

# JOURNEY OF BENEFITS TRANSFER IN HARYANA (1966-2018)

## Strengthening and enhancing DBT service in the interest of beneficiaries

The State Government, in 2014 decided to disburse social security pension benefits directly to the accounts of beneficiaries using the concept of "Direct Benefit Transfer". More than 62 Scheduled Banks, their BCAs, Post Offices etc. were engaged for opening, uploading, updating & crediting the beneficiaries' accounts using pensioner database through its online interface using secured tunnel on the Department's website (<https://socialjusticehry.gov.in>)



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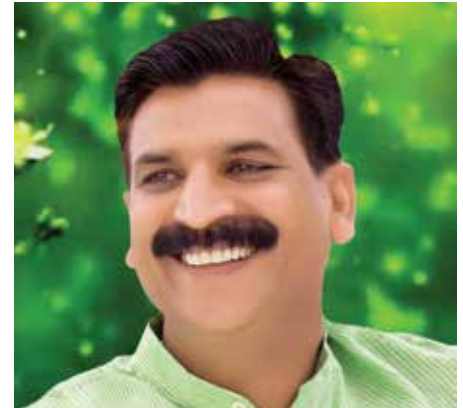


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Haryana is one of the northern provinces of India administrated by 22 Districts, 140 community development Blocks, 6752 villages and 89 Urban Local bodies having population more than 2.75 crores. Out of which 8.9% are beneficiaries under Social Security Pension Scheme (SSPS). The State Government has been providing Financial Assistance to the eligible beneficiaries of the state who are unable to sustain their livelihood from their own resources. Benefit disbursement was first started in the year 1964 with the amount of Rs. 15 per month per beneficiary when Haryana was a part of Joint Punjab. At the time of inception of Haryana on 1st November 1966, the amount of pension was increased to Rs. 25 per month per beneficiary. The State Government kept on increasing the SSPS benefits from time to time. Increased rates of pension are shown in Figure-2. In the manual system, records were maintained on paper registers till 2001 and were highly vulnerable, now all the records have been digitized and available online for all concerned. Presently, the pension amount is Rs. 1,800 that is disbursed through DBT to the accounts of more than 25.46 lakh beneficiaries in the form of monthly pension for those who are enrolled under 9 Schemes, namely Old age, Widows, Disabled, Destitute Children, Ladli, Dwarf, Eunuch, Financial Assistance to Kashmiri Migrants & Non school going disabled children of less than 18 years as shown in Figure-1. The annual budget of Financial Assistance has reached up to Rs. 5,433 crore with an average increase of Rs. 50 crore per annum. The State government has already announced and notified that the SSP amount has been increased to Rs. 2,000 month per benefi-



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Our Government in Haryana is committed for increasing the Social Security Pension benefits from Rs. 1,000 to Rs. 2,000 (with an increase of Rs. 200 per annum) and successfully disbursing as DBT through bank/ post office accounts of beneficiaries. The computerized system of DBT developed by NIC Haryana has helped the Government in saving more than Rs. 200 crore on account of de-duplication, updation and cleaning of pensioners data. I wish all the success to the project and implementing team of NIC, Banks and the Department.

**KRISHAN KUMAR BEDI**  
Hon'ble Minister  
Social Justice & Empowerment Dept.  
Haryana

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ciary with effect from November 2018.

### **DIGITIZATION & DBT**

As per the system study, prior to web-based, the government used to disburse benefits in cash to the beneficiaries through the accounts of PRIs & Urban Local bodies. Disbursement was based on data maintained in isolation at district level. Cases of fraudu-



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DBT, on monthly basis, in the accounts of more than 25.46 lakh beneficiaries across the state under Social Security Pension Schemes, has been achieved successfully. It is joint venture of Banks, Post Offices, Department and the NIC. Recently, the system has also been integrated by NIC Haryana team with RGI's database of death registration to flag the affected pension records based on Aadhaar. Haryana is the first state where such integration has been done, so far. I wish all success to the project and to the implementing team of NIC, Banks and the Department. We remain committed to Good Governance for our citizens.

