

F.No.6/41/2012-FI  
Government of India  
Ministry of Finance  
Department of Financial Services

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3<sup>rd</sup> Floor, Jeevan Deep Building,  
New Delhi, dated the 27<sup>th</sup> December, 2012

To

1. Chairman/ CMDs of all PSBs
2. SLBC Conveners of 18 States

Andhra Pradesh ( Andhra Bank), Chandigarh( PNB), Daman& Diu( Dena Bank) , Delhi ( OBC), Goa( SBI), Gujarat( Dena Bank), Haryana ( PNB), Himachal Pradesh (UCO Bank), Jharkhand( Allahabad Bank) , Karnataka( Syndicate Bank) , Kerala( Canara Bank) , Madhya Pradesh ( Central Bank of India ), Maharashtra ( Bank of Maharashtra) , Puducherry ( Indian Bank) , Punjab( PNB), Rajasthan ( Bank of Baroda) , Sikkim( SBI), and Tripura( United Bank of India)

**Subject: Direct Benefits Transfer (DBT) in Pilot Districts- Standardized  
Formats for Collection of Basic Data- Guidelines**

Sir/ Madam,

I am directed to enclose herewith a Plan of Action to commence the rollout of DBT scheme ,as finalised by the Planning Commission, Government of India vide OM No. I-11011/40/2012-DCT dated 26.12.2012, alongwith the Standardized Formats for Collection of Basic Data for kind information and necessary action.

Yours faithfully,

(Y. K. Vashisth)  
Section Officer (FI)  
Tel: 23748771

Copy to:

1. LDMs of 51 districts
2. Nodal Officers of DFS in SLBC

**No. I-11011/40/2012-DCT  
Government of India  
Planning Commission  
(DCT Division)**

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Yojana Bhawan, Sansad Marg,  
New Delhi – 110 001.  
Dated, the 26<sup>th</sup> December, 2012.

**OFFICE MEMORANDUM**

**Subject : Direct Benefits Transfer (DBT) in Pilot Districts – Standardized Formats for Collection of Basic Data – Guidelines.**

In supersession of (i) Circular dated 13<sup>th</sup> December, 2012 issued by the Department of Financial Services on Action Plan for Beneficiaries Registrations for Direct Cash Transfer (ii) Letter dated 12<sup>th</sup> December, 2012 from Director General, Unique Identification Authority of India addressed to Secretaries to the Government of India, (iii) Guidelines on Application Development for Aadhaar Enabled Direct Cash Transfer Draft-Version 2, dated 14<sup>th</sup> December, 2012 issued by Department of Electronics and IT, the following guidelines are being issued in respect of Standardized Formats for collection of basic data for entry of Aadhaar Numbers and bank accounts details of beneficiaries of 34 schemes in pilot districts identified for the first phase roll out of DBT scheduled to commence on 1<sup>st</sup> January, 2013.

2. The Direct Benefits Transfer (DBT) programme envisages a switch from the present electronic transfer to bank accounts of the beneficiary to transfer of benefits directly to Aadhaar seeded bank accounts of the beneficiaries for the identified 34 Schemes in 43 districts of 16 States/UT. List of these Schemes is at **Annexure A**.
3. Of the 34 Identified Schemes, **20 are Scholarship schemes (11 CS + 9 CSS)** and the rest **8 (5 CS + 3 CSS)** are **non-scholarship schemes** belonging to M/o WCD, Labour and Health. Six schemes are New Schemes.
4. As a first step, it will need to be ensured that all the intended beneficiaries under these schemes have or get an Aadhaar number before commencement of the DBT. It is a fact however, that the levels of Aadhaar enrollment as well as number of bank accounts for beneficiaries of these programmes vary from district to district.
5. Moreover, It is also likely that not all the identified Schemes are being implemented in all the identified districts. For example, schemes relating to scholarships to Tribals, Overseas Scholarships, minorities, child labour etc. may not have beneficiaries in all districts.

