



**DBT Mission  
Cabinet Secretariat**

# **Direct Benefit Transfer (DBT)**

**8<sup>th</sup> August, 2019**

**By Joint Secretary,  
DBT Mission  
Cabinet Secretariat, Government of India**

# Direct Benefits Transfer (DBT)



DBT is a significant governance reform to improve public service delivery by ensuring efficient, transparent and targeted delivery of government subsidies, benefits and services.

***D***

**Direct – to targeted identified beneficiary**

***B***

**Benefits – Cash (subsidy, pensions, stipends etc) and In-kind (Distribution of food, fertilizer etc)**

***T***

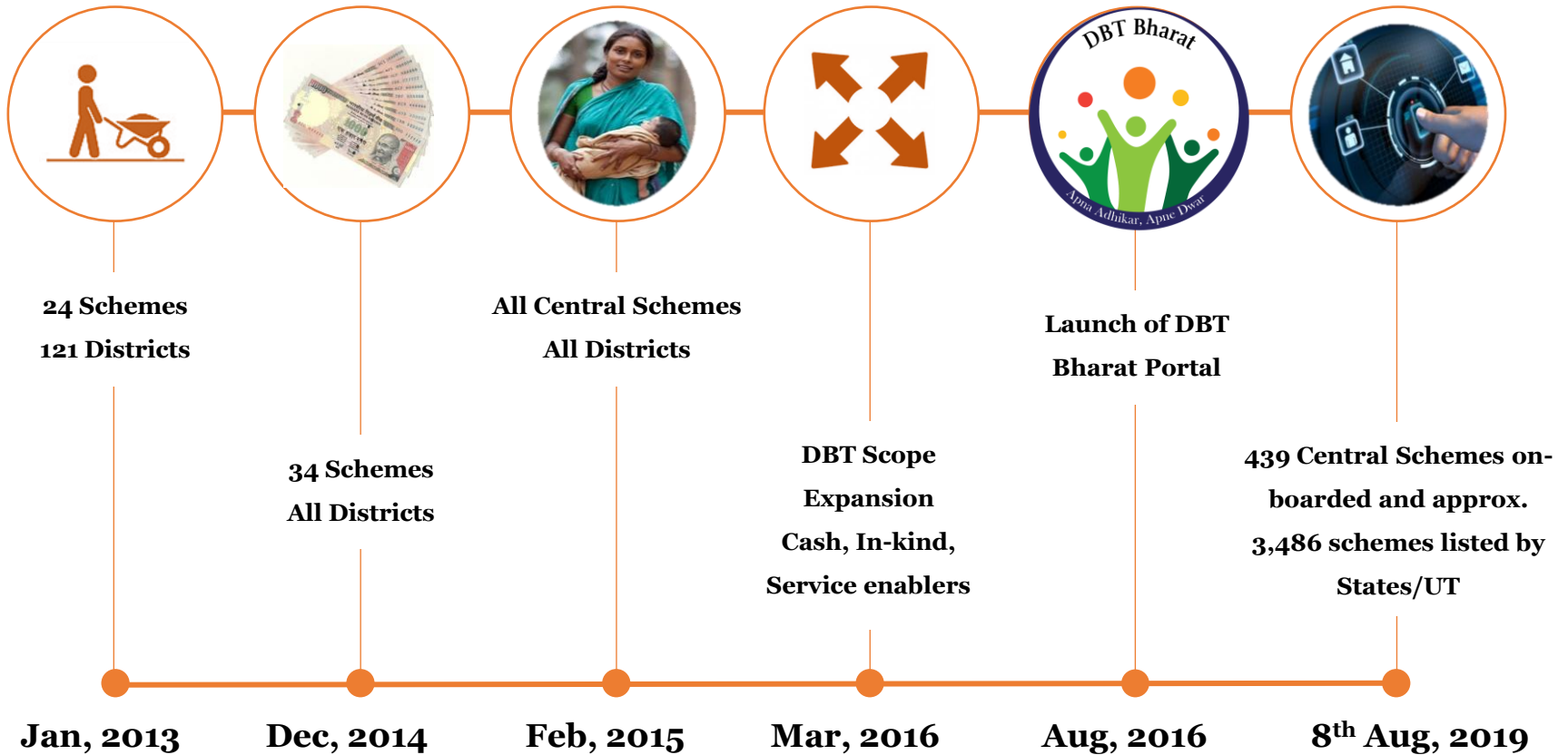
**Transfers – Electronic; Authentication-based**

