Term Major Project

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"Implementation plan and strategy of Direct Benefit Transfer program (Maha DBT Portal)" - Addressing challenges through IT enablement.

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Submitted in partial fulfillment of the requirement for award of
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Disclaimer

The views expressed in this project are personal and not of the organization and this project is done as a detailed study under the course from strategy perspective only.

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Certificate

This is to certify that the project entitled "Implementation plan & strategy of Direct Benefit Transfer program (Maha DBT portal) - Addressing challenges through IT enablement" has been successfully completed by Vishwendra Pratap Singh – 2K16/EMBA/535

This is further certified that this project work is done by him under my guidance. The matter embodied in this report is his bona fide work and has not been submitted for award of any degree.

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Delhi School of Management (DSM)
Delhi Technological University

Acknowledgement

I, Vishwendra Pratap Singh, wish to extend my gratitude to Dr. P. K. Suri, Professor Delhi School of Management (DSM), Delhi Technological University; for giving me all the guidance and valuable insights to take up this Semester Project.

I also take this opportunity to convey sincere thanks to all the faculty members for directing and advising during the course.

Contents

Declaration

I hereby declare that this project work titled "Implementation plan & strategy of Direct Benefit Transfer program (Maha DBT Portal) - Addressing challenges through IT enablement" is my original work and no part of it has been submitted for any other degree purpose or published in any other from till date.

Signature:

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Abstract

DBT

The goal-oriented Direct Benefit Transfer (DBT) arrangement of the Government of India has been imagined as a radical change in benefit conveyance that sidesteps the wasteful aspects that conventional administration conveyance systems have confronted. In this framework, benefits are exchanged by banks straightforwardly to financial balances of recipients/beneficiaries. These records are Aadhaar-empowered, in that they are connected to the recipient's Aadhaar number. Recipients can interface their current financial balances or open new accounts, even no-ornamentation ones, utilizing their Aadhaar number. The whole procedure of store disbursal to recipient accounts is momentary.

Implementation of Maha DBT is one of the initiative taken the government of Maharashtra, which is a unique and simplified platform created for its People/Citizens to help them avail benefits through various welfare schemes. The main objective of Maha DBT is to provide easy and seamless processes for application & approval and speedy & transparent execution of disbursement of the benefits directly to the Beneficiary's bank account. Government of Maharashtra envisages use of Aadhaar as the primary identifier for providing subsidies, benefits and public services to the citizens of Maharashtra.

Portal provide E-scholarship to the students which are residence of Maharashtra or outside Maharashtra. Portal comprises of multiple modules and number of integration including NPCI, TRTI, BARTI, Universities Integration, SARAL Integration, UIDAI, SSC\HSC Boards Integration, PFMS/Bank Integration.

A spearheading plan which has utilized the DBT instrument for conveying qualifications is the Maha DBT which was launched by the Maharashtra government as the first implementation of IT based direct benefit transfer (electronic direct benefit transfer system) for the total 40 scholarship schemes of the 5 departments in the state of Maharashtra:

1. Social Justice and Special Assistance
2. Tribal Development Department
3. Minority Department
4. School Education Department
5. Higher & Technical Education Department

The scheme transfers scholarship amounts to the account of the member of the eligible students. The arrangement of DBT framework has prompted disentanglement of procedures and operational effectiveness and also straightforwardness and responsibility in usage of the plan, incorporation and comfort for the recipients, and auspicious installment of money advantage into the recipients' accounts.

Note to Practitioners/Instructors

Notes to Practitioners:

Having a reasonable lawful system that legitimizes and aides the activities of the DBT in the division/association which is utilizing it is a fundamental pre-essential for its effective working. As the DBT includes various partners in benefit conveyance, lucidity of parts and objects is required to stay away from covers and operational wasteful aspects.

The case additionally outlines the requirement for expediting all partners board before completing full scale usage. The saving money arrange specifically has a noteworthy part to play in real administration conveyance and it is hence essential that their worries are tended to and a boosted demonstrate is concocted in counsel with all partners so benefit conveyance on the field is streamlined

Information administration is a basic part of the venture. The Mah DBT encounter has demonstrated that the decentralized model of information refreshing by banks is wasteful. Endeavors ought to be taken to do most extreme framework mix with the NPCI server so the data stream is as smooth as could reasonably be expected. To secure information uprightness, checksum capacities and different components can be set up. An online record preparing application has facilitated the working of the grant benefits circulation and can profit different plans which are looking to utilize the DBT too.

Given the curiosity of the DBT, it is basic that a concentrated limit building program be conveyed to acclimate all partners with the utilization of the framework. The Maha DBT stage has demonstrated that the part of neighborhood worries, for example, the conviction that application for the plan advantages would bar other plan benefits, can be very effective in confining recipient get to. Limit building projects ought to be in this manner fortified with mindfulness age battles.

Notes to Instructors

As the DBT is being sent over an assortment of parts, the case contains important experiences on how it can best received to different conditions. It likewise contains bits of knowledge that can be brought up in scholarly talks. Specialized work force can utilize it for discourses on database administration and framework mix, it can be talked about from the viewpoints of saving money and back to enhance monetary consideration and last mile network and association relationship administration can be utilized to contemplate how to enhance coordination between the various partners will's identity part of any framework utilizing the DBT. In conclusion, the approach of utilizing DBT as an administration conveyance instrument can shape a fundamental part of exchanges in broad daylight organization and political science and its bigger implications can be talked about in courses in financial matters, particularly open financial aspects and open back.

The accompanying inquiries can be raised amid talks on the DBT:

1. What are the qualities and shortcomings of a framework, for example, the DBT?

2. When utilizing the DBT for grant plans, what steps can be taken to guarantee that the advantages conveyed is keeping pace with government directions?

3. A noteworthy scrutinize of the DBT is that money conveyance can be abused by the recipients.

Should this be a worry for benefit conveyance offices? On the off chance that yes, in what manner can the DBT instrument be upgraded to guarantee that the money conveyed is utilized for its coveted closures?

4. Budgetary consideration has been significantly facilitated through the Aadhaar-based reconsidered KYC standards of banks. What different systems can be utilized to ease money related consideration?

5. What are the qualities and shortcomings of biometric innovation as a character?

The DBT program points that qualifications and advantages are exchanged specifically to the recipients with the assistance of biometric Aadhaar-connected financial balance. The program covers plans like instruction, grant for the Scheduled Castes, Scheduled Tribes, Minorities understudies, and understudies from bring down salary amass family. The DBT plot goes for cutting a sponsorship bill of ₹1, 64,000 crores separated from different advantages like better conveyance, exact focusing on, more extensive decision, diminishing postponements and debasement.

