Direct Benefit Transfer

21st November, 2016
Agenda

- Direct Benefit Transfer
- DBT Enablers
- DBT Implementation in NE States
- DBT Bharat Portal
Direct Benefit Transfer
Direct Benefit Transfer

- Major reform in Government’s **benefit design & delivery** mechanism
- Envisages transfer of cash / benefits **directly to beneficiaries**
- **Universalised** to include all welfare and subsidy programs of GoI
- Helps in developing a **targeted & effective Social Security Net**
- Will redefine the **Government-to-People interface**
DBT : The Game Changer

- Directly into the hands of the beneficiary
- Benefits include Cash, In-Kind & Other Transfers
- Transfers made electronically / upon authentication
## Expanded scope of DBT

### Cash Transfer to Individual Beneficiary

*E.g: PAHAL*

- Subsidy Schemes
- Welfare schemes with Cash Components
- Stipends & Scholarships
- Cash Awards for excellence
- Pensions & Cash Benefits

### In-kind Transfer to Individual Beneficiary

*E.g: PDS*

- In-kind goods / products
- Training & Skills Development

More examples

- Mid-day Meal
- Swachh Bharat
- Digital Saksharta Abhiyan

### Other Transfer/ Processes

*E.g: ASHA*

- Payments to service enablers
- Payments to third parties for providing services

**Examples**

- Aanganwadi workers
- NGOs
**Key Timelines**

**30th June, 2016**
- Setup DBT Cells in all Ministries & States

**31st Dec, 2016**
- All DBT disbursal to be Aadhaar linked
  - 78 Central Schemes DBT onboarded
  - Aadhaar seeding underway

**31st Mar, 2017**
- All subsidies & welfare schemes to be on DBT
  - Additional 411 Central Schemes (CS & CSS) identified to be DBT onboarded

- 76 DBT Cells at Centre
- DBT Cells in 23 States & UTs
DBT Journey so far

Jan, 2013
24 Schemes
121 Districts

Mar, 2016
DBT Scope Expansion
Cash, In-Kind, Other Transfers

Oct, 2016
78 Schemes on DBT
Aadhaar Bill Passed

Feb, 2015
34 Schemes
All Districts
NREGA (300 Districts)

Dec, 2014
All Central Schemes
All Districts
DBT Enablers

Aadhaar as unique identifier

- Enables targeted beneficiary identification
- Helps in weeding out bogus beneficiaries through De-duplication
- Allows for transfers viz. demographic / bio-metric authentication
- To act as financial address and facilitate seamless financial transaction

Banking Facilities

- Enables Cash-In & Cash-Out facilities for beneficiaries
- Emerging solutions – Banking Correspondents, Payment Banks, e-Wallets, RuPay card, Mobile Banking
- IT enablement (e.g. Micro ATM & ePOS) help in ‘banking the unbanked’

Network Infrastructure

- Good Quality & Reliable network connectivity *sin quo non* for DBT transactions in rural and remote areas
- IT systems enabling effective monitoring & information dissemination to beneficiaries
DBT Implementation in NE States
DBT Implementation in NE

> State DBT Cell
- 5 States have already created State DBT Cells
- DBT Cells yet to be formed in Mizoram, Tripura & Sikkim
- States to play a crucial role in DBT implementation in CS and CSS
- DBT onboarding for State run schemes

> Aadhaar Seeding & Digitization of Beneficiary Database
- Strengthening IT systems to digitize beneficiaries
- Aadhaar seeding of beneficiary database
- Capturing Aadhaar seeded Bank Accounts for beneficiaries

> Scheme Code Generation for DBT Applicable – State Schemes
DBT Implementation in NE

> **Public Finance System**
  - Create eEFMS at state level and link to PFMS, or
  - Onboard scheme on PFMS

> **Benefit Transfer**
  - Fund transfer using Aadhaar Payment Bridge (APB) & Aadhaar Enabled Payment Systems (AEPS)
  - In-Kind transfer using Aadhaar as an identifier

> **Creation of a State DBT Portal and integration with DBT Bharat**
Key Issues in the NE

- Overall **low Aadhaar enrolment** and low seeding in beneficiary DB, viz Arunachal Pradesh, Assam, Meghalaya, Manipur, Mizoram, Nagaland.
- Considerable progress made in Tripura and Sikkim

**Poor banking network** reported in Inter-State Council Meeting (16 July ’16) viz Meghalaya, Mizoram, Arunachal Pradesh & Nagaland

**Poor network connectivity** reported in Inter-State Council Meeting (16 July ’16) viz Assam, Mizoram, Arunachal Pradesh & Nagaland
- Only 3% of 11,310 GPs in the NE connected under BharatNet as yet
Online Resources

- Descriptive Document on DBT

- Standard Operating Procedure for all categories of Central Schemes under DBT

- Guidelines for State DBT cells

(available on DBT Mission’s website https://dbtbharat.gov.in under documents)

- DBT Flyer (available in English and Hindi versions)
DBT Bharat Portal

https://www.dbtbharat.gov.in
I Salute the poor of our country who have deposited more than Rs. 20,000 crore in Jan Dhan Bank Accounts.

Shri Narendra Modi
Prime Minister of India

Total Direct Benefit Transfer (Cumulative)  ₹ 1,37,751.73 Cr

TOTAL DIRECT BENEFIT TRANSFER (FY 2016-17)
 ₹ 29,633.57 Cr+

TOTAL NO. OF TRANSACTIONS (FY 2016-17)
54.52 Cr+

NO. OF SCHEMES
75

MINISTRIES
17

More details
Govt. User Experience

- Location wise reports
- Scheme wise reports
- All DBT enabled Schemes Information
- Authenticated User Access
- Real time scheme data till Beneficiary level
- State level homepage and schemes related to States
Beneficiary Experience

Authenticated User Access
- Aadhaar – OTP based access
- Only Family information visible
- Read-only Rights

Scheme-wise benefits
- Current benefits Dashboard
- Scheme Delivery & Process Status

Key Information & Contacts
- Service Feedback
- Information on processes
- Service Delivery Touchpoints

Eligibility and Entitlements
- View eligibility of schemes
- View entitlements based on household

DBT Bharat
Agnि Adhikar, Aine Desh
States’ page on DBT Portal

- DBT Bharat Portal has provision to develop pages for States
- State DBT portal can be linked to State page on DBT Bharat Portal
- State dashboard can be presented on the DBT Bharat Portal
Thank You

Direct Benefit Transfer Mission
Cabinet Secretariat
Government of India