# Objectives of DBT

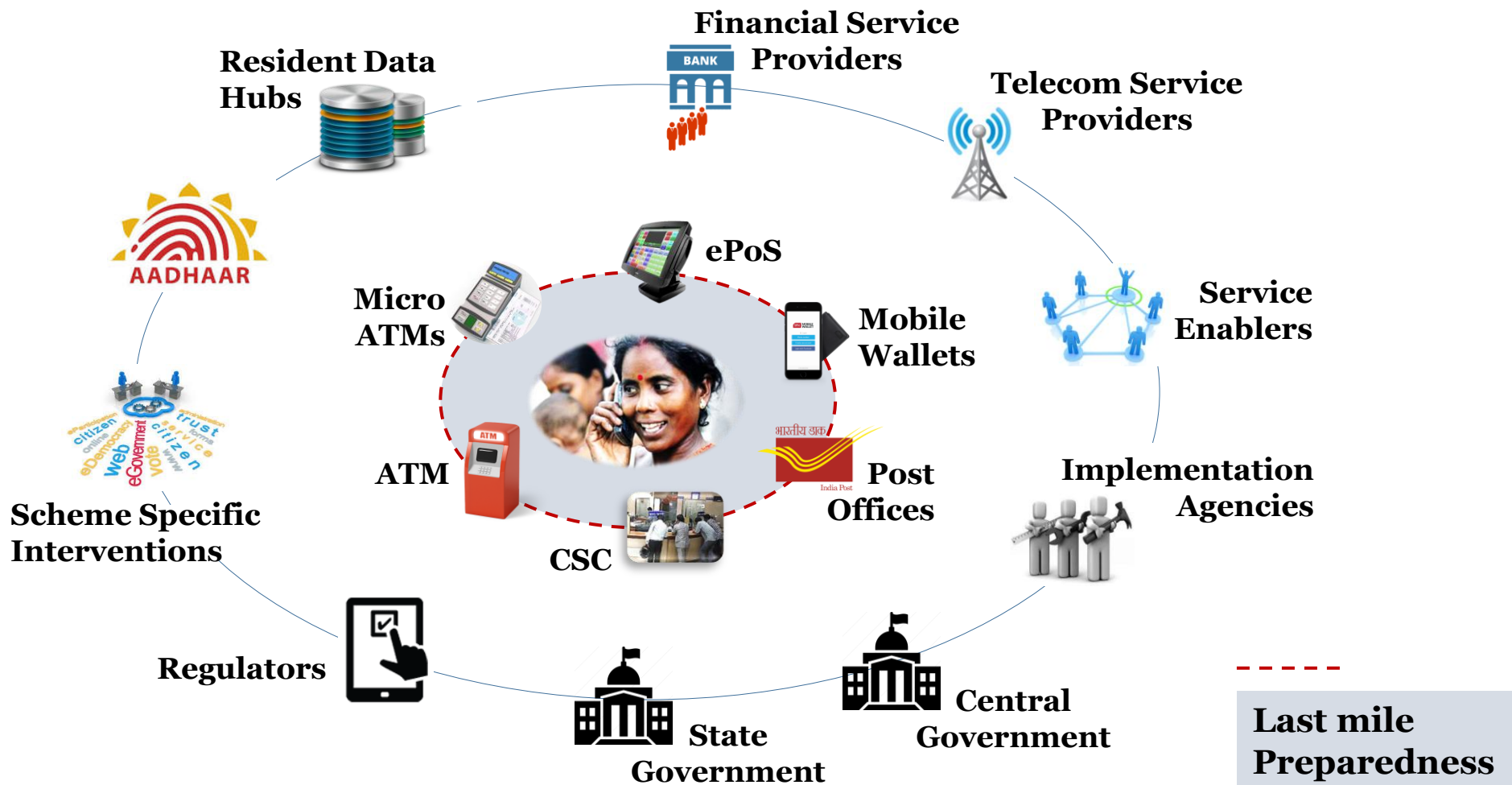


- Create **transparency** in fund transfers to beneficiaries
- Accurate **identification & targeting** of beneficiaries
- Ensure greater **inclusion** and ease of **availing** services
- Curb **leakages** in the benefit delivery processes
- **Curbs 'Rent Seeking'** – elimination of middlemen/agents
- Create greater **accountability** on behalf of the Government
- Facilitating **reforms** in Government processes through re-engineering
- Increase **efficiency** in scheme delivery processes
- Ensure **effectiveness** of schemes through timely implementation

# DBT Journey so far..



# DBT Ecosystem



# Key DBT Enablers



## Aadhaar as unique identifier

- Aadhaar enables targeted beneficiary identification through authentication and de-duplication
- Also acts as financial address and facilitates seamless financial transaction



## Banking Facilities

- **Banking Facilities** enable Cash-In & Cash-Out points for beneficiaries through brick & mortar branch networks and other mechanisms such as business correspondents, Micro ATMs, ePOS, Payment Banks etc.



## Network Infrastructure

- Good quality & reliable network connectivity is a pre-requisite for DBT transactions
