design Architecture

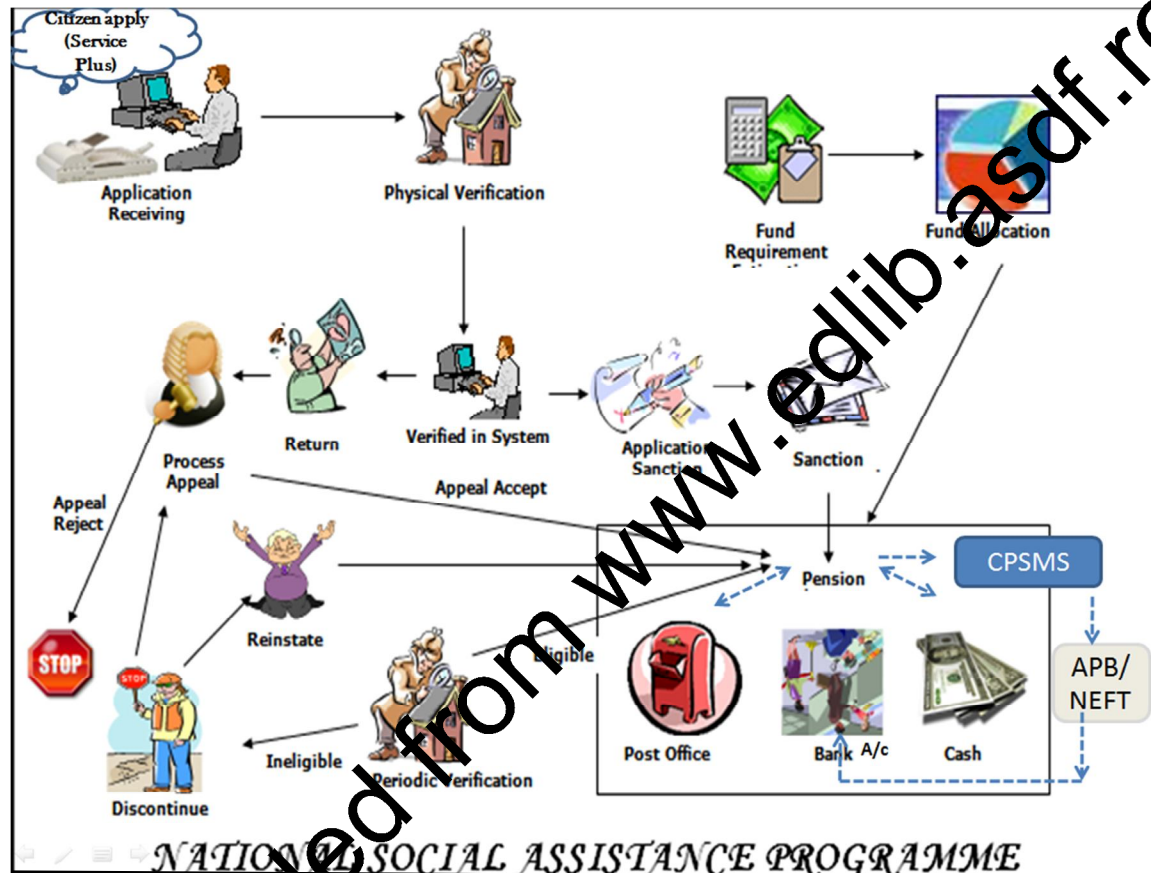


Table -I System Work Flow in eGov solution

System Architecture (NSAP)

In NSAP 3-Tier Redundant Architecture has been followed for failover and recovery purposes. In this architecture we use a Server Array for application tier to take advantage of auto scaling in the cloud, here a load balancer server, two application servers, 3 database servers as Master database, reporting and Backup database configured as Disaster Recovery(DR). This redundant architecture will help protect your site/application from system downtime. Following are the benefits of using 3 - Tier Redundant Architecture cloud computing as

- Provides shared computing environments that deliver cost savings to government agencies
- Offer resources to any approved government entity on an as-needed basis
- Deliver administrative support, data security, and governance controls
- 24/7 customer support and Dedicated technical support team

- Specific dedicated servers for secure data storage

Network Cloud Architecture at Data Centre (NSAP)