Project Context

The Government of India uses three mediums for conveying merchandise and ventures to its natives – coordinate money, appropriations and administrations to people:
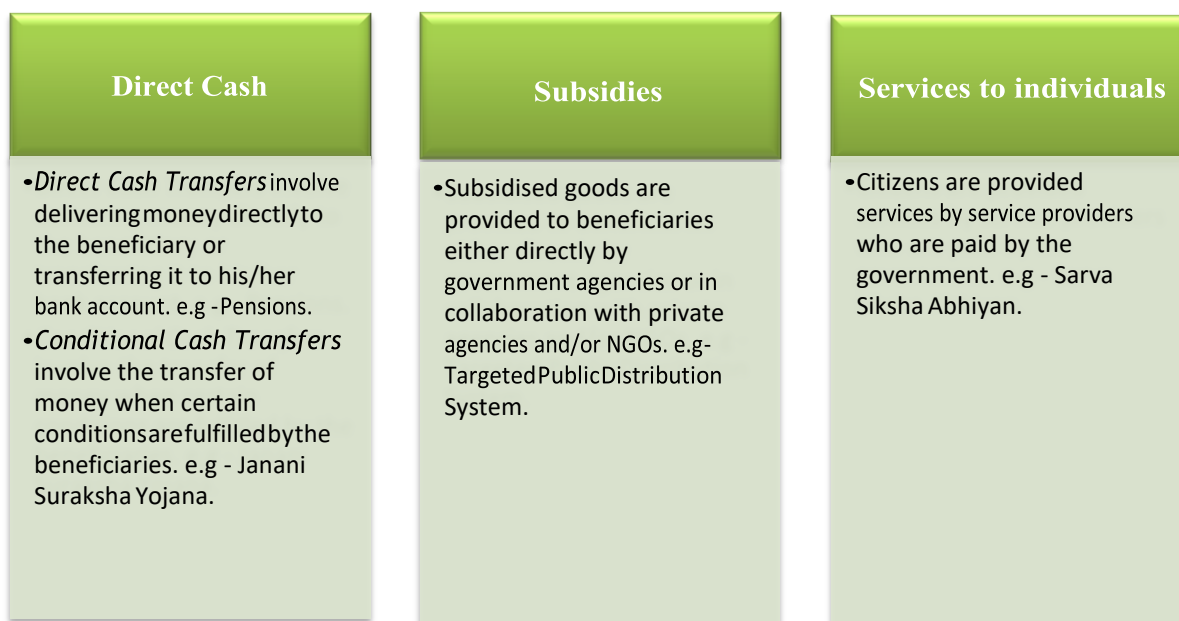
Direct Cash	Subsidies	Services to individuals
•*Direct Cash Transfers* involve delivering money directly to the beneficiary or transferring it to his/her bank account. e.g - Pensions. •*Conditional Cash Transfers* involve the transfer of money when certain conditions are fulfilled by the beneficiaries. e.g - Janani Suraksha Yojana.	•Subsidised goods are provided to beneficiaries either directly by government agencies or in collaboration with private agencies and/or NGOs. e.g - Targeted Public Distribution System.	•Citizens are provided services by service providers who are paid by the government. e.g - Sarva Siksha Abhiyan.

Figure 1: Methods of providing goods and services Source: (One World Foundation India 2013)

Difficulties looked in existing administration conveyance instruments:

All the methods of conveyance confront the accompanying issues that can be classified into issues including character confirmation and issues engaged with benefit conveyance:

Difficulties in verifying character

1. **Errors of consideration and rejection:** This alludes to the avoidance of meriting and incorporation of undeserving recipients. The previous are much of the time avoided because they can't demonstrate their character while the last use different procedures of debasement or lease looking for behaviour3 to benefit undue privileges.

2. **Bogus personalities**: Entitlements are likewise unduly asserted based on sham characters. These can be subdivided into:

   •Ghosts: These exist in the names of perished or non-existent people.

•Duplicates: Where one individual or family unit, qualified for one card, figures out how to get more through uncalled for implies.

3. There additionally operational mistakes, for example, spelling varieties in names and change of address by the recipient which makes it hard to check whether it is a similar individual.

In this way, true ID is a noteworthy issue that is looked by the administration with regards to the arrangement of products and enterprises. Notwithstanding, distinguishing the correct recipients is just the initial step

Difficulties in the production network

1. For direct money exchange plans, for example, benefits and cooperations, installments are physically prepared and result in noteworthy postponements and mistakes.

2. Last mile deliverance to the recipient is done through various strategies, for example, money or through request drafts. These can regularly bring about high preparing costs.

3. Leakages4 are a noteworthy issue for money and sponsored merchandise. The previous is anything but difficult to proper and the last gives a motivating force to preoccupation to the market. Indeed, even on account of administration arrangement, non-appearance is widespread.

4. Verification systems to affirm conveyance of qualifications to recipients are additionally as often as possible altered.

Difficulties in observing

For focused plans, it is important that the privileges go to the planned recipient, and this requires a confirmation system. There likewise exists a class of projects that require the confirmation of the recipient every now and then. Benefits are a case of a program which stops to work upon the recipient's passing, making it important to occasionally confirm whether the recipient is alive or not. Another case is the Janani Suraksha Yojana which utilizes restrictive money exchanges dependent upon institutional conveyance and administration based projects, for example, the Sarva Shiksha Abhiyan. On account of the previous, it is important to confirm that the recipients are at the wellbeing site and in the last the participation and check of the beneficiaries of administration frames the reason for installments to the seller giving the service5. Right now, in a greater part of plans such confirmation systems either don't exist or are done physically and, along these lines, packed with blunders:.

Answers for challenges looked in existing administration conveyance systems:

Aadhaar: Providing an exceptional personality to each Indian native:

To address the issues looked with validation of personality, the idea of a one of a kind character for Indian natives has been sought after since 1993. Picture IDs issued by the Election Commission shaped a forerunner in this endeavor, trailed by endeavors towards issuing a Multipurpose Identity Card. Anyway the drive towards a one of a kind personality for Indian inhabitants got a radical fillip with the foundation of the Unique Identification Authority of India (UIDAI) by the Planning Commission of India in January 2009. It formulated 'Aadhaar'6, a 12 digit number that is expected to be an 'exceptional' personality of Indian natives that is broadly acknowledged as a proof of character, in spite of the fact that not of citizenship. While applying for an Aadhaar number, candidates are required to give fundamental bio-information and their biometrics as their iris sweeps, fingerprints and photos. This biometric data is mapped on to the Aadhaar number and is the thing that makes the character one of a kind.

