

Action Plan for Beneficiary Registration for Direct Cash Transfer

With the roll out of Direct Cash Transfer in 51 districts w.e.f. 1st January 2013, the concerned Departments would be required to finalise data of the beneficiaries with Aadhar and bank account numbers, as the case may be. This will be used with the Central Plan Scheme Monitoring System (CPSMS) for preparing beneficiary data base as well as for generating remittance advices.

2. As this will have to be done in respect of each scheme, a Camp Based approach is proposed where the beneficiaries would be required to provide information on their Aadhar, if issued, or enrol for Aadhar, and provide bank/post office account details, if existing, or to apply for new bank/post office accounts.

3. The steps for the Camp Based Approach would be as under:

(i) To begin with, Schemes given at **Annexure A** have been identified for Direct cash Transfer and hence, for collection of data.

(ii) These schemes can be classified into two categories,-

(a) **Schemes in the category of scholarship.** Such schemes are generally linked with an Institution, viz., School, College. The camps for the beneficiaries of such schemes should be organised at the concerned institution to which the beneficiary is connected. District Collector may decide the places where the camps for the Institutions are to be organised.

(b) **Schemes having beneficiaries spread over an area.**

Depending upon the scheme and the number of beneficiaries, camps for such schemes could be at Panchayat level or at bank branch service area-wise or at the block level.

(iii) At these Camps, the concerned Departments, under the guidance of District Administration, would collect information relating to beneficiary in the Format at Annex-D. This would be apart from any other information which the Scheme Implementing Department may like to have. This data should be prepared as per Process Flow and Format indicated in Annexure D.

Organisation of Camps

(iv) In each camp, either in the institution or at another place, there will be a nominee of the District administration and of the bank. The bank's nominee shall be nominated by the Lead District Manager. Generally, an officer from the branch in whose service area it is falling will be nominated. Similarly, the Department of Posts will also nominate officers for participation in these camps.

- (v) Preparation for the camps and activities at the camps
 - (a) DM/DC will call a meeting of the DLCC which will be attended by all the Departments concerned with the Schemes given at **Annexure A** and all banks as well as the AGM of the Lead Bank nominated for the district.
 - (b) In the meeting, the Departments will come with the list of the institutions located in each Block / Ward (in city areas).
 - (c) It will be decided in the meeting that from each institution which officer of the Department and bank will be attending the camp for data collection.

For schemes, other than scholarship, location of the camp will be decided by the respective Department and banks will nominate an officer for the camp.

 - (d) Before these camps start, there will be an orientation programme for these officers of banks and all Departments to appraise them of the process they have to follow.
- (vi) In the camp, if a beneficiary is not having Aadhaar number, a slip as given at **Annexure B** will be issued to him for getting the Aadhaar number. This will be got printed by SRDH or the department. Similarly, if the beneficiary does not have a bank account or his/her name is not in the bank account of the family, a slip as given in **Annexure C** will be issued by the bank so that he/she can go to the respective branch of the bank and get an account opened or name added. This will be got printed by Lead District Manager. In case the beneficiary does not have an account in the post office or his/her name is not in the post office account of the family, a slip as given in **Annexure C** will be issued by the post office so that he/she can go to the respective post office and get an account opened or name added .
- (vii) The data at camps would be collected in a computer/laptop in excel format. Data fields as at **Annex D** will be mandatory in the data to be collected. The data, so collected at each camp shall be transmitted to the district official of the concerned Department who will collate all the excel files in one file. This will be done under the overall supervision of the NIC team located in the district.
- (viii) These camps will be organised for up to three days continuously in each institution, depending on the number of beneficiaries and progress of data collection.
- (ix) The beneficiaries who do not have any bank/post office account will be facilitated to get the bank/post office account opened by next Friday.

Therefore, this will require another camp in all institutions on Saturday so that all beneficiaries whose accounts are opened can update that data.

- (x) The choice of institution where a beneficiary wishes to have an account would be left to the beneficiary.
- (xi) Nominees of CGA will also be posted to the district to assist the process along with DIO, NIC
- (xii) Lead Bank of district will put an AGM level officer for a week to oversee the activity.