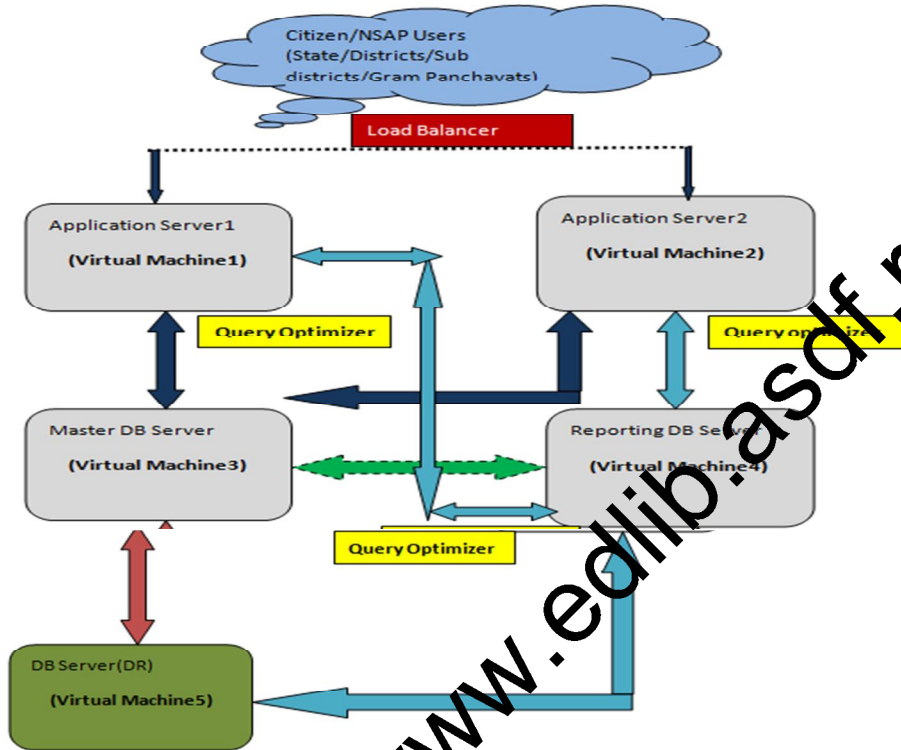


Table -II Redundant 3 tier cloud computing architecture

Deployment Architecture at Data Centre – NSAP

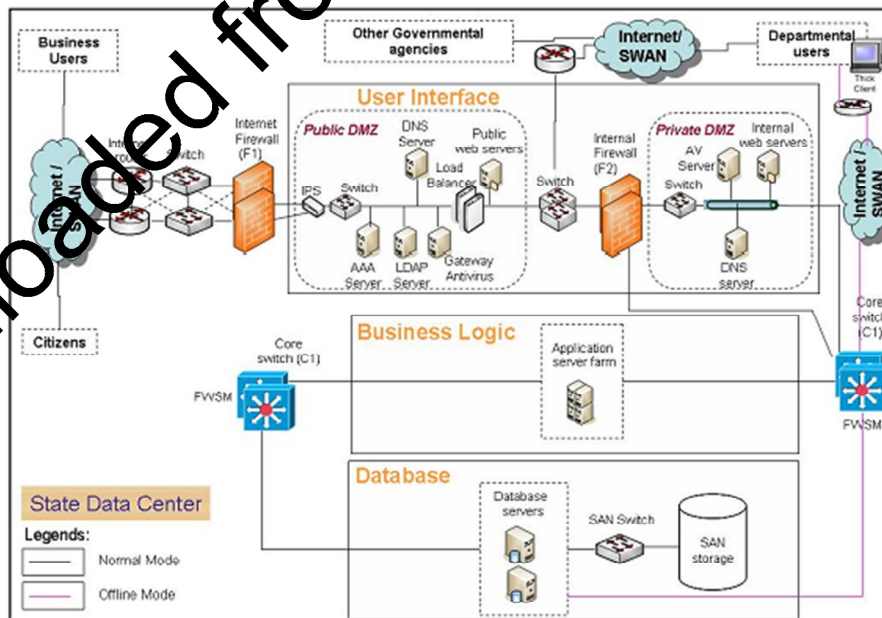


Table -III Deployment architecture at Sastri Park Data centre

Criteria for Schemes

Different criteria is adopted to facilitate the weaker section under the each schemes and eligibility criteria is also set by the Ministry of rural development. The criteria details are shown below.

Schemes	Age Limit	BPL Status	Annual Income	Pension Amount
Indira Gandhi National Old Aged pension Scheme-IGNOAPS	Minimum Age 60 when apply	For new cases, name in BPL list is mandatory where prior to 1 st Jan 2007 name in BPL was not mandatory	Annual income for the BPL status varies from State to Province	Central Assistance Rs 200 below 80 Years, Rs 500 for 80 years and above State Assistance Depend upon Province to Province
Indira Gandhi National Disability pension Scheme-IGNDPS	Min 18 years and max 79 years when apply	Name in BPL list is mandatory	Annual income for the BPL status varies from Province to Province	Central Assistance Rs 300 State Assistance Depend upon Province to Province
Indira Gandhi National Widow pension Scheme-IGNWPS	Min 40 years and max 79 years when apply	Name in BPL list is mandatory	Annual income for the BPL status varies from Province to Province	Central Assistance Rs 300 State Assistance Depend upon Province to Province

Table -IV: Scheme criteria details

Identification of Beneficiaries

In rural area the Below Poverty List (BPL) as prepared by States on the basis of norms prescribed by Ministry of Rural Development is the key element in identifying a beneficiary. Similar lists prepared by States following norms by Ministry of Urban Development and Poverty Alleviation would be applicable in urban areas or any other norms set by States for Urban areas may also be followed. The Govt. of India reserves the right to review these criteria and suggest appropriate revised criteria for identifying whether a beneficiary belongs to a household below the poverty level or not.

Age indicated in birth certificate issued by Registrar of Births & Deaths, School Certificate, Ration Card and ENIC Card may be taken into account. In the absence of age proof, a certificate issued by a Medical Officer at least of the rank of Assistant Civil Surgeon or by the Revenue Authority may be taken as proof of age and disability percentage.

The widow status of a beneficiary will be certified by the Revenue Authority.

The identification could be based on (i) application by the candidate or (ii) From Gram Panchayat / Gram Sabha or (iii) report of any other competent Authority. In all such cases the application form has to be filled

up and submitted to sub district level offices as Blocks in rural area and at Municipality in case of Urban area. On entering the details of applicant, eGov solution generates a unique application no and a copy of receipt given to applicants for making further enquiry.

Application Form

Applicant Details

State * PUNJAB District * --Select District-- Area * --Select--

Sub District/Municipal Area * -- Select -- Gram Panchayat/Ward * -- Select --

Village* --Select Village-- Habitation* --Select Habitation--

First Name* Middle Name Last Name

Husband/Father Name* Nominee Name

Address BPL Detail

House No Year

Street Location

Contact Person Mobile Number UID Generation --SELECT--

UID Number EID NO TIN NO

Locality Family Id No

Pincode Member Id

Gender MALE Age * Date of Birth *

Category GENERAL Annual Income

Disability No Percentage of Disability

Disability Type I Disability Type 2 Disability Type 3

EPIC No Ration Card No Minority Status No

Beneficiary Number Scheme IGNOAPS Application Date 11-10-2013

Disbursement Details

Disbursement Bank/PO Account No PDA Code*

Certificate Details

	Date of Issue	Issuing Authority
Age Certificate:		
Income Certificate:		
Residence Certificate:		
Disability Certificate:		
Husband's Death Certificate:		

Upload Photo Browse...

Upload Age Certificate Browse...

Upload Income Certificate Browse...

Upload Residence Certificate Browse...

Upload Disability Certificate Browse...