6. All Ministries would, therefore, be required to assess the scheme-wise, district wise exact number of beneficiaries. A format for collection of scheme-wise data is at **Annexure-B**.

7. In view of the foregoing, a Plan of Action to commence the rollout of the DBT scheme has to be finalized. The following actions must be completed before commencing DBTs rollouts:

- (i) Beneficiary data base has to be digitized. The format for digitalization is at **Annexure-C**. **This information would need to be compiled for each scheme only once.**
- (ii) Aadhaar has to be “seeded” with beneficiary database. For this, necessary technical support will be provided by the NIC unit.
- (iii) Wherever beneficiaries do not have Aadhaar number, they will have to be enrolled for Aadhaar by the UIDAI Registrar.
- (iv) Wherever beneficiaries have bank accounts, it will need to be linked with Aadhaar number.
- (v) Wherever beneficiaries do not have bank accounts they will have to be opened, for which Aadhaar, if available, may be used as KYC, by the Bank. The new bank account will then be seeded with Aadhaar. In case Aadhaar is not available, banks will proceed with opening new bank account and Aadhaar will be seeded whenever it becomes available.
- (vi) An IEC campaign is to be initiated to inform the beneficiaries of the programme and to encourage enrolment in Aadhaar and opening bank account.
- (vii) Robust but easy to access grievance redressal systems must be put in place to mitigate unforeseen hardships, system failures etc. and **to ensure there is no denial of service to beneficiaries without Aadhaar or bank accounts.**

8. On its part, UIDAI will -

- (i) Ensure that the **enrolment of more than 95% of the targeted beneficiaries** of the identified schemes is quickly attained in the pilot districts.
- (ii) **Will help the Central Ministries / State Governments / District Authorities with seeding of the beneficiaries list and their bank accounts with Aadhaar numbers.**

9. In turn, the Department of Financial Services will ensure that the **bank accounts of targeted beneficiaries** under the identified schemes in the pilot districts are not only opened but are also **seeded with Aadhaar**.

**10. Organisation of Camps.**

As these actions will have to be done in respect of each Scheme, a Camp Based approach is recommended where the beneficiaries would provide information on their Aadhaar, if issued, or enroll for Aadhaar, and provide bank account details, if existing, or to apply for new bank accounts.

**11. Preparation for the camps and activities at the camps.**

- (i) DM/DC will call a meeting of the Departments concerned with the Schemes given at and DLCC, all banks as well as the AGM of the Lead Bank nominated for the district.
- (ii) In the meeting, the Department concerned will come with the list of the institutions and their address (Village/Panchayat in rural areas and wards in urban areas) for Schemes where the beneficiaries are institution wise, viz., scholarships for students. For other Schemes, where the camps will not be specific to any Institution, location of the camp will be decided by the respective DM/DC and banks will nominate an officer for the camp.
- (iii) In each camp, either in the Institution or at other locations, 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. In these camps, the DM/DC would ensure that a facility for Aadhaar enrollment is also made available for those persons who have not yet enrolled for Aadhaar.
- (iv) Before these camps start, there will be an orientation programme for these officers all Departments and all banks to apprise them of the process to be followed.
- (v) Schedule of these camps would be notified and publicized in advance. The beneficiaries under the various schemes, identified for DBT, would be advised to come to these camps with details of their Aadhaar, if issued, and bank pass books if they have bank account.

**12. Activities to be undertaken at the Camps:**

- (i) At each camp, the Department concerned and, in case of area wise camps, all departments would have list of beneficiaries in respect of their schemes ready.
- (ii) At the camp, official of the Department concerned would verify the Aadhaar number of the beneficiary with the letter issued by UIDAI. This will be entered in the database to be prepared at the camp. The bank official present at the camp would collect the bank account detail of the beneficiary from the


pass book or any other document and this would also be entered in the data base. In case more than one departments are present at these camps, information on Aadhaar number and bank account number would be entered in the data base of each department. Once this has been verified and entered into the data base at the camp there would be no need for verification of Aadhaar number by different departments present at the camps and also by the bank officials.