The uniqueness of biometric information is the primary quality of Aadhaar and is the answer for the issues identified with verifying personality. Through the use of Aadhaar for benefit conveyance:

I.   Formerly barred recipients will now have the capacity to demonstrate their personality and access their privileges.

II.   Bogus characters can be wiped out as a frequently refreshed Aadhaar database can evacuate phantoms and copies.

III. For checking the nearness of recipients as already point by point, biometrics can be recorded nearby.

Sending Direct Transfers of Benefits

Keeping in mind the end goal to manage production network spillages the Government of India has revealed a Direct Benefit Transfer (DBT) plot. This plan expects to sidestep existing spillages and institutionalize conveyance techniques by conveying money specifically to the ledgers of recipients. The plan works utilizing the Aadhaar installments stage which comprises of the Aadhaar Enabled Payment System and the Aadhaar Payment Bridge. It has started with exchanges of money based privileges, for example, benefits and grants. After some time it tries to supplant exchange of financed products, for example, LPGs, lamp fuel and sustenance grains with money. Anyway as the supplanting of financed merchandise with money is a more mind boggling issue, the pilot for the plan has managed only with money based qualifications.

Problem Statement

The problem is associated with the various challenges associated with the distribution of benefits from the several welfare schemes offered by the government. Keeping in mind the end goal to manage store network spillages the Government of India has revealed a Direct Benefit Transfer (DBT) conspire. To sidestep existing spillages and institutionalize conveyance techniques by conveying money straightforwardly to the financial balances of recipients utilizing IT empowered DBT platform i.e. Maha DBT portal.

Objectives & Scope of Study

Objective of the project is to identify the various requirements need to be developed for the effective implementation of IT enabled DBT program (Maha DBT portal) and to define the approach using enterprise level IT frameworks and architecture. Study also involves the strategy, plan and various challenges faced in the implementation.

This document pertains to the requirements to develop the DBT and Services Portal which will incorporate automation of Direct Benefit Transfer schemes for the State of Maharashtra. Development of basic DBT Services framework with eScholarship module for the following scholarship schemes:

A.   Social Justice & Special Assistance Department:

1. Government of India Post-Matric Scholarship
2. Post-Matric Tuition Fee and Examination Fee
3. Savitri Bai Phule Scholarship
4. Government of India Scholarship for 9th and 10th
5. Pre-Matric tuition fee and exam fee
6. Pre-Matric Merit Scholarship
7. Scholarship for Children of parents in unclean occupation
8. Maintenance Allowance to students studying in Sainik Schools
9. Rajashri Chhatrapati Shahu Maharaj Merit Scholarship
10. Higher Education Scholarship Within India
11. Foreign Education Scholarship
12. State Govt scholarship for students studying in 1st to 10th Std.
13. Scholarship and technical education to handicapped students

B.   Tribal Development Department

1. Pre-matric
2. Post Matric
3. Tuition Exam Fee (Freeship)
4. Vocational Education Fee Reimbursement
5. Vocational Education Maintenance Allowance
6. Foreign Scholarship
7. Handicap Scholarship

C.   Higher & Technical Education Department

1. Rajashri Chhatrapati Shahu Maharaj Fee Reimbursement Freeship Scheme (Technical Education)
2. Economically Backward Class (EBC) Scholarship/Freeship (Higher Education)
3. Dr. Panjabrao Deshmukh Hostel Maintenance Allowance (Technical Education)
4. Ahindi Bhashik Scholarship

5. Government Vidyaniketan Scholarship
6. Eklavya Scholarship
7. AMS scholarship
8. State Government Daxshina Adhichatra Scholarship
9. Government Research Adhichatra
10. Jawaharlal Nehru University Scholarship

D.   Minorities Development Department

1. Scholarship/Freeship Scheme for Students of Minority Communities (Minority Students from Technical Education)

E.   School Education Department

1. (Purva uchcha prathamik and purva Madhyamik Scholarship) Open Merit Scholarship to the Meritorious Students in Middle Schools and Secondary Schools.
2. National Scholarships for Talented Children in Rural Areas
3. Government Open Merit Scholarships for bright and deserving students in Rural Area
4. Middle Schools and High Schools scholarship
5. Open Merit Scholarships in Junior College
6. Open Merit Scholarships for Economically Backward Class Students
7. Government of India scholarship in Secondary school. Sanskrit Scholarship
8. Attendance Allowance (Upastithi Bhatta)

Research Methodology

The Direct Benefit Transfer framework has utilized a radical new technique for dispensing stores. The utilization of biometric innovation for verification, a typical stage for preparing intra and interbank installments and end-to-end computerization in the process that take into account finish straightforwardness make it a radical development that should be recorded:.

So as to record the advancement, I have led both essential and auxiliary research. The auxiliary sources involved reports and introductions distributed by the UIDAI, papers on money exchange plans, Government resolutions for various plans under various offices, Standard working techniques, and media articles. Since this is another and not to a great extent archived activity up until this point, I needed to regard GRs and SOPs as a kind of perspective focuses. Be that as it may, the sum total of what endeavors have been made to check data got from the partners. Subsequent to distinguishing holes in the data, an arrangement of notable highlights, advantages and difficulties was recognized. These were approved and extended by leading meetings with the accompanying faculty:

1. Director, Information Technology, Government of Maharashtra

2. Principal Secretary, Information Technology, Government of Maharashtra

3. Secretary, Department of Higher & Technical Education, Government of Maharashtra

4. Secretary, Department of School Education, Government of Maharashtra

5. Principal Consultant (IT), Mission Convergence, Government of Maharashtra

6. Officers on Special duty from all the departments.

Purpose

The government of Maharashtra provides many benefits to the citizens through schemes run by government. Many of these schemes include financial benefits to the eligible citizens. The government wants to ensure that the benefits extended to the citizens under each of these schemes are seamlessly transferred to the beneficiary's bank accounts. The purpose of Direct Benefits Transfer is to ensure that benefits go to individuals' bank accounts electronically, minimizing tiers involved in fund flow, thereby reducing delay in payment, ensuring accurate targeting of the beneficiary and curbing pilferage and duplication. This will also ensure to expedite the benefit transfer and ensure transparent eGovernance implementation.

One such example of a citizen benefit services is the Government of Maharashtra's scholarships for students at various levels such as Pre-Matric, Post Matric and at higher education levels. The purpose of the scholarships is to provide financial support for students from various financial backgrounds. As on date the scholarships are provided by different government departments such as Social Justice and Special Assistance, School Education, Higher & Technical Education, Minority Development, Tribal Development. The scholarship cycle involves application, scrutiny, approval and disbursal of amount to beneficiary. Currently few of the scholarship schemes are covered under some automated online systems and few others are still in manual mode.