Annexure A**LIST OF CENTRAL SECTOR/ CENTRALLY SPONSORED SCHEMES
AMENABLE TO DIRECT CASH TRANSFERS**

Sl. No	Ministry/Department	No. of Schemes		Name of the Scheme
1	M/o Social Justice & Empowerment	12	1	Post Matric Scholarship for SC Students.
			2	Pre-Matric Scholarship for SC Students.
			3	Pre-Matric Scholarship for Children of those engaged in unclean occupations.
			4	Upgradation of merit of SC Students.
			5	National Overseas Scholarship Schemes for SC Students.
			6	Post Matric Scholarship for OBCs.
			7	National Overseas Scholarship for OBCs.
			8	Post Matric Scholarship for economically backward class students.
			9	Post Matric Scholarship for students with disabilities.
			10	National Overseas Scholarship for persons with disabilities.
			11	Scholarship for top class education for students with disabilities.
			12	Top Class Education Scheme.
2	M/o Human Resources Development, D/o Higher Education	4	1	Scholarship to Universities/College Students.
			2	Fellowship Schemes of UGC.
			3	Fellowship Schemes of AICTE.
			4	Subsidy on Fee to Students.
3	M/o Human Resources Development, D/o School Education & Literacy	2	1	National Means cum Merit Scholarship.
			2	National Scheme for Incentive for the girl child for secondary education.
4	M/o Tribal Affairs	5	1	National Overseas Scholarship for ST students.
			2	Post Matric Scholarship Scheme.
			3	Upgradation of Merit Scheme.
			4	Top Class Education System.
			5	Rajiv Gandhi National Fellowship.
5	M/o Minority Affairs	3	1	Matric Scholarship Scheme.
			2	Maulana Azad National Fellowship.
			3	Merit cum Means Scholarship Scheme.
6	M/o Women and Child Development	2	1	Indira Gandhi Matritva Sahyog Yojana (IGMSY).
			2	Dhanalakshmi Scheme.

7	M/o Health & Family Welfare	1	1	Janani Suraksha Yojana.
8	M/o Labour and Employment	5	1	Scholarship to the Children of beedi workers.
			2	Housing subsidy to beedi workers.
			3	Stipend to children in the special schools under the Child Labour Project.
			4	Permanent Disability Benefits, Dependent benefits, Sickness State Insurance Corp. to the insured persons and their families.
			5	Pension withdrawal of PF, Premature withdrawal of pension, payment related to Employees Deposit Linked Insurance.
	Total	34		

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**LIST OF SCHEMES RELATING TO SUBSIDY WHICH ARE AMENABLE
TO DIRECT CASH TRANSFERS**

Sl. No.	Ministry/Department,	No. of Schemes		Name of the Scheme
1	M/o Petroleum & Natural Gas	2	1	Domestic LPG Subsidy Scheme.
			2	PDS Kerosene.
2	D/o Food & Public Distribution	1	1	Targeted Public Distribution System (in UTs).

Annexure B

To

Name of the Registering Authority

Dear Sir,

It is certified that Mr./Ms. _____ (name to be given) is a beneficiary of the Scheme covered under the Direct Cash Transfer. He/she does not have an Aadhaar number. The same may be issued to him on priority.

To be signed by the officer of the Department concerned
in the camp along with Seal

(For Bank Account)

To

The Branch Manager/

It is certified that Mr./Ms. _____ (name to be given) is a beneficiary of the Scheme covered under the Direct Cash Transfer. He/she,-

- (a) does not have an bank/post office account and wishes to open a bank account which may be opened or
- (b) his family has a bank account and his/her name need to be added as a joint account holder.

To be signed by the officer of the Bank
in the camp along with Seal

(For Post Office Account)

To

The Post Master /

It is certified that Mr./Ms. _____ (name to be given) is a beneficiary of the Scheme covered under the Direct Cash Transfer. He/she,-

- (a) does not have an bank/post office account and wishes to have a post office account which may be opened or
- (b) his family has a post account and his/her name need to be added as a joint account holder.

To be signed by the officer of the Post Office
in the camp along with Seal

Beneficiary Registration Process Flow

- Implementing Agency, would in their database(if existing), or in a new file in Excel format (if no database exists), capture information pertaining to its beneficiaries as per Annexure, including the Aadhaar Number and Bank Account details (Bank Name and Account No.)/ Post Office Account details (Name of Post Office and Account No.) and provides to CPSMS. Agency can also capture any other information for its own use.
- In case the Aadhaar Number or Account Details are not available, the same may be indicated as “NA” in the Departmental Database.
- CPSMS sends the Bank/ Post Office Account details to beneficiary’s Bank/ Post Office and Aadhaar Number to SRDH.
- Beneficiary Bank/ Post Office returns the Name, Address and IFSC Code to CPSMS against Account Number existing in CBS. Similarly, SRDH provides CPSMS with Name and Address existing against Aadhaar No.
- Implementing Agency verifies the details of name, address etc. provided by the beneficiary with the information supplied by Bank/Post Office/ SRDH.
- Implementing Agency sends the information as per Annexure, after verification to CPSMS.
- CPSMS sends the information of verified beneficiaries to Beneficiary Bank/ Post Office. This will also contain the Aadhaar Number of beneficiary as verified.
- Beneficiary Bank/ Post Office will seed Bank/ Post Office Account with Aadhaar Number and confirm it to CPSMS.
- Beneficiary Bank/ Post office Account is ready for Aadhaar based payments