- Enabled IT systems for effective monitoring of DBT

# Status of DBT Enablers



# J



**Jan Dhan**

- 36.48 Cr bank accounts opened
- INR 101,273.36 Cr deposits mobilized

Source: <https://www.pmjdy.gov.in/>

# A



**Aadhaar**

- ~1.24 billion Aadhaar numbers assigned
- Aadhaar Saturation in >18 yrs. : >99%

Source: <https://uidai.gov.in/>

# M



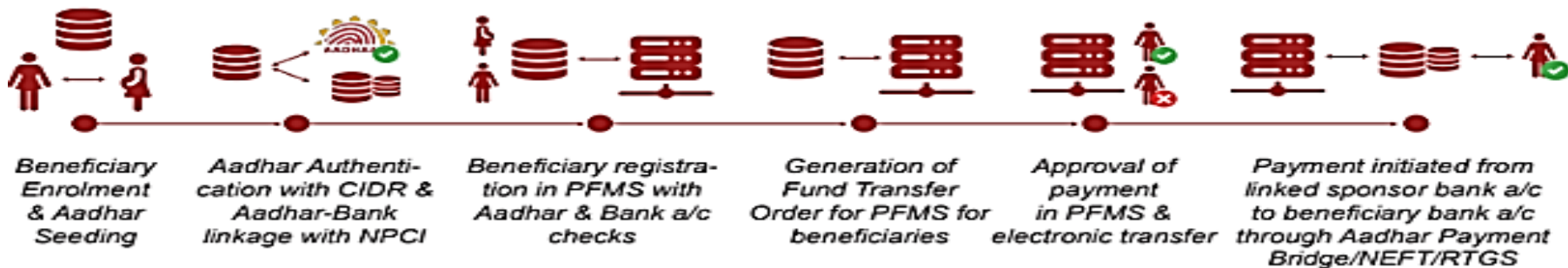
**Mobile**

- More than 118 cr mobile subscribers
- More than 34 cr smartphone users

# DBT Flow: Payments and Transfer



## Enabling Electronic Payments



## Enabling Authenticated In-kind Transfers





# Key Activities involved in DBT implementation (1/2)



- **Nodal Officers** across all DBT implementing Ministries / Departments and State/UTs
- Assessment of Schemes for **DBT applicability**
- **Beneficiary Digitization** through Scheme Management System
  - On-boarding on National Scholarship Portal (NSP) in case of Scholarship schemes
- **Beneficiary Registration and De-duplication** using Aadhaar / Virtual ID (VID) seeding and Authentication
- **Electronic Fund Transfers** directly to beneficiaries' bank account
- **Beneficiary Authentication** at time of benefit transfer
- **Citizen centric Mobile Apps** for status updates on applications and benefit disbursement