The various objectives of the project are listed as below:

➢ To develop an integrated state vide DBT & Services portal for automating various functions / processes involved in DBT schemes administration

➢ To make speedy and transparent execution of DBT schemes

➢ To be able to effectively plan, implement and monitor key parameters of various schemes

➢ To bring efficiency in various internal functions of the DBT & Services processes

➢ To further integrate external agencies involved in the process

➢ Mechanism to fix accountabilities and ensure service delivery within specified time-frames

Further new DBT Schemes and Services of the Govt. of Maharashtra will be developed on the current framework.

Requirements

- Implementation of a Commercially Available Off-the-Shelf (COTS) pan-State Enterprise work flow management system and COTS Enterprise content management application as a common platform to be used by all Departments for providing Direct Benefits Transfer (DBT) through various Schemes, or to provide other citizen services DBT portal for Citizens

- Work flow process for DBT schemes

- Data migration mechanism to migrate legacy data

- Integration with the external agencies system with API/XML/Web services available

- Integration with email and SMS for notification

- Training to department users on Train the Trainer approach, Workshops, Online Manuals

- Helpdesk Services: Setting up a Help desk for users on call basis

Specific Requirements

The Directorate of Information Technology intends to develop a web enabled software application/ portal for use by different government departments providing DBT & Services to citizens in the state of Maharashtra.

The Application development is divided into two components:

Component 1:

Implementation of a Commercially Available Off-the-Shelf (COTS) pan-State Enterprise work flow management system and COTS Enterprise content management application as a common platform to be used by all Departments for providing Direct Benefits Transfer (DBT) through various Schemes, or to provide other citizen services.

Component 2:

- Development of a State DBT and Services Portal as the front end and the pan-state Enterprise work flow management and enterprise content management platform as back end to automate various DBT schemes and services starting with scholarship schemes.
- Carry out testing, deployment, integration and maintenance of complete

integrated IT solutions for the period of 5 years.

- Deployment of Central Application Development Team to configure/ customize and develop other processes/ schemes and modules for DIT.
- Training and Handholding services shall include planning and organizing trainings at various user levels in the state, providing field level support to the users, etc.
- Helpdesk services shall entail setting up of helpdesk operations for assisting the internal and external users in resolution of functional, technical and administrative issues.

The schemes and the services part of the DBT & Services Portal will go through the below mentioned life cycle. The life cycle has been elaborated further in the document with the illustration of the DBT and Services Portal with overview of functional components of eScholarship module.

High level diagram of overall DBT and Services portal with e-Scholarship/Freeship module for reference is mentioned below:
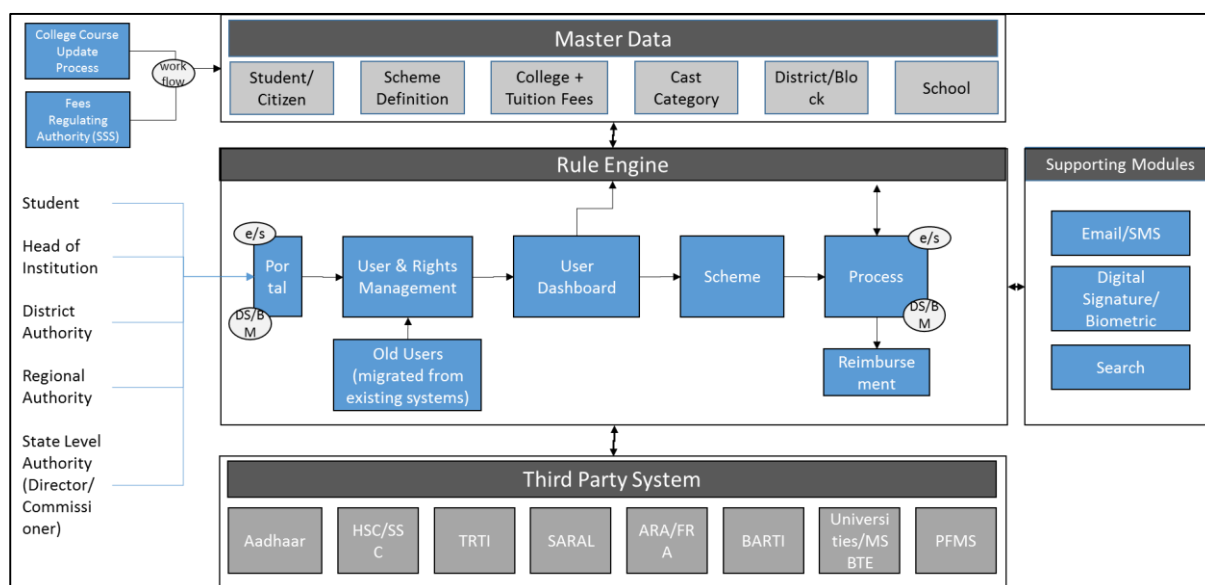
Module Details:

1. Citizen Portal

- Online New User Registration using Aadhaar
- User id/password and OTP based login

- User Profile Update
- Apply for New Scheme
- Track Application Status
- Details of all the schemes on home page
- Scheme Eligibility for citizens
- Institution registration

2. Scheme Workflow

- Configuring Department Hierarchy on work steps
- Approval Workflow for every department for every scheme
- Email/SMS notification

3. Scheme Management

- Scheme Data Definition
- Scheme Eligibility Rule Definition
- Mandatory document check list
- New scheme creation /Edition and deleting scheme

4. Master Data Management
- Creation of Master data for all the entities required
- User Profile

5. Integration with external agencies system

- SARAL
- UIDAI- Aadhaar
- SSC Board
- HSC Board
- Treasury Application
- PFMS/Bank Application
- Shikshan Shulka Samiti
- BARTI (Baba Saheb Ambedakar Research & Training Institute)
- TRTI (Tribal Research & Training Institute)
- Online system of Government Universities*
- Digital Signature
- MSBTE (Maharashtra State Board of Technical Education)
- Fee Regulating Authority /Admission Regulating Authority
- Income Certificate Authority*
- Caste Validating Authority*