**NEERJA SEKHAR, IAS**  
Principal Secretary  
Social Justice & Empowerment Dept.  
Haryana

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lent, wrong and delayed disbursement to ineligible beneficiaries were reported continuously. Flagging of deceased, ineligible, disabled, de-duplication, exchange and authentication of beneficiaries and portability of information at different levels was a big challenge, besides maintaining data integrity and security. To overcome such problems, in 2010, data of all beneficiaries was digitized & hosted on central server and online secured access was provided to the officers of department in the field for data updation, processing and disbursement of pension benefits through respective Panchayats and Urban Local Bodies across the state. In November 2014, the State Government decided for Direct Benefit Transfer (DBT) to the accounts of benefi-

ciaries. Scheduled banks, their BCAs, Post offices, m-Paisa (private mobile service provider) were engaged for opening, uploading, updating & crediting of beneficiaries accounts with pensioner database by using their respective online interfaces created on the department's website (<https://socialjusticehry.gov.in>). The portal has been designed, developed and maintained by NIC Haryana State Unit. The goal of DBT based on accounts was achieved in December 2015 for entire state and maintained continuously since then as shown in the Figure-3.

### Approach Methodology

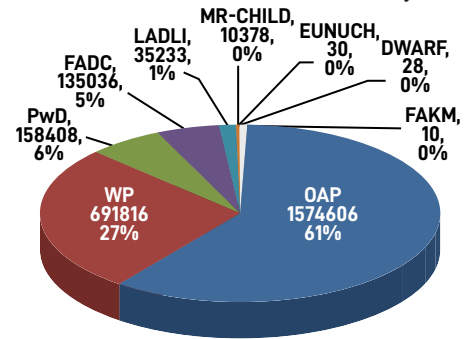
- Migration of legacy district level databases of beneficiaries to the centralized database and made it accessible to each district through a dynamic website using respective user-ID and password
- Each beneficiary assigned a state level unique pensioner ID besides Aadhaar
- All 56 scheduled Banks, Post offices and m-Paisa (private mobile service provider) in Haryana were engaged and interfaced with the website for opening and uploading of accounts of existing beneficiaries to start accounts based DBT
- Fresh eligible persons for SSP, approach to nearby CSC/ ASK / SARAL Antyodaya centre with required documents to apply online to become beneficiary
- Respective District social welfare officers (DSWO) verify documents of the beneficiary and approve the same online on the centralized server
- Banking agencies credit beneficiaries accounts by downloading the system generated digitally signed FTOs (list of beneficiaries) and accordingly the funds transferred through treasuries by the Department
- Banking agencies upload Server response files (part of MIS) showing success or failure of credit to the beneficiary accounts, response whether success or failure is integrated with the pension database
- Establishment of Customer service providers (CSPs) at village/ block/ MC levels and manned by bank/ BCAs for enrolment, disbursement of pension as well as addressing of grievances

### FEATURES

- Online interfaces given to 56 banks, post

offices and (private mobile service provider) for data updates

- Server logs are maintained to track audit trail of the changes made in the beneficiary data. DSWOs, Banks, Post offices are responsible & accountable for data updation.
- Multiple channels (CSC/ASK, SARAL Kendra, Antyodaya centres and Online by an individual) to facilitate persons to apply for pension
- Bilingual Interface, GIGW & WCAG 2.0 compliance with required features for disable persons
- Banks verify the accounts and its holder's details prior to start remittance
- Banks update back on the pensioner's website, the details of 'in-active' accounts (where no withdrawal for last 90 days), 'dead accounts' and server response for processing of pension in the subsequent month
- Integration with RGI portal to flag deceased beneficiaries based on Aadhaar number
- MIS analytical reports have been made available as intra part of the beneficiary portal
- Beneficiaries can also lodge complaint and submit feedback through public portal
- SMS alert is sent to beneficiary on



- Old Age Pension @ Rs. 1800/-
- Widow Pension @ Rs. 1800/-
- Disability Pension @ Rs. 1800/-
- Financial Assistance to Destitute Children @ Rs. 900/-
- Ladli Social Security Pension @ Rs. 1800/-
- Non-School Going Disabled Children<18 @ Rs. 1200/-
- Allowance to EUNUCH @ Rs. 1800/-
- Allowance to DWARF @ Rs. 1800/-
- Financial Assistance to Kashmiri Migrant @ Rs. 1000/-

Fig:1 Scheme wise division of Beneficiaries

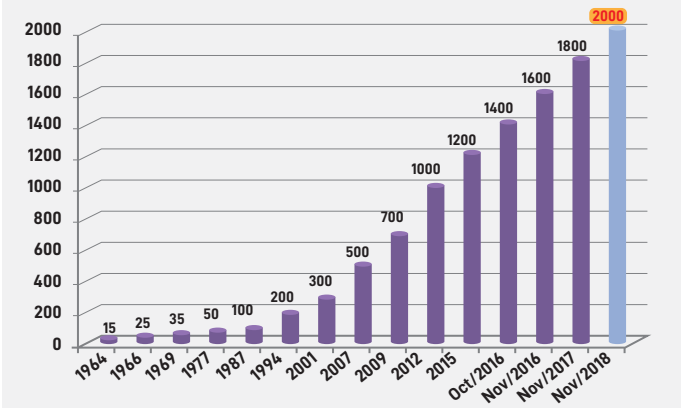


Fig: 2 Rate of pension (year)