Upload Death Certificate Browse...

Submit Reset Cancel

Table -V Pensioner's Details entry form capturing Aadhar and bank Details

Verification and Sanction of Beneficiaries

On receipt of application as new cases, physical verification conducted by the appropriate verifying authorities about applicants. Verification reports is noted and forwarded to sanctioning authorities for sanctioning for application found correct and suitable where as in case found not suitable applications, a proper remarks with reason are also noted which can be seen by the applicant from eGov solution.

Regular periodic verifications are also conducted by the department from time to time to identify death, migrated and transferred cases to mark them for stopping their pension from pension scroll list generated on monthly basis. On an average, periodic verification conducted annually/six monthly.

Once application is verified and the sanctioning authority sanctions the application and sanction order no is allocated to each approved application. A sanction order cum Pension Pay Order (PPO) is generated and print out given to the applicant.

Sanction Order	
Sanction Order and Sanction Date	JH-S-05183781 2013-05-16
Application Number and Application	JH-A-05183781 2013-05-16
Until further notice on the expiry of every month please pay RAM SINGH (Father's/Husband's Name: SHYAM SINGH ,BPL No: 233 ,UID NUMBER: 945343575757 ,Category: GEN ,Address: VILLAGE BAMNE ,Age: 65 ,State: JHARKHAND ,District: RANCHI ,Area: RURAL ,Sub District: KHALARI ,Gram Panchayat Name: BAMNE ,Village: BAMNE ,Scheme: ' IGNOAPS ' ,at the rate of Rs: 400 per month from MA 2011	
PDA Name	SBI-RANCHI-SBI RANCHI BRANCH-MAIN ROAD RANCHI
SANCTIONING AUTHORITY: Distt Social Welfare Officer	
Project Sponsored by Ministry Of Rural Development, GOI Content/Data Managed by Govt. of JHARKHAND Software Developed by NIC Thu May 16 17:27:39 IST 2013	

Table 11 Sample Sanction Order/Pension Payment Order (PPO)

Pension Disbursement using DBT (Direct Benefit Transfer)

As an initiative of Prime Minister Office (PMO) to ensure Direct Benefit Transfer (DBT) of pensions to the pensioners' bank accounts taken up in 43 districts in phase-I further expanded up to 121 districts in 26 Province in phase-II based on electronic fund transfer to respective pensioners bank accounts using NEFT/RTGS and based on AADHAR.

Ministry of Finance, Government of India appointed a agency Central Plan Scheme Monitoring Scheme System (CPSMS) for processing pension benefit to transfer in pensioner's respective bank account based on electronic fund transfer and AADHAR.

Integration of eGov solution with CPSMS has been done in such a way that any beneficiary added to eGov solution get registered automatically to CPSMS and where ever pension scroll are generated by district/Province, it automatically forwarded to CPSMS for processing of pension payment and after successful transfer, it confirm to eGov solution on successful transfer for ledger updation.

eGov solution also supports pension disbursement through Post offices and Cash.

Features of EGOV Solution

NSAP Website - The NSAP website is available at <http://nsap.nic.in>. It comprises at present of eGov solution / transaction-based software of three schemes of IGNOAPS, IGWPS and IGNDPS.

Following screen shot are enclosed herewith for clear understanding of existing features of eGov solution.

Status of DBT districts can be downloaded from NSAP web site which is updated regularly as

Beneficiaries Database

The States are required to maintain a database of eligible beneficiaries and upload it in the public domain. The beneficiary data should include all the details of the beneficiary including his / her photograph. Since belonging to a BPL family and having a BPL ID is a condition for getting the pension for new beneficiaries, the proposed link with the BPL database would be used to avoid duplication of pensioners.

Detail of NSAP scheme such as IGNOAPS, IGNDPS and IGWPS, beneficiaries data abstract are separately shown in tables below of all Province.

Beneficiary Abstract											
State*	All State										
Select Scheme*	INDIRA GANDHI NATIONAL OLD AGE PENSION SCHEME										
<input type="button" value="Submit"/> <input type="button" value="Clear"/>											
State Name	Sanctioned Pensioners					New Applicants					Total
	Sanctioned	Female	Male	Below 80	80 and Above	New Applicant	Female	Male	Below 80	80 and Above	
ANDAMAN AND NICOBAR	68	0	68	52	16	9	0	9	9	0	77
ANDHRA PRADESH	1311786	707300	604486	1229408	81988	0	0	0	0	0	1311786
ARUNACHAL PRADESH	7793	5122	2671	5779	2315	0	0	0	0	0	7793
ASSAM	580915	318411	262504	107979	101125	39118	16560	22558	35958	3160	620033
BIHAR	1515274	829829	685445	132384	174890	7	2	5	5	2	1515281
CHANDIGARH	3743	2182	1561	148	95	0	0	0	0	0	3743
DADRA & NAGAR HAVELI	1083	835	248	1021	62	5597	3231	2366	5404	193	6680
DAMAN & DIU	3373	191	148	3167	206	239	117	122	219	20	3612
DELHI	372729	225879	146850	330636	42093	0	0	0	0	0	372729
GOA	1705	1056	649	1191	514	4	2	2	4	0	1709
GUJARAT	250043	139944	98099	236129	13914	43890	25383	18507	41060	2830	293933
HARYANA	113875	43765	70079	86882	26993	25351	8792	16559	23462	1889	139226
HIMACHAL PRADESH	84772	47743	37029	58193	26579	0	0	0	0	0	84772
JAMMU AND KASHMIR	6666	24859	29801	48093	6567	779	236	543	757	22	55439
KARNATAKA	955007	497148	446821	856526	98481	0	0	0	0	0	955007
KERALA	156921	95399	61521	92014	64906	1	0	1	0	1	156921
MADHYA PRADESH	1482950	447119	329111	684361	91869	51427	25583	25844	46358	5069	827657
MAHARASHTRA	1038136	668915	369221	951787	86349	89061	53194	35867	86290	2771	1127197
LAKSHADWEEP	202	105	97	189	13	0	0	0	0	0	202
MANIPUR	60982	35586	25396	56274	4708	0	0	0	0	0	60982
MEGHALAYA	49914	30422	19492	44245	5669	1405	743	662	1344	61	51319
MIZORAM	23756	13040	10716	17193	6563	2	0	2	2	0	23758
NAGALAND	40820	24427	16393	26833	13987	312	77	235	216	96	41132
ODISHA	1482950	691354	791596	1320035	162915	71449	27415	44034	67678	3771	1554399
PONDICHERY	61249	34266	26983	59445	1804	0	0	0	0	0	61249
RUNAB	150988	93774	57214	128673	22315	1047	534	513	983	64	152035
RAJASTHAN	913667	517020	396647	819741	93926	13402	6475	6927	12674	728	927069
SIKKIM	3892	1791	2101	3375	517	0	0	0	0	0	3892
TAMIL NADU	1096666	706780	389886	994679	101640	9897	5109	4788	9494	403	1106563
TRIPURA	140368	71327	69041	118544	21824	758	281	477	694	64	141126
UTTAR PRADESH	3690772	1450058	2240714	3364876	325896	17	7	10	15	2	3690789
WEST BENGAL	263004	140098	122906	228855	34149	0	0	0	0	0	263004
CHHATTISGARH	473128	259218	213910	420806	52322	57482	28902	28580	51805	5677	530610
JHARKHAND	559502	302400	257102	518476	41026	446	210	236	409	37	559448
UTTARAKHAND	169756	89286	80470	146862	22894	11	6	5	8	3	169767