Supporting modules for integration: Bio Matric & Email/SMS

6. **Data Migration:** Data migration from existing system for completed transactions and in progress transactions. Migration of registered Students, citizens, colleges, schools and other relevant entities from the existing online systems of the respective department for the schemes and services. Data Migration plan will be prepared and submitted to the department separately.
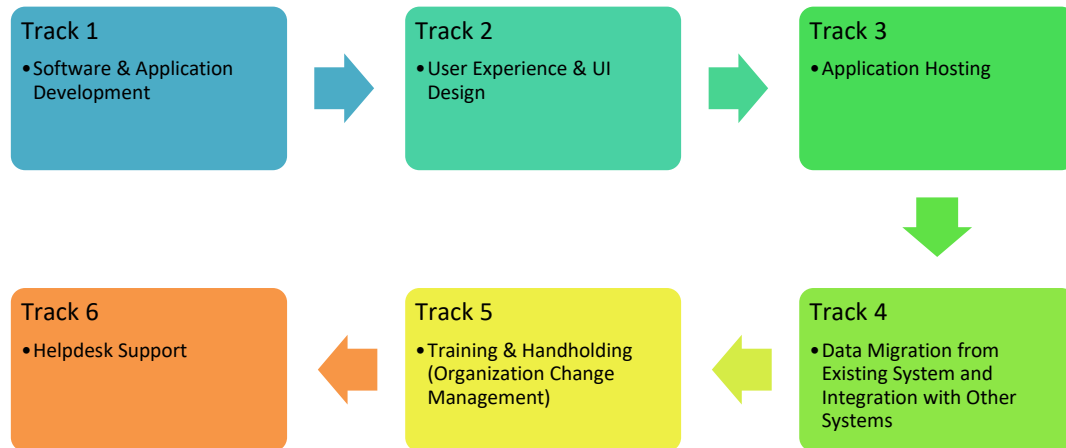
7. **Administration**

- User/ group/role Management
- Scheme Workflow management
- User dashboard management
- Predefined and customized Reports for every department
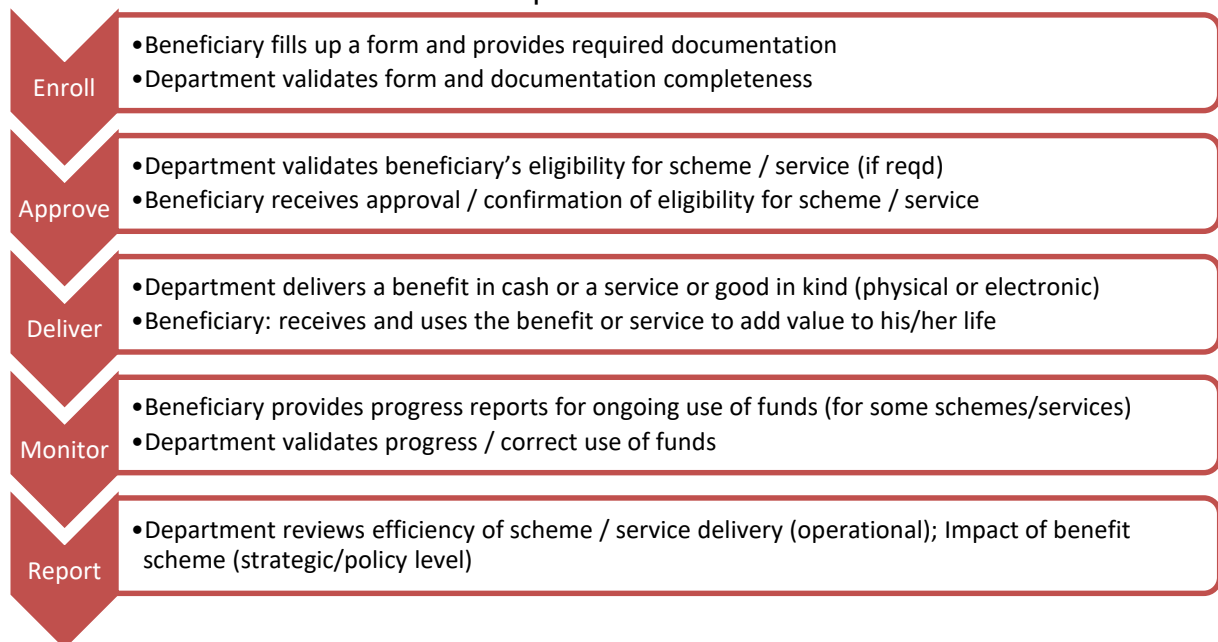
8. **Training**
- Department user training with Train the trainer approach for all department users

Project Approach

The approach to deliver the above scope of work as envisioned by the Directorate of Information Technology is further elaborated using a holistic approach below. The approach further draws on Principals of and overarching enterprise architecture for the Government of Maharashtra, so that the software indicated in Component 1 above, and additional software required to implement the DBT and Services Portal and system are implemented in a manner that they can be aligned with the enterprise architecture.

| Track 1 • Software & Application Development	→	Track 2 • User Experience & UI Design	→	Track 3 • Application Hosting
Track 6 • Helpdesk Support	←	Track 5 • Training & Handholding (Organization Change Management)	←	Track 4 • Data Migration from Existing System and Integration with Other Systems

The schemes and services part of the DBT & Services Portal will go through the below mentioned life cycle. The life cycle has been elaborated further in thdocument with the illustration of the eScholarship Portal.

Enroll
- Beneficiary fills up a form and provides required documentation
- Department validates form and documentation completeness

Approve
- Department validates beneficiary's eligibility for scheme / service (if reqd)
- Beneficiary receives approval / confirmation of eligibility for scheme / service

Deliver
- Department delivers a benefit in cash or a service or good in kind (physical or electronic)
- Beneficiary: receives and uses the benefit or service to add value to his/her life

Monitor
- Beneficiary provides progress reports for ongoing use of funds (for some schemes/services)
- Department validates progress / correct use of funds

Report
- Department reviews efficiency of scheme / service delivery (operational); Impact of benefit scheme (strategic/policy level)