# Key Activities involved in DBT implementation (2/2)



- Compliance to all **data security and data privacy standards**, including storing of Aadhaar numbers
- Use of **Local Government Directory** codes across all beneficiary databases – unique location codes for revenue entities, local government bodies and other entities
- **DBT payments (bearing unique DBT Scheme codes) get priority** in banking systems. DBT commission is paid to banks and NPCI as per Govt. of India instructions
- **Monthly reporting at DBT Bharat portal** for comprehensive national picture on DBT implementation

# DBT Progress



**₹7,68,931 crore Transferred** under DBT (Cumulative since inception)

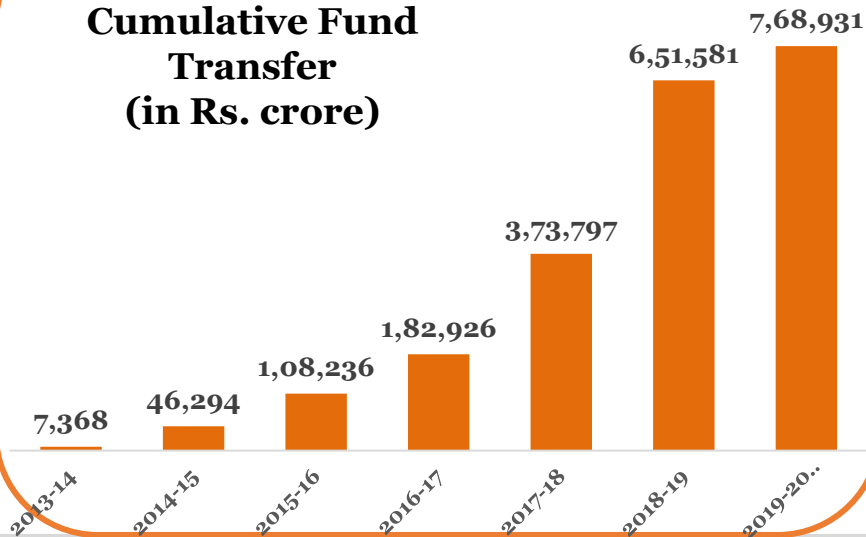


**968.8 crore Transactions** under DBT (Cumulative since inception)

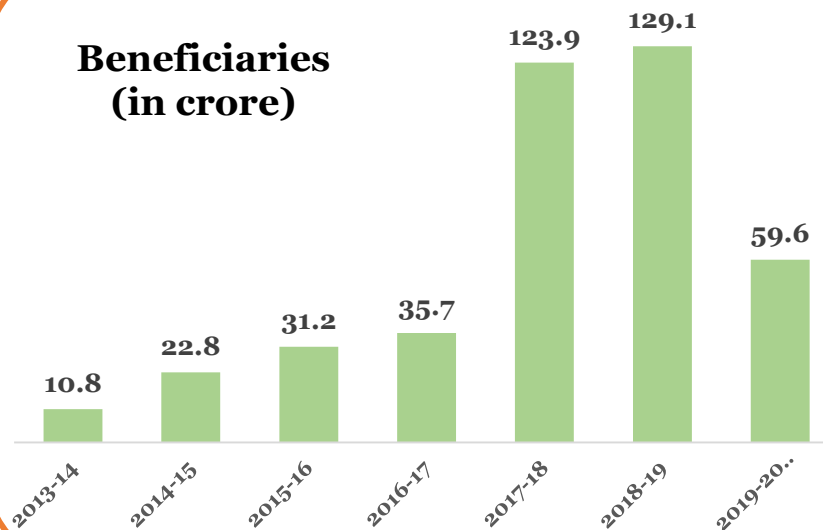


**59.6 crore Beneficiaries** under DBT (non-unique): 55.6 crore beneficiaries under cash schemes and 4 crore under in-kind schemes

**Cumulative Fund Transfer  
(in Rs. crore)**



**Beneficiaries  
(in crore)**



# Role of Aadhaar in DBT