Table VII. Beneficiary data of IGNOAPS scheme

Beneficiary Abstract											
State*	All State										
Select Scheme *	INDIRA GANDHI NATIONAL WIDOW PENSION SCHEME										
Submit					Close						
State Name	Sanctioned Pensioners					New Applicants					Total
	Sanctioned	Female	Male	Below 80	80 and Above	New Applicant	Female	Male	Below 80	80 and Above	
ANDAMAN AND NICOBAR	3	0	3	3	0	0	0	0	0	0	3
ANDHRA PRADESH	516229	516229	0	515982	247	0	0	0	0	0	516229
ASSAM	73644	73644	0	73642	2	19945	19945	0	19945	0	93589
BIHAR	17243	17243	0	17243	0	1	1	0	1	0	17244
CHANDIGARH	2911	2911	0	2911	0	0	0	0	0	0	2911
DADRA & NAGAR HAVELI	0	0	0	0	0	1423	1423	0	1423	0	1423
DAMAN & DIU	2314	2314	0	2313	1	275	275	0	275	0	2589
DELHI	112446	112446	0	112446	0	0	0	0	0	0	112446
GOA	315	315	0	314	1	68	68	0	68	0	383
GUJARAT	1204	1204	0	1204	0	867	867	0	867	0	2071
HARYANA	16235	16235	0	16235	0	12536	12536	0	12509	27	28771
HIMACHAL PRADESH	13213	13213	0	13190	23	0	0	0	0	0	13213
KARNATAKA	132058	129728	2330	130540	1518	0	0	0	0	0	132058
MADHYA PRADESH	113482	113482	0	113440	42	19928	19928	0	19914	14	133410
MAHARASHTRA	6330	6329	1	6329	1	4885	4885	0	4885	0	11215
LAKE SHADWEEP	119	119	0	119	0	13	13	0	13	0	132
MEGHALAYA	7208	7208	0	7207	1	461	461	0	461	0	7669
MIZORAM	1192	1192	0	1192	0	0	0	0	0	0	1192
NAGALAND	463	463	0	463	0	0	0	0	0	0	463
ODISHA	184871	184861	10	184867	4	15064	15064	0	15064	0	199935
PONDICHERRY	504	504	0	504	0	0	0	0	0	0	504
PUNJAB	14058	14058	0	14058	0	1332	1332	0	1332	0	15390
RAJASTHAN	113887	113887	0	113874	13	3476	3476	0	3475	1	117363
SIKKIM	65	65	0	64	1	0	0	0	0	0	65
TAMIL NADU	371214	371213	1	338208	33006	4996	4996	0	4996	0	376210
TRIPURA	8324	8097	227	8296	28	0	0	0	0	0	8324
UTTAR PRADESH	2	1	1	2	0	0	0	0	0	0	2
WEST BENGAL	205631	205630	1	205631	0	0	0	0	0	0	205631

Table VIII. Beneficiary data of IG NWPS scheme

Beneficiary Abstract											
State*	All State										
Select Scheme *	INDIRA GANDHI NATIONAL DISABILITY PENSION SCHEME										
Submit					Close						
State Name	Sanctioned Pensioners					New Applicants					Total
	Sanctioned	Female	Male	Below 80	80 and Above	New Applicant	Female	Male	Below 80	80 and Above	
ANDAMAN AND NICOBAR	4	0	4	4	0	3	0	3	3	0	7
ANDHRA PRADESH	32703	13161	19537	32703	0	0	0	0	0	0	32703
ASSAM	14192	4550	9642	14192	0	6056	1630	4426	6056	0	20248
BIHAR	361	0	279	361	0	78	24	54	78	0	439
CHANDIGARH	101	0	66	101	0	0	0	0	0	0	101
DADRA & NAGAR HAVELI	0	0	0	0	0	91	35	56	91	0	91
DAMAN & DIU	373	114	215	329	0	44	14	30	44	0	373
DELHI	34334	11036	23298	34334	0	0	0	0	0	0	34334
GOA	14	14	27	41	0	21	7	14	21	0	62
GUJARAT	2124	667	1457	2124	0	609	203	406	609	0	2733
HARYANA	2122	545	1577	2122	0	3851	1041	2810	3846	5	5973
HIMACHAL PRADESH	413	136	277	413	0	0	0	0	0	0	413
KARNATAKA	51958	22617	29341	51511	447	0	0	0	0	0	51958
MADHYA PRADESH	45584	13986	31598	45583	1	6562	1518	5044	6562	0	52146
MAHARASHTRA	1596	539	1057	1594	2	907	277	630	907	0	2503
MEGHALAYA	60	20	40	60	0	0	0	0	0	0	60
MIZORAM	1443	621	822	1443	0	106	51	55	105	1	1549
NAGALAND	589	260	329	589	0	0	0	0	0	0	589
NAGALAND	288	36	252	288	0	0	0	0	0	0	288
ODISHA	50470	15389	35081	50470	0	2701	866	1835	2701	0	53171
PUNJAB	2929	1338	1591	2929	0	309	47	262	309	0	3238
RAJASTHAN	21800	6606	15194	21799	1	827	242	585	827	0	22627
TAMIL NADU	40941	14714	26227	40941	0	892	288	604	892	0	41833
TRIPURA	1911	855	1056	1902	9	0	0	0	0	0	1911
UTTAR PRADESH	1	0	1	1	0	0	0	0	0	0	1
WEST BENGAL	7508	2686	4822	7508	0	0	0	0	0	0	7508
CHHATTISGARH	12466	4497	7969	12466	0	9921	4409	5512	9921	0	22387
JHARKHAND	15584	5322	10262	15570	14	17	3	14	17	0	15601