DBT and Services Portal System Architecture

The proposed system architecture is developed upon open source technology and supported by robust application and database servers. The complete architecture is built upon modular approach with components distributed on various servers for providing application availability, performance and scalability.
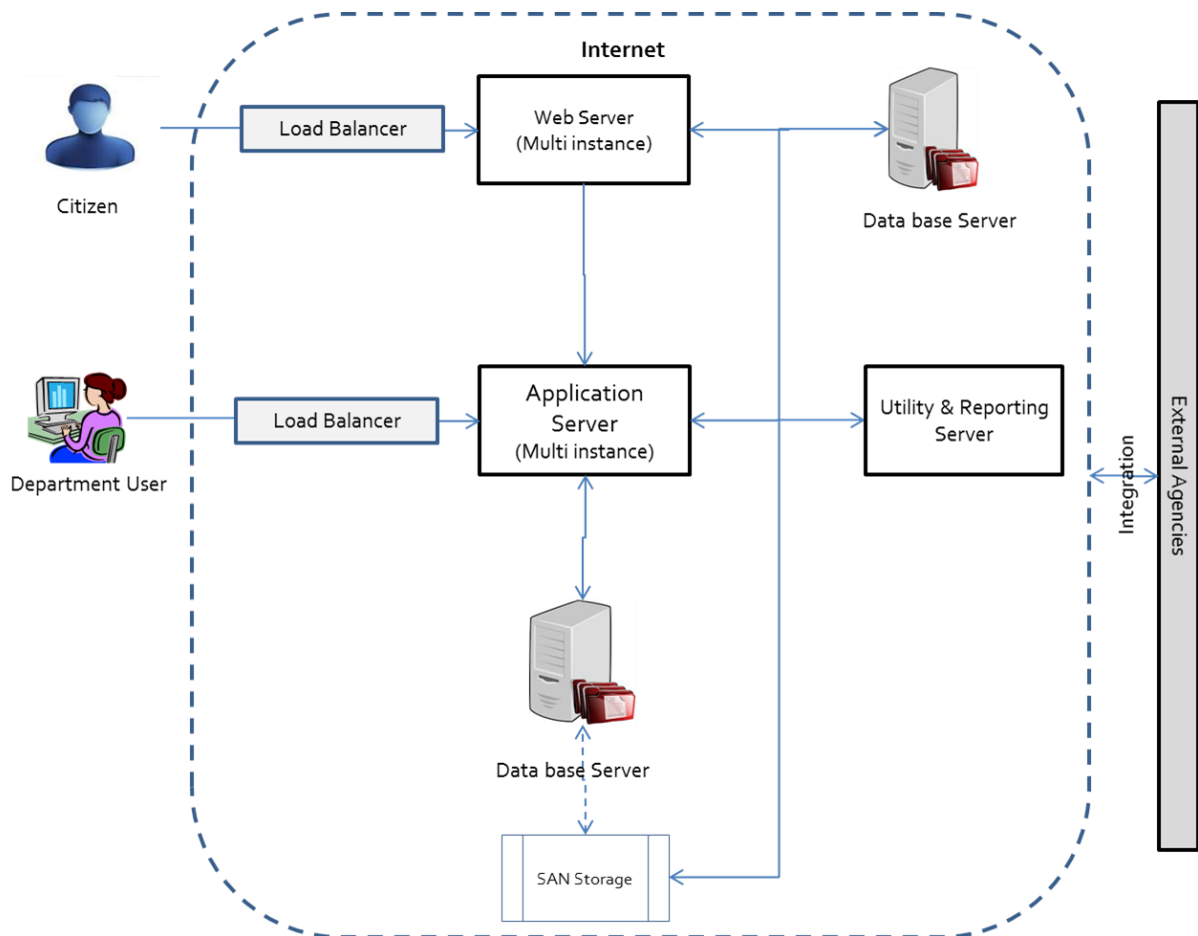
Software Requirements Core Modules

DBT Citizen Portal - e-Scholarship Portal

Detailed Functional requirement of the portal is listed in this section with respective module.

Advance Search (Eligibility Check) for Eligible Scheme

The user may provide his/her basic details to check his/her eligibility.

I. Course

II. Gender

III. Income

IV. Caste/Category

V. Domicile

VI. List of most suitable scheme shall be sorted and shown with the benefits and required documents.

VII. He/she may select only one of it via advance search page.

VIII. Login shall be asked or registration shall be carried out.

Home Page/Landing Page

I. The user will be presented with the Login and Registration tab on the home page

II. Student will also have eligibility check module for all the eligible schemes from the landing page itself

III. The applicants will be able to register themselves through a registration link forgetting a login ID & password, the registration page will ask for AADHAR no. of the student as well as few basic details of the student.

IV. The colleges and universities that would be pre-configured will be able to login with the login ID & password with CAPTCHA verification

V. Schools will be able to login using respective SARAL-ID once the DBT eScholarship/Freeship system will be integrated with SARAL

VI. The system will allow registrations only for new applicants and colleges

VII. The landing page will display notification panel which would display the live Scholarship/Freeship and other notifications

VIII. Public reports will be displayed on the home page of the portal however, logged in user will have provision to view reports as per the department and role.

IX. The logged in user will have facility for tracking applied application based on UI provided to the user at the time of successful submission of the application.

X. The home page will display the help desk Numbers / Contact numbers

XI. The home page will have "Forgot Password" link for facilitating users who might have forgotten their passwords
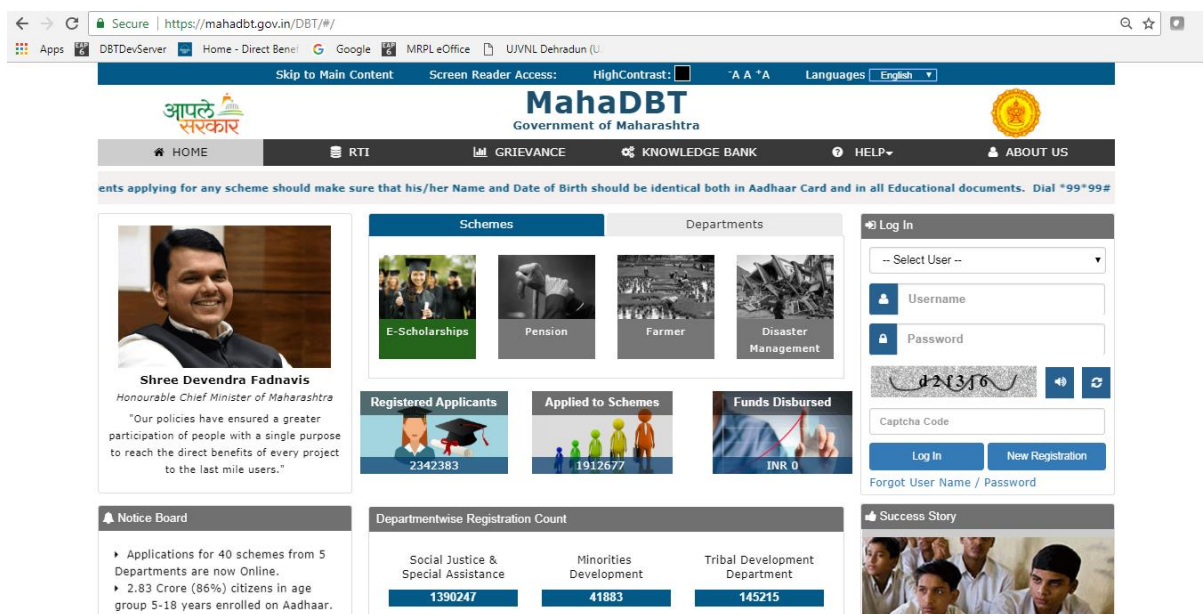
Implementation Strategy

Coordinate Cash Transfers, which are presently getting to be conceivable through the creative utilization of innovation and the spread of current saving money the nation over, open the entryways for killing waste, chopping down spillages and focusing on recipients better. It is additionally being viewed as an exceptionally successful device in fighting debasement with regards to actualizing welfare projects of the administration.

