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More than Rs 36,659 crore transferred by using Direct Benefit Transfer (DBT) through Public Financial Management System (PFMS) in the Bank accounts of 16.01 crore beneficiaries during COVID 2019 lockdown

Cash Benefits announced under Prime Minister Garib Kalyan Package also being transferred by using DBT Digital Payment Infrastructure PFMS usage for DBT Payments increased over last #3 FYs; total DBT amount disbursed increased from 22% in FY 2018-19 to 45% in FY 2019-20 DBT ensures Cash benefit directly credited into the account of the beneficiary, eliminates leakage and improves efficiency

More than Rs36,659 crore has been transferred by using Direct Benefit Transfer (DBT) through Public Financial Management System (PFMS) in the Bank accounts of 16.01 crore beneficiaries during COVID 2019 lockdown by the Controller General of Accounts (CGA) office, Department of Expenditure, Ministry of Finance.

Direct Benefit Transfer ensures that the cash benefit is directly credited into the account of the beneficiary, eliminates leakage and improves efficiency.

The aforesaid cash amount has been transferred by using robust digital payments technology PFMS (Public Financial Management System) for making DBT payments under Central Schemes (CS) /Centrally Sponsored Schemes (CSS) /CASP schemes .

Main Highlights :

- i. **More than Rs 36,659 Crores (Rs. 27,442 crores [Centrally sponsored Scheme CSS+ Central Sector Schemes (CS)] +Rs. 9717 [State Government])** transferred by using Direct Benefit Transfer (DBT) through Public Financial Management System (PFMS) in the Bank accounts of **16.01 crore beneficiaries (11.42 crores [CSS/CS] + 4.59 crores [State])** during COVID 2019 lockdown (24th March 2020 till 17th April 2020)

- ii. **Cash Benefits announced under Prime Minister Garib Kalyan Yojna Package** also being transferred by using DBT Digital Payment Infrastructure. Rs500 each was credited in the women account holder of Jan- Dhan accounts. Till 13th April 2020 the **total number of women beneficiaries were 19.86 Crores , which resulted in disbursement of Rs 9,930 crores** (as per data of Department of Financial Services).

- iii. PFMS usage for DBT Payments increased over last #3 FYs with Total DBT amount disbursed has been increased from 22% in FY 2018-19 to 45% in FY 2019-20.

The following are the details of cash benefits transferred by using PFMS for making DBT payments during COVID 19 period (24th March 2020 till 17th April 2020).

- i. During COVID 19 Lockdown i.e. **24th March 2020 till 17th April 2020** ; the DBT payments under all the Central Sector/Centrally Sponsored Schemes through PFMS amounted to Rs. 27,442.08 crore in the accounts of 11,42,02,592 beneficiaries through schemes like **PM KISAN, Mahatma Gandhi National Employment Guarantee Scheme (MNREGS), National Social Assistance Program (NSAP), Prime Minister's Matru Vandana Yojana (PMMVY), National Rural Livelihood Mission (NRLM), National Health Mission (NHM)**, Scholarship Schemes of various ministries through **National Scholarship Portal (NSP)**.
- ii. Apart from above mentioned schemes, payments were also made under the **PM Garib Kalyan Yojana**, Rs 500 was credited in the women account holder of Jan- Dhan accounts. Till 13th April 2020 the total number of women beneficiaries were 19.86 crore, which resulted in disbursement of Rs 9,930 crore (as per data of Department of Financial Services).
- iii. During COVID 19 period, many State Governments like UP, Bihar, MP, Tripura, Maharashtra, J&K, AP and others have used DBT to transfer cash in the bank accounts. Through 180 welfare schemes, the State Governments using PFMS have disbursed to 4,59,03,908 beneficiaries, an amount of Rs. 9,217.22 crore between 24th March 2020 till 17th April 2020.

Summary of DBT payments for Top 10 Centrally Sponsored Schemes/Central Sector Schemes:

Scheme	Period : [24-Mar-2020 till 17-Apr-2020]

	Paid	(IRs Crore)
PRADHAN MANTRI KISAN SAMMAN NIDHI (PM-Kisan)-[3624]	8,43,79,326	17,733.53
MAHATMA GANDHI NATIONAL RURAL GURANTEE PROGRAM-[9219]	1,55,68,886	5,406.09
INDIRA GANDHI NATIONAL OLD AGE PENSION SCHEME (IGNOAPS)-[3163]	93,16,712	999.49
INDIRA GANDHI NATIONAL WIDOW PENSION SCHEME(IGNWPS)-[3167]	12,37,925	158.59
National Rural Health Mission-[9156]	10,98,128	280.80
Pradhan MantriMatruVandanaYojna-[3534]	7,58,153	209.47
PRE MATRIC SCHOLARSHIP FOR MINORITIES-[9253]	5,72,902	159.86
Food Subsidy for Decentralized Procurement of Foodgrains under NFSA-[9533]	2,91,250	19.18
INDIRA GANDHI NATIONAL DISABILITY PENSION SCHEME(IGNDPS)-[3169]	2,39,707	26.95
NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)-[9182]	2,23,987	30.55