Table IX. Beneficiary data of IG NDPS scheme

Legacy Data - This legacy database is required to be uploaded on the NSAP website. For this purpose, legacy data formats for IGNOAPS, IGNWPS and IGNDPS are placed on the NSAP website. Since legacy data is very large in number, it can be entered in the legacy data formats which are downloadable from the NSAP website and entered offline (without continuous use of internet). Facility has been provided to Province/districts to upload data online under eGov solution logins. The new pensioners' data needs to be entered online.

Sanction Order No	Application Number	Beneficiary Number	Applicant Name	Husband/Father Name	Application Status		
JH-S-0489533	JH-A-0489533	20653	Sampati Peda	Lt. Kritibas Paida	SO_SAVED	Modify	View
JH-S-0489539	JH-A-0489539	20660	Ashar Bera	Nagender Bera	SO_SAVED	Modify	View
JH-S-0489530	JH-A-0489530	20668	Bhugmal Kurek	Lt. Durvadhan Karke	SO_SAVED	Modify	View
JH-S-0489537	JH-A-0489537	20662	Mangal Dalai	Lt. Rakhai Dalai	SO_SAVED	Modify	View
JH-S-0489532	JH-A-0489532	20664	Bhal Singh	Lt. Colok Singh	SO_SAVED	Modify	View
JH-S-0489523	JH-A-0489523	20665	Rameswar Singh	Lt. Paran Singh	SO_SAVED	Modify	View
JH-S-0489524	JH-A-0489524	20666	Panupati Khamrai	Lt. Akhay Khamrai	SO_SAVED	Modify	View
JH-S-0489525	JH-A-0489525	20667	Prem Ch. Dalai	Lt. Sushen Dalai	SO_SAVED	Modify	View
JH-S-0489536	JH-A-0489536	20668	Sudhansu Das	Lt. Sitaram Das	SO_SAVED	Modify	View
JH-S-0489527	JH-A-0489527	20670	Sanik Borkira	Purvik Borkira	SO_SAVED	Modify	View
JH-S-0489530	JH-A-0489530	20673	Haripad Khamrai	Mukund Khamrai	SO_SAVED	Modify	View
JH-S-0489530	JH-A-0489530	20674	Govind Bera	Lt. Duarika Bera	SO_SAVED	Modify	View

Table X – Legacy data update form

Process flow for new beneficiaries - For new pensioners, the data entry should be made directly on the NSAP website, using the State / District / Sub-district logins. The identification form of a new beneficiary is filled by the ‘application receiver’, the verification is done by the ‘verifying officer’, the sanctioning and issue of sanction order is done by ‘sanctioning authority’ and disbursement is done by the pension disbursing Agency (PDA). There are separate logins created for each role in the whole procedure.

Fund Flow - The fund flow contains the estimation of funds required, allocation and release. Estimation is done from bottom – up i.e, village to Ministry, as per number of beneficiaries and allocation and release is done from top to down i.e., Ministry to State to District, upto the level of the PDA, taking into account the fund available at each level.

Pension Disbursing Agencies - State Governments are required to appoint and indicate the ‘Pension Disbursing Authority’. Depending upon the mode of disbursement, the PDA can be created at State / District / Sub-District level.

Bank Branch Code/MCR Code	Branch Name	Branch Address		
009615	KALAPATHAR	KALAPATHAR	Modify	View
009348	AGRICO	AGRICO	Modify	View
009009	BARIDIH	BARIDIH	Modify	View
007236	GOLMURI	GOLMURI	Modify	View
003466	KADMA	KADMA	Modify	View
003465	MANGO	MANGO	Modify	View
001877	SAKCHI	SAKCHI	Modify	View
006026	SONARI	SONARI	Modify	View
006444	POTKA	POTKA	Modify	View
003329	NML BURMAMINES	NML BURMAMINES	Modify	View
014355	GHATSHILA	GHATSHILA JAMSHEDPUR	Modify	View
006352	CHAKULIA	CHAKULIA	Modify	View
006554	PARSHULDIH	DARSHULDIH JAMSHEDPUR	Modify	View

Table -XI : List of bank branches

Acquaintance Roll/Pension Scroll

In order to disburse pension to the beneficiaries, first of all a demand are being generated in order to know estimated beneficiaries bank branch wise and total fund required to nodal bank and it is branches separated. This demand is generated and submitted to treasury for release of fund for pension disbursement.