SWOT investigation (or SWOT framework) utilized as a key arranging procedure to distinguish the Strengths, Weaknesses, Opportunities, and Threats identified with business rivalry.

SWOT Analysis

Strength
- World's largest cash transfer programme
- Cut down on corruption
- Subsidies under various schemes account for nearly 3.5 percent GDP.
- Cost effective way

Weaknesses
- Banking system has less penetration in rural parts
- Aadhaar card given to only 400 million out of 1,200 Million
- Faulty Aadhaar cards
- Bridging Aadhaar card with bank A/C's

Opportunities
- Population 1.27 Billion
- Expansion of Banking System in rural area
- Corruption free scheme
- Save huge amount of money

Threats
- New government new plans
- New government may drop the project on any reason
- Technology misuses
- Money transfer to incorrect A/C's
- Frauds

Challenges in Implementation

The Department of Information Technology, Maharashtra is the primary executing office in this plan and faces a co-appointment challenge. It needs to oversee inside itself a scope of 5 noteworthy divisions in particular; Department of SJSA, Department pf Tribal Development, Department of School Education, Department of Higher and Technical Education, Department of Minority. Moreover, it needs to interface with different partners which are the banks, the NPCI, the UIDAI, BARTI, HSC/SSC Board, RTS and the other outside organizations. It is additionally a spearheading framework which is being executed and every one of the partners are to some degree or the other new to the procedure.

Banks assume a noteworthy part in usage as they are responsible for giving financial balances to subjects, dealing with the BC arrange and exchanging reserves. Their full contribution is an absolute necessity for the achievement of the task and issues in securing complete collaboration of banks have demonstrated troublesome for fruitful usage of the venture.

A decentralized model of information updation demonstrates wasteful. The present model of making Aadhaar empowered records includes decentralized bank offices seeding records and after that sending a group document to the principle office for transferring to the NPCI server. There are wasteful aspects as there is no institutionalized document preparing. The way toward mapping accounts onto Aadhaar and their transferring onto the NPCI server is, along these lines, deferred and, accordingly, recipient access to plot benefits is postponed. A few banks, for example, Axis Bank and ICICI took after a model where after opening a financial balance it is consequently seeded and mapped onto the NPCI. A brought together managing an account model can be viewed as a more effective method of document preparing as it sidesteps the issues of poor data streams and absence of institutionalization:.

Aside from the previously mentioned basic difficulties, there are sure different obstructions to the venture that should be tended to. These incorporate (I) hesitance on part of banks to permit Aadhaar as a KYC as it was not seen as sufficient, (ii) operational difficulties like guaranteeing that each branch director knew about their obligations and about the DBT instrument, (iii) a few recipients don't have any archives that would make them qualified for Aadhaar and are, along these lines, experiencing issues enlisting. While an arrangement exists for such a situation, the issue is all things considered being confronted

Key Lessons

The issue of co-appointment may not emerge in ventures where a solitary division is accountable for usage yet here is in excess of one partner associated with dealing with the task. Likewise given that banks, the NPCI and the UIDAI would be a piece of any plan including DBT, this inquiry accept most extreme significance. Likewise, at the focal level a lawful system can be authorized that arrangements with the previously mentioned issue keeping it focus particular for focal plans that intend to use the DBT component:.

To enhance the procedure of Aadhaar enrolment, the Aadhaar entry can have accessible substance where clients can get to whatever data has been produced up until this point. The gateway can likewise have the extra usefulness of giving an e-Aadhaar on the off chance that the number has been created as of now. This will sidestep the current deferrals of the Aadhaar letter being conveyed and can hurry the procedure of enrolment.

For different plans that intend to utilize the DBT component, a checksum capacity can be connected to maintain a strategic distance from mistake and guarantee the legitimacy of the information being entered, for example, qualification criteria and Aadhaar number. The capacity can be altered depending from plan to plot.

An online application for document preparing has enormously facilitated the usage of the grant plots and can disentangle different plans too which try to utilize the DBT system. It has given a focal database to arranging, checking and assessment.

Complete arranging, authorizing changes and expediting partners board through arrangements are should before field execution. The procedure itself was methodicallly planned. Distinctive administrative offices, for example, banks, the Ministry of Finance, the UIDAI and different offices teamed up and examined methodologies and contrasts in making the DBT framework. Once the component was planned, the progressions were first sanctioned.

The move to center around particular banks that work in the DBT area as opposed to attempting to by and large power all banks to partake is an appreciated one. Playing to the qualities of associations guarantees proficiency and viability in activities.

Basic back-end stage for installment disbursal has extraordinarily facilitated the procedure. The PFMS have made preparing installments immediate, demonstrating that a concentrated stage with decentralized access focuses is a productive method of association

Outcomes and Benefits Realized

Process rearrangements and operational effectiveness:

For both request and supply sides, the procedure has turned out to be considerably less difficult. Recipients just need to select for an Aadhaar number and connection it to a financial balance. As the Aadhaar number is an adequate Know Your Customer (KYC) archive, it facilitates the procedure of monetary incorporation. Recipients of the Maha DBT grant plans have the additional preferred standpoint of being given the status of 'need preparing' for getting their Aadhaar numbers issued. This has been empowered through a tie-up between the Department of Information Technology, Maharashtra and the UIDAI

1. For government divisions, the installment framework has turned out to be more straightforward attributable to the PFMS stage.

2. It has additionally expelled the need from their end for having separate inhabitant represents diverse plans. Likewise there is presently no compelling reason to keep up various records for a similar recipient. They can utilize a solitary Aadhaar-connected record for all welfare installments. This streamlines and disentangles the regulatory procedures included.