***Total Beneficiaries Paid 11,42,02,592 / Amount :Rs. 27,442.08 crore [as in para (i) above]**

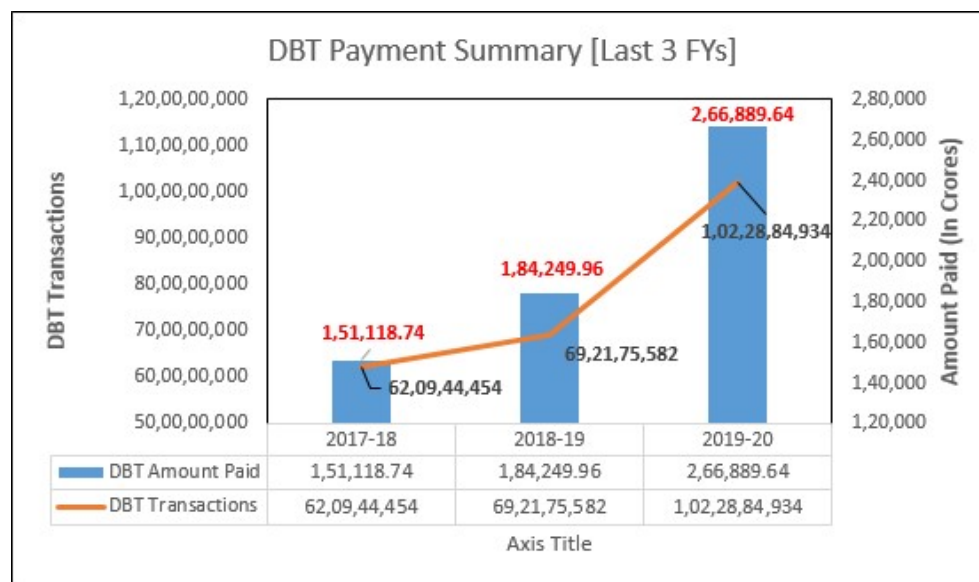
Summary of DBT payments of top 10 schemes of State Governments:

State	Scheme	Period : [24-Mar-2020 till 17-Apr-2020]	
		Beneficiaries Paid	Amount (RsCrore)
Bihar	DBT- Education Department-[BR147]	1,52,70,541	1,884.66
Bihar	Corona sahayata-[BR142]	86,95,974	869.60
U.P.	वृद्धावस्था/किसानपेंशनयोजना-[9529]	53,24,855	707.91
U.P.	UP-National widow pension scheme (3167)-[UP10]	26,76,212	272.14
Bihar	MukhyamantriVridhjan Pension Yojana-[BR134]	18,17,100	199.73
U.P.	कुष्ठावस्थाविकलांगभरणपोषणअनुदान-[9763]	10,78,514	112.14
Bihar	Bihar State Disability Pension Scheme-[BR99]	10,37,577	98.39
Assam	AS - Old Age Pension From State Contribution(OAPFSC)-[AS103]	9,86,491	28.88
Bihar	MUKHYAMANTRI VISHESH SAHAYATA-[BR166]	9,81,879	98.19
Delhi	Delhi Financial Assistance to Senior Citizen-	8,07,104	100.64

***Total Beneficiaries Paid 4,59,03,908 / Amount :Rs. 9217.22 crore [as in para (iii) above]**

DBT payment growth using PFMS during the last three years :

PFMS usage for DBT Payments has increased over last #3 FYs wherein Transaction count increased to 11% during FY 2018-19 (compared to FY 2017-18) and 48% in FY 2019-20. The total DBT amount disbursed increased from 22% in FY 2018-19 to 45% in FY 2019-20.



BACKGROUND:

Ministry of Finance (MoF), Government of India, decided on mandatory use of Public Financial Management System (PFMS) of the office of Controller General of Accounts (CGA) for payment, accounting and reporting under DBT and directed (December 2014) all implementing Ministries/Departments to ensure that no payments under DBT schemes were processed unless the electronic payment files for such payments were received through PFMS from 1st April 2015. Direct Benefit Transfer (DBT) is a major reform initiative launched by Government of India to re-engineer the existing cumbersome delivery processes using modern Information and Communication Technology (ICT), by transferring benefits into the bank/postal accounts, preferably Aadhaar seeded, of accurately targeted beneficiaries, as well as in-kind transfers from Government to individual beneficiaries.

Payment ecosystem of DBT in PFMS

Beneficiary management in PFMS Beneficiary data can be entered into PFMS through either of the two modes viz.

- i. through Excel upload from PFMS user interface and/or
- ii. through Secure File Transfer Protocol (SFTP) servers of the integrated external system(s)/ Line of Business (LoB) applications
- iii. PFMS also does pre-validation of Bank Accounts/Postal accounts and validation of Aadhaar number on National

DBT includes in-kind and cash transfers to beneficiaries as well as transfers/honorariums given to various enablers of government schemes like community workers, etc for successful implementation of the schemes.

Transfer of cash benefits from Ministries/Departments is donethgrog PFMS:

- (a) directly to beneficiaries from Ministries/Departments;
- (b) through State Treasury Account; or
- (c) through any Implementing Agency as appointed by Centre/State Governments.

BENEFITS OF DBT:

DBT intends to achieve (through CARE):

1. Curbing pilferage and duplication
2. Accurate targeting of the beneficiary
3. Reduced delay in payments , and
4. Electronic transfer of benefits, minimizing levels involved in benefit flow.

RM/KMN