BANK WISE FUND REQUIRED		
State : JHARKHAND	District: EAST SINGHBUM	Area : RURAL
Sub District : BAHARAGORA		Scheme : IGNOAPS
From Date : 2013-09-01		To Date : 2013-09-30
Bank Name	Total Pensioners	Amount(Rs.)
SC		
JHARKHAND GRAMIN BANK	1	400.00
Bank Name	Total Pensioners	Amount(Rs.)
SCP		
BANK OF INDIA	37	15,700.00
CANARA BANK	67	29,800.00
CENTRAL BANK OF INDIA	9	3,900.00
CO-OPRETIVE BANK	20	8,000.00
JHARKHAND GRAMIN BANK	116	52,700.00
PUNJAB NATIONAL BANK	84	35,100.00
Bank Name	Total Pensioners	Amount(Rs.)
SCSP		
BANK OF INDIA	4	1,600.00
CANARA BANK	5	2,000.00
CO-OPRETIVE BANK	1	400.00
JHARKHAND GRAMIN BANK	4	1,600.00
PUNJAB NATIONAL BANK	2	1,100.00
Bank Name	Total Pensioners	Amount(Rs.)
TSP		
BANK OF INDIA	508	22,700.00
CANARA BANK	563	24,500.00
CENTRAL BANK OF INDIA	308	12,500.00
CO-OPRETIVE BANK	409	17,400.00
JHARKHAND GRAMIN BANK	1503	669,300.00
PUNJAB NATIONAL BANK	496	217,600.00
Grand Total	4135	1,853,700.00

Rupees Eighteen Lakh Fifty Three Thousand Seven Hundred Only

Table XII – Demand/Estimate generated nodal bank wise for fund release

Integration of NSAP-MIS with CPSMS for DBT based on APB/NEFT

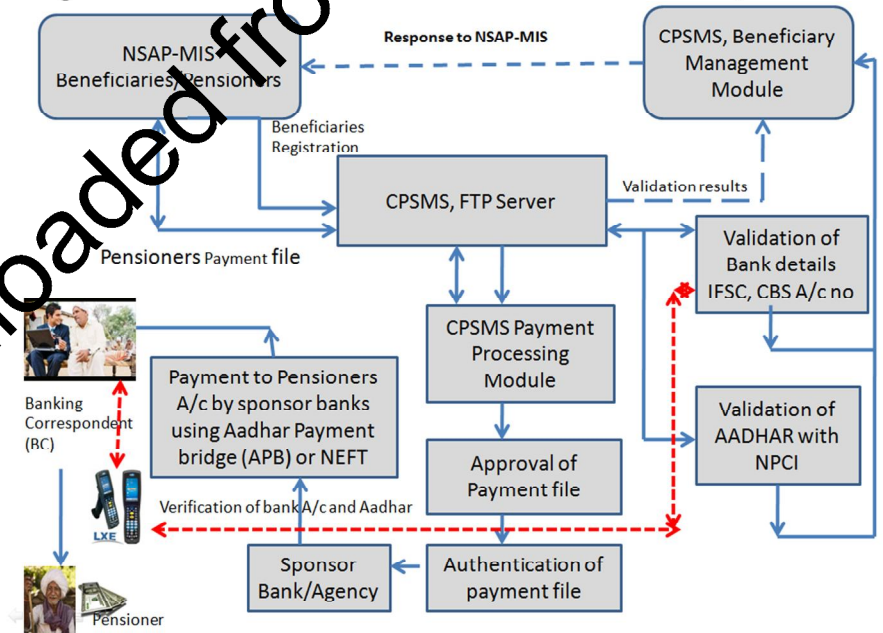


Table XIII. Integration of EGOV SOLUTION with CPSMS for DBT payment of pension

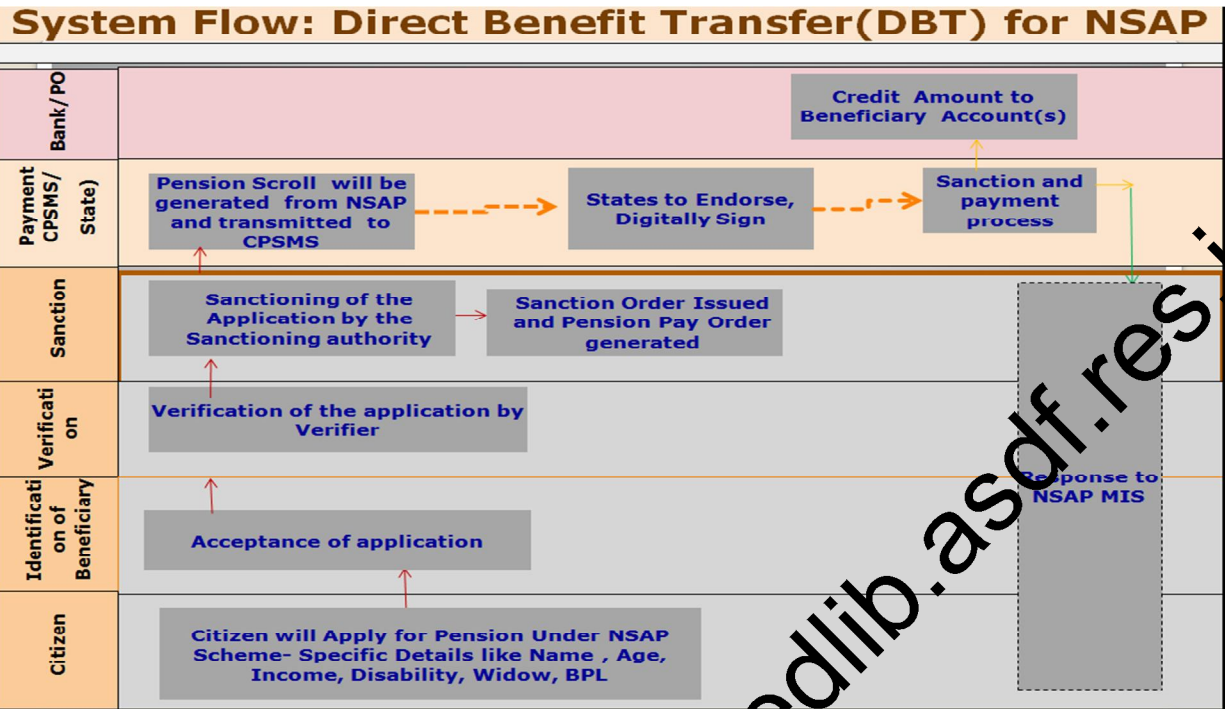


Table XIV. Direct Benefit Transfer (DBT) model for pension payment in social sector.