3. Improved check and endorsement procedure of the submitted application by the understudies.

4. Easy enrollment process.

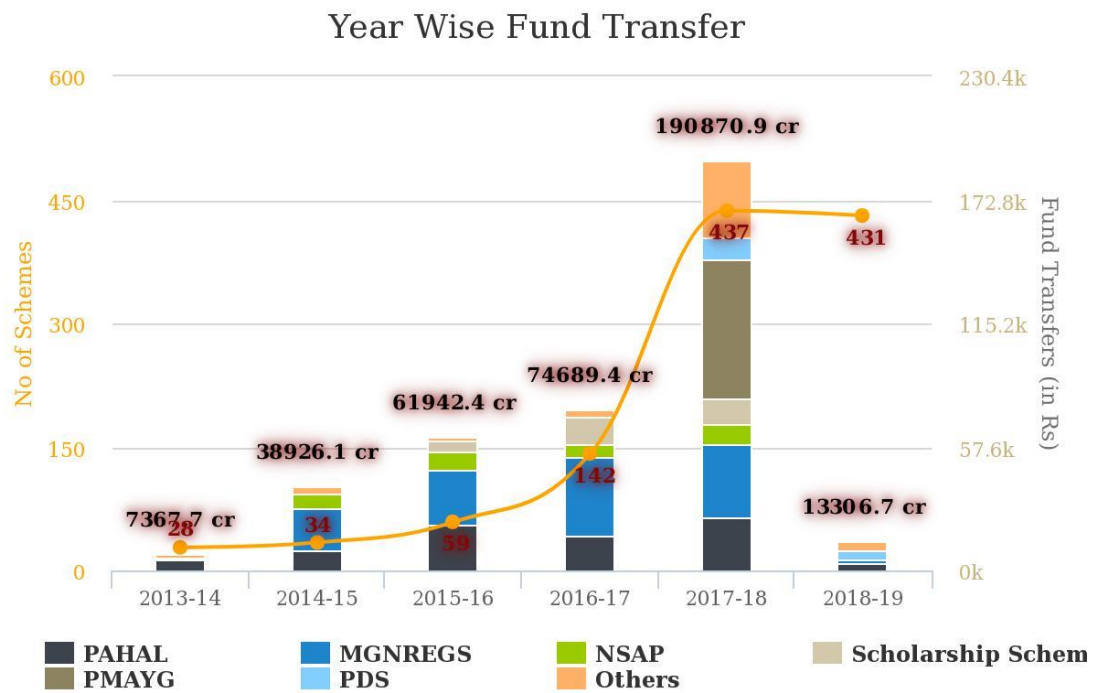**Enhanced straightforwardness and responsibility**

1. Online ongoing exchanges convey straightforwardness to the framework and permit executing organizations to screen the stream of assets.

2. The UIDAI verification framework utilizing Aadhaar numbers makes checking less demanding. It likewise guarantees that the assets achieve the expected recipients.

3. De-duplication is a potential advantage of utilizing Aadhaar.

4. Transparency in the application check and endorsement process.
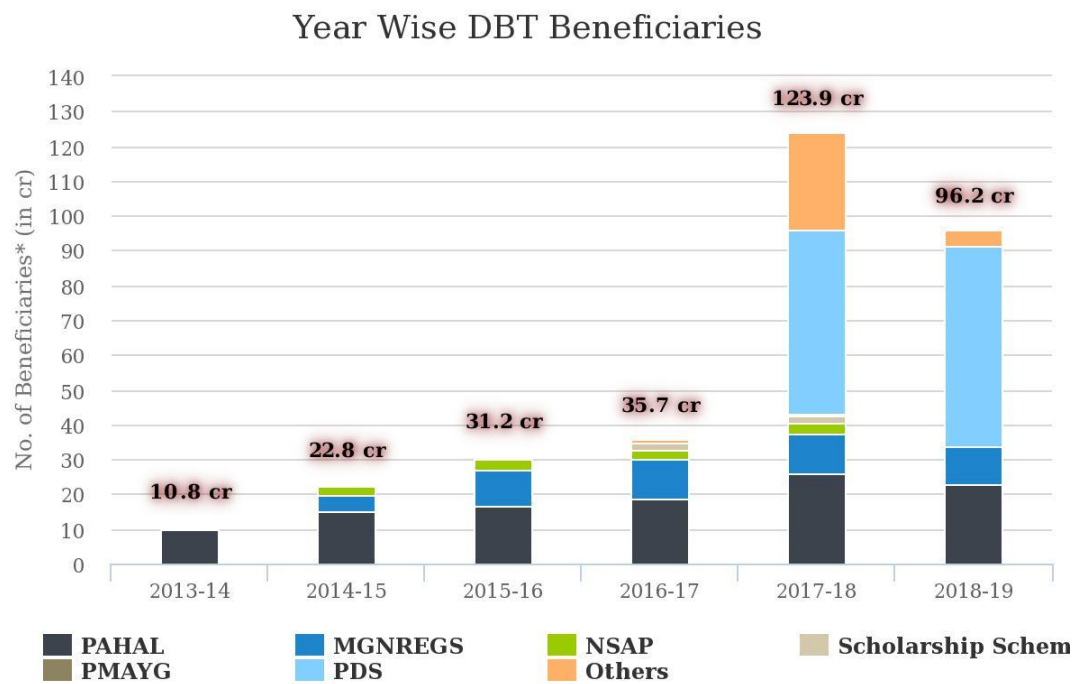
Diminishment in client obtaining costs

1. Aadhaar is presently an acknowledged KYC archive. Thusly banks just require the Aadhaar letter and validation is done online by the UIDAI. This evacuates the requirement for physical documentation and in the meantime guarantees stringent confirmation, driving down expenses.

2. While selecting for Aadhaar, recorders additionally give occupants the choice of opening a financial balance and connecting it to Aadhaar. Enlistment centers are given a motivating force for selecting inhabitants for financial balances. This quickens the procedure and includes no cost and exertion for the bank in opening the record.

Reports

Fund Transfer Report

Year Wise Fund Transfer

Year wise beneficiaries Report

Year Wise DBT Beneficiaries

*Sum total of beneficiaries across schemes

Legend:
- PAHAL
- MGNREGS
- NSAP
- Scholarship Schem
- PMAYG
- PDS
- Others

Data labels: 10.8 cr (2013-14), 22.8 cr (2014-15), 31.2 cr (2015-16), 35.7 cr (2016-17), 123.9 cr (2017-18), 96.2 cr (2018-19)

Y-axis: No. of Beneficiaries* (in cr)

Conclusion

The program is motivated by such effective plans existing in nations like Brazil and Mexico and urban areas like New York and Washington. In India as well, presenting this better approach for physically-conveying endowments may appear a splendid innovative shot to end the brokers misrepresentation, yet the administration still needs to substantiate its secure readiness against the anxiety it has been going up against from the majority and many specialists.

The new framework is relied upon to decrease this cost and sponsorship charge through better focusing on.

On the off chance that the whole framework is overseen through proficient focusing on, payment and normal checking of the dispensed assets this can come about into changing the rustic India.

The genuine achievement of the strategy lies in the precision and effectiveness in the identification of commendable recipients utilizing secured IT framework.

Appendix

- DBT - direct Benefit Transfer

- DIT - Directorate of Information Technology

- UIDAI - Unique Identification Authority of India

- PFMS - Public Financial Management System

- NPCI - National Payments Corporation of India

- GR - Government Regulations

- SARAL - Systematic Administrative Reforms for Achievement of Learning by Students

- TRTI - Tribal Research & Training Institute

- BARTI - Babasaheb Ambedkar Research and Training Institute

- HSC - Higher Secondary Board

- SSC - Secondary School Board

- COTS - Commercially Available Off-the-Shelf

- BPM - Business Process Management

- OTP - One time password

- KYC - Know your customer

- IT - Information Technology