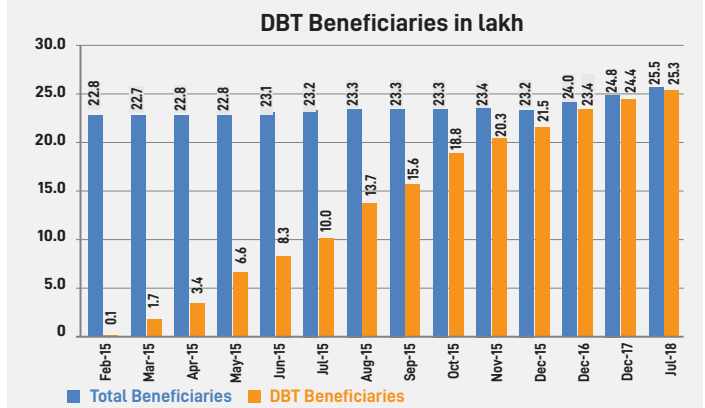


Fig: 3 Graph showing Gradual shift from cash to accounts based DBT

successful enrolment with unique pension ID

- Mobile App has been developed and hosted to view the status of beneficiary and benefits received as shown in Figure-4.

### CAPACITY BUILDING & MONITORING

- Review meetings held with banks/ post offices, and necessary workshops and training camps organized
- Organizing of camps for awareness and inspiring the beneficiaries for accounts based DBT including Aadhaar enrolment and opening of accounts
- Progress review at the level of Hon'ble CM, Minister and Senior Officer
- District level officers are trained in software operations by NIC for updation of beneficiary data online
- Related department officials were also trained on handling of the website
- Creation of PMU (IT-Cell) for handling of the project
- Team "Kalyan Karini" was constituted for successful implementation of this project including District Level functionaries, State level functionaries, NIC, Banks, Post offices, Mobile Service Provider etc.



Fig: 4 Mobile App for beneficiaries to know pension status

### SERVICE DELIVERY CHANNELS

- **CSC/ ASK service centres-** Submission of application and taking receipt and SMS alert
- **Antyodaya centres/ Saral centres-** Submission of applications and Information centres
- **Banks branches and identified post offices-** Opening and uploading of accounts
- **District level officers-** Grievance handling and approval of documents and beneficiary
- **Banks BCAs for doorstep delivery-** Disbursal of pension benefits using AEPS at doorstep

### IMPACT

- More than 1.13 lakh beneficiaries weeded out by March 2017, who did not turn up for opening and uploading of accounts
- Aadhaar based de-duplication further filtered down more than 66 thousand beneficiaries due to different reasons
- Accounts based disbursal of benefits made the PRIs and ULB staff free for other productive works
- Large quantities of paper (2.5 lakh sheets per month), printer, ribbon and similar resources, and energy consumed accordingly have been saved
- Doorstep services delivery to beneficiaries, minimized travel burden on old aged and challenged persons
- No parking of funds

### External Recognitions

- CSI-Nihilent Appreciation Award 2017 in Coimbatore
- SKOCH Award of Merit 2017 in New

Delhi

- SKOCH Gold Award 2016 in Hyderabad
- Financial Inclusion Award in 2012

### TECHNOLOGY USED

- Web application is developed using ASP.NET as front end and SQL Server 14 as back end. It is 3rd party security audited and secured with SSL/ TLS implementation.
- SFTP server based data exchange to and from SBI server
- DSC, for signing of FTOs using SHA-2, 2048 bits algorithm
- Android based mobile app has been developed using PhoneGap
- POS machines are used for door step disbursal and interfaced with the website

### ROADMAP

- Verification of beneficiaries through eKYC at CSC level
- Benefit transfer through NPCI for 3.45 lakh beneficiaries through IPPB (India Post payments bank)
- Benefit transfer through PFMS for NSAP (CSS) schemes
- Automate the process of transfer of NSAP data (new beneficiaries, monthly transactions) to NSAP website of the Government of India

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