Gram Panchayat Name: BARKATA

Sr No.	Sanction Order No.	Benef. No.	Applicant Name	Husband Name	Account No	Pension paid up to	Amount Due	Plan Code
1	JH-S-04882583	1668	BINODINI MAITY	PRISADHAN MAITY	457II0II0000I86	AUG 2013	800	TSP
2	JH-S-04885641	20780	radha rani maiti	Gourhari Maiti	475II0II0000I56	AUG 2013	800	TSP
3	JH-S-04885642	20781	nani bal kanti	Bhban Show	475II0II0000I91	AUG 2013	800	TSP
4	JH-S-04885660	20801	amal kishin patr	Lt. Harish Ch. Patr	475II0II0000I38	AUG 2013	800	TSP
5	JH-S-04885665	20800	kesu mohan panda	Bhupati Panda	475II0II0000I28	AUG 2013	800	TSP
6	JH-S-04885668	20806	gopal ch. Maiti	Ganesg Ch. Maiti	475II0II0000I19	AUG 2013	800	TSP
7	JH-S-04885683	20820	Gourango Barik	Harish Ch. Barik	475II0II0000I92	AUG 2013	800	TSP
8	JH-S-04885684	20821	Praful Barik	Nand Kumar Barik	475II0II0000I66	AUG 2013	800	TSP
9	JH-S-04885685	20822	Lalita Nayak	Hadi Ram Nayak	475II0II0000I22	AUG 2013	800	TSP
10	JH-S-04885699	20837	Bhawani Sankar Maiti	Lt. Surender Nath Maiti	475II0II0000I07	AUG 2013	800	TSP
11	JH-S-04885700	20838	Bridan rana	Rameshwar Rana	475II0II0000I57	AUG 2013	800	TSP
12	JH-S-04885708	20845	Nripal Kanti Maiti	Bhupati Maiti	475II0II0000202	AUG 2013	800	TSP
13	JH-S-04885711	20848	Sudevi Show	Sudhir Show	475II0II0000I93	AUG 2013	800	TSP
14	JH-S-04885747	20886	Radhakanth Patar	Lt. Anirud Patar	475II0II0000I47	AUG 2013	800	TSP

Table -XV – Compute pension showing pension amount due and CBS bank account nos

Full Name in English	Full Name in Recognized Official Language	Gender	Address line 1	Address line 2	Address line 3	District	State	Country	Bank Name	IFSCCode	Account Number	Aadhaar Number	Pincode	Scheme Specific ID	Center Share Payment Amount	State Share Payment Amount
33	GANGA DHAR					EAST SINGHBUM	JHARKHAND	INDIA			45491010000104					
34	KALINDI Savitri	M	GUHIYAPAL			EAST SINGHBUM	JHARKHAND	INDIA		BKID04549 7	45491011000057	0			200	200
35	Pradhan Domi	F	GUHIYAPAL			EAST SINGHBUM	JHARKHAND	INDIA		BKID04549 5	45491011000057				300	200
36	Pradhan Dharendra	F	GUHIYAPAL			EAST SINGHBUM	JHARKHAND	INDIA		BKID04549 6	45491011000057				300	200
37	Jana Dangi	M	GUHIYAPAL			EAST SINGHBUM	JHARKHAND	INDIA		BKID04549 9	45491011000058				200	200
38	Hembram Budheshwari Bera	M	GUHIYAPAL			EAST SINGHBUM	JHARKHAND	INDIA		BKID04549 3	45491011000058				200	200
39	Aasha Khuntia	F	GUHIYAPAL			EAST SINGHBUM	JHARKHAND	INDIA		BKID04549 5	45491011000059				300	200
40	Basanti Raut	F	GUHIYAPAL			EAST SINGHBUM	JHARKHAND	INDIA		BKID04549 1	45491011000059				200	200
41	Menka Bishal Kalpana	F	GUHIYAPAL			EAST SINGHBUM	JHARKHAND	INDIA		BKID04549 3	45491011000059				300	200
42	Bera Subhashi	F	GUHIYAPAL			EAST SINGHBUM	JHARKHAND	INDIA		BKID04549 4	45491011000059				300	200
43	Bishal Aarti	F	GUHIYAPAL			EAST SINGHBUM	JHARKHAND	INDIA		BKID04549 5	45491011000059				300	200
44	Kalindi	F	GUHIYAPAL			EAST SINGHBUM	JHARKHAND	INDIA		BKID04549 2	45491011000059				200	200
45						EAST SINGHBUM	JHARKHAND	INDIA		BKID04549 6	45491011000061				300	200

Table - XVI :- Payment file generation in eGov solution for payment by CPSMS

GP/Ward Name	January	February	March	April	May	June	July	August	September	October	November	December
BAHULLA	✗	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗	✗
BANKATA	✗	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗	✗
BARAGARIA	✗	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗	✗
BHRAMANKUNDI	✗	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗	✗
BHUTIA	✗	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗	✗
CHINGRA	✗	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗	✗
CHOTA BARULLA	✗	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗	✗
DONJIURI	✗	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗	✗
RAMARIA	✗	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗	✗
GOPALPUR	✗	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗	✗
GUHIYAPAL	✗	✗	✓	✗	✓	✓	✓	✓	✓	✗	✗	✗

Table -XVII : Dashboard of pension payment Gram Panchayat/Ward wise month wise

Updation of the Disbursement Ledger – Once pension computed and send to CPSMS for payment of pension in respective bank accounts of pensioners using Aadhar Payment Bridge (APB) or NEFT/RTGS, the same is also updated in eGov solution and pensioners ledger is updated automatically