Beneficiary Data Format

Minimum fields are required for effecting the payments through Aadhaar/Bank Account Number

Sr. No.	Field	Data Type	Length	Format	Mandatory/Optional	Description	References	Rules	Example	
1	Full Name in English	Alphabets	Minimum 2 characters without spaces. Maximum up to 99 characters		1) Optional when "Full Name in Recognized Official Language" is provided		MDDS - G01.02-02	1. Special Characters like ~, !, @, #, \$, %, ^, &, *, <, >, ?, / are not allowed. Dot (.) is allowed. 2) Spaces are allowed in between the name 3) Length of 99 alphabets is including the spaces in between.		
	Full Name in Recognized Official Language	Alphabets	Minimum 2 characters without spaces. Maximum up to 99 characters		Optional when "Full Name in English" is provided		MDDS - G01.02-04	1. Special Characters like ~, !, @, #, \$, %, ^, &, *, <, >, ?, / are not allowed. Dot (.) is allowed. 2) Spaces are allowed in between the name 3) Length of 99 alphabets is including the spaces in between. 4) Minimum 2 characters. 5) Storage in UNICODE Standard UTF-8/16		
2	Gender	Alphabet	1		Optional		MDDS - G01.03	M = Male F = Female T = Transgender		
3	Address line 1	Alphanumeric	Maximum up to 60		Mandatory (any one of the House identifiers)	(House No, Bldg no/ name, stair well/lift no, delimited by “,”)			A-126, 5th Floor	Balu Illam's house
	Address Line 2	Alphanumeric	Maximum up to 60		Optional	(Sub Locality-1 , Sub Locality -2 delimited by “,”)			S- Block, Sector12	Attukkaaran Thottam, Karattoor
	Address Line 3	Alphanumeric	Maximum up to 60		Optional	(Locality)			R.K. Puram	Kuppandapalayam (P.O)

	Address Line 4	Alphanume	Maximum up to 56		Mandatory separated by hypen ‘-’	Name of Village with sub District /Town/City			New Delhi -110066	Athani - 638012
	Address Line 5	Alphanume	Maximum up to 50		Mandatory Separated by comma “,”	District and State Name are sperated by comma			Delhi	Kovai District, Tamilnadu
	Address Line 6	Alphanume	Maximum up to 50		Mandatory(if Country other than India)	Name of the Country			India	India
4	Bank Name	Alphabets	Maximum up to 50 characters		Mandatory*		CPSMS Website http://cpsms.nic.in	Use Bank Full Name or Small Name provided on cpsms portal.		
5	Account Number	Alphanume	Maximum up to 35 Characters		Mandatory*		RBI			
6	Aadhaar Number	Number	12 Digit		Mandatory*		MDDS - G01.01			
Below fields are required, in case of Beneficiary account is with Post Office										
1	Head Post Office Name	Alphanume	Maximum up to 50 characters		Mandatory					
2	Sub Post Office Name	Alphanume	Maximum up to 50 characters		Optional when account is of Head Post Office					
3	Branch Post Office Name	Alphanume	Maximum up to 50 characters		Optional when account is of either Head Post Office or Sub Post Office					
4	Pincode	Number	6 Digit		Mandatory	Pincode of post office where beneficiary account is exist.				
5	Post Office Account Num	Alphanume	Maximum up to 35 Characters		Mandatory					

*: Indicate NA if Not Available

Payment Information

Sr. No.	Field	Data Type	Length	Format	Mandatory/Optional/ Available	Description
1	Account Number of Agency	Alphanumeric	6		Mandatory	Bank Account Number from which the funds will be transferred to Beneficiaries.
2	Bank of Agency (Sponsor Bank)	Alphanumeric	Maximum up to 50 characters		Mandatory	
Below information of Beneficiaries will be repeated for each beneficiary						
3	Beneficiary Name	Alphanumeric	Minimum 2 characters without spaces. Maximum up to 99 characters		By Selection	
4	Aadhaar Number	Number	12 Digit		Automatically Displayed	Beneficiary Aadhaar Number to whom the payment is sent
5	Bank Account Number	Alphanumeric	Maximum up to 35 Characters		Automatically Displayed	
6	Bank Name	Alphanumeric	Maximum up to 50 characters		Automatically Displayed	Beneficiary Bank
8	Branch IFSCCode	Alphanumeric	11		Automatically Displayed	
9	Amount	Number			Mandatory	Amount will be in rounded Rupees