- (iii) If a beneficiary does not have an Aadhaar number, a slip as given at **Annexure D** will be issued to him for getting the Aadhaar number. The beneficiary will then proceed to the Aadhaar enrollment facility available at the camp itself. Similarly, if the beneficiary does not have a bank account of his/her name is not in the bank account of the family, a slip as given in **Annexure E** 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.
- (iv) Data at camps would be collected in a computer/laptop in **Excel format**. 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 technical support of the NIC's technical team located in the district.
- (v) These camps will be organized for up to three days continuously in each institution/location, depending on the number of beneficiaries and progress of data collection.
- (vi) The beneficiaries who do not have any bank account will be facilitated to get the bank account opened by next Friday within 7 days. Therefore, this will require another camp in all institutions/locations after 7 days so that all beneficiaries whose accounts are opened can update that data.
- (vii) The choice of bank where a beneficiary wishes to have an account would be left to the beneficiary.
- (viii) Lead Bank of district will put an AGM level officer for a week to oversee the activity.

### 13. Beneficiary Payment file

Guidelines on Format for Issue of Payment Advice will be issued separately.

This issues with the approval of Chairman, Executive Committee on Direct Cash Transfers.

  
(Nidhi Khare)  
Adviser (DCT)

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

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

7	<b>M/o Health &amp; Family Welfare</b>	1	1	CSS	Janani Suraksha Yojana.
8	<b>M/o Labour and Employment</b>	5	1	CS	Scholarship to the Children of beedi workers.
			2	CS	Housing subsidy to beedi workers.
			3	CSS	Stipend to children in the special schools under the Child Labour Project.
			4	CS	Stipend to trainees under the Scheme of Welfare of SC/ST job seekers through Coaching, Guidance and Vocational Training.
			5	CSS	Payment of stipend to trainees under the Scheme of Skill Development in 34 Districts affected by Left Wing Extremism (LWE).
	<b>Total</b>	<b>34</b>			

\*Central Sector Scheme.

\*\* Centrally Sponsored Scheme.

# New Scheme

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

<b>Sl. No.</b>	<b>Ministry/Department</b>	<b>No. of Schemes</b>		<b>Name of the Scheme</b>
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

Format for Preparedness of the District for Direct Benefit Transfer												
Name of the District:												
S.No	Name of the Ministry/ Dept.	Name of the Scheme	Beneficiary list						Seeding of Digitized Database with Aadhaar		Seeding of Bank Accounts	
			Physical Database			Digitized Database			Whether > 70% seeding will take place by 1.1.2013	Whether <70% seeding will take place by 1.1.2013	Whether >95% beneficiaries have Bank Account coverage	Whether >95% bank accounts will be seeded with Aadhaar no. as on 1.1.2013
Available at district level	Available at state level	Available at national level	Available at district level	Available at state level	Available at national level							

Name &amp; Designation of the Reporting Officer-

## 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, Sth 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	Kuppandalayam (P.O)

	Address Line 4	Alphanumeric	Maximum up to 56		Mandatory separated by hyphen '-'	Name of Village with sub District /Town/City			New Delhi - 110066	Athani - 638012
	Address Line 5	Alphanumeric	Maximum up to 50		Mandatory Separated by comma ","	District and State Name are separated by comma			Delhi	Kovai District, Tamilnadu
	Address Line 6	Alphanumeric	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 <a href="http://cpsms.nic.in">http://cpsms.nic.in</a>	Use Bank Full Name or Small Name provided on cpsms portal.		
5	Account Number	Alphanumeric	Maximum up to 35 Characters		Mandatory*					
6	Aadhaar Number	Number	12 Digit		Mandatory*		RBI			
							MDDS - G01.01			

**ANNEXURE-D**

To

Name of the Registering Authority

Dear Sir/Madam,

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

**ANNEXURE-E**

**(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