Sanction Order No	Pensioner Name	Pension Payable Period	Amount Due	Amount Paid	Paid Upto Month	Checked
JH-S-04882583	BINODINI MAITY	SEP 2013 to SEP 2013	400	400	SEP 2013	<input checked="" type="checkbox"/>
JH-S-04885641	radha rani maiti	SEP 2013 to SEP 2013	400	400	SEP 2013	<input checked="" type="checkbox"/>
JH-S-04885642	nani bala show	SEP 2013 to SEP 2013	400	400	SEP 2013	<input checked="" type="checkbox"/>
JH-S-04885643	anag vijay dhada	SEP 2013 to SEP 2013	400	400	SEP 2013	<input checked="" type="checkbox"/>
JH-S-04885644	jupi nayak	SEP 2013 to SEP 2013	400	400	SEP 2013	<input checked="" type="checkbox"/>
JH-S-04885645	radha sayam gop	SEP 2013 to SEP 2013	700	700	SEP 2013	<input checked="" type="checkbox"/>

Table XVIII. Updation of bank ledger after making payments in pensioner's A/c

Discontinuation – On the basis of periodic annual verification from time to time, pensioners are marked in case of death, migrated and transferred cases found in eGov solution to make data database up to date. Their pension is stopped and are not included in pensioner scroll onwards from the date of discontinuation. Provision to re-instate pensioner also available in case pensioners wrongly marked/discontinued.

Current Status of the eGov Solution

All the States are using the eGov solution for online generation of Sanction Orders of beneficiaries.

The State MAHARASHTRA, JHARKHAND, WEST BENGAL, HIMACHAL PRADESH, KERALA and TRIPURA has started transferring the pension payments in pensioners bank A/c using CPSMS as transferring pensions based on Aadhar Payment bridge (APB) and NEFT as Direct Benefit Transfer successfully since 1st July 2013. State wise total fund transferred between 1st July 2013 to 21st October 2013 are as

State	Total Beneficiaries/Pensioners	Total Fund transferred using Aadhar/NEFT
Jharkhand	56,893	INR 2,95,80,600
Maharashtra	4,35,969	INR 23,87,03,934
Himachal Pradesh	2,893	INR 2,893
Chhattisgarh	9,43	INR 2,91,600
Kerala	1,76	INR 176
Tripura	4,15	INR 1,79,800
Total	4,97,289	INR 26,87,59,003

Table XIV – DBT fund transfer summary between 1st July 13 – 21st Oct 13

State: Jharkhand

District wise DBT Transaction Summary			
State Name :		JHARKHAND	
Period :		01-07-2013 / 21-10-2013	
	District/Scheme	Total Beneficiary Paid	Amount (In Actuals)
+	HAZARIBAG	40	20,000.00
+	KHUTI	6197	27,12,200.00
+	LOHARDAGA	67	29,800.00
+	RANCHI	50589	2,68,18,600.00
Total :		56893	2,95,80,600.00
Controller General of Accounts: Central Plan Scheme Monitoring System		Page No:1 / 1	21-10-13 13:00

State: Maharashtra

District wise DBT Transaction Summary			
State Name :		MAHARASHTRA	
Period :		01-07-2013 / 21-10-2013	
	District/Scheme	Total Beneficiary Paid	Amount (In Actuals)
+	AMRAYATI	121655	6,52,17,682.00
+	AURANGABAD	33987	2,05,89,000.00
+	GONDIA	28883	1,71,19,200.00
+	JALGAON	13724	1,45,34,100.00
+	JALNA	10823	1,02,49,200.00
+	LATUR	1486	14,89,702.00
+	MUMBAI	4403	26,41,800.00
+	MUMBAI (SUBURBAN) *	5519	27,70,600.00
+	NANDURBAR	58432	1,63,56,620.00
+	PUNE	15587	1,19,86,100.00
+	RAINAGIRI	38773	82,26,100.00
+	WARDHA	86089	6,95,23,830.00
Total :		435969	23,87,03,934.00
Controller General of Accounts: Central Plan Scheme Monitoring System		Page No:1 / 1	21-10-13 13:06

State: Himachal Pradesh

District wise DBT Transaction Summary			
State Name :		HIMACHAL PRADESH	
Period :		01-07-2013 / 21-10-2013	
	District/Scheme	Total Beneficiary Paid	Amount (In Actuals)
+	SHIMLA	2893	2,893.00
National Social Assistance Programme including Anapurna (NSAP)		2893	2,893.00
Total :		2893	2,893.00
Controller General of Accounts: Central Plan Scheme Monitoring System		Page No:1 / 1	21-10-13 13:08

State: Chhattisgarh

District wise DBT Transaction Summary			
State Name :		CHHATTISGARH	
Period :		01-07-2013 / 21-10-2013	
	District/Scheme	Total Beneficiary Paid	Amount (In Actuals)
+	DHAMTARI	113	33,900.00
+	KORIYA	830	2,57,700.00
Total :		943	2,91,600.00
Controller General of Accounts: Central Plan Scheme Monitoring System		Page No:1 / 1	21-10-13 13:10

State: Kerala

District wise DBT Transaction Summary			
State Name :		KERALA	
Period :		01-07-2013 / 21-10-2013	
	District/Scheme	Total Beneficiary Paid	Amount (In Actuals)
☐	THIRUVANANTHAPURAM	176	176.00
	National Social Assistance Programme including Anapurna (NSAP)	176	176.00
Total :		176	176.00
Controller General of Accounts: Central Plan Scheme Monitoring System		Page No:1 / 1	21-10-13 13:12

State: Tripura

District wise DBT Transaction Summary			
State Name :		TRIPURA	
Period :		01-07-2013 / 21-10-2013	
	District/Scheme	Total Beneficiary Paid	Amount (In Actuals)
☐	KHOWAI	407	1,76,600.00
	National Social Assistance Programme including Anapurna (NSAP)	407	1,76,600.00
☐	WEST TRIPURA		3,200.00
	National Social Assistance Programme including Anapurna (NSAP)		3,200.00
Total :		415	1,79,800.00
Controller General of Accounts: Central Plan Scheme Monitoring System		Page No:1 / 1	21-10-13 13:13

References

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2. Govt. Circulars, National Social Assistance Programme (NSAP)
3. SRS and SDD of eGov solution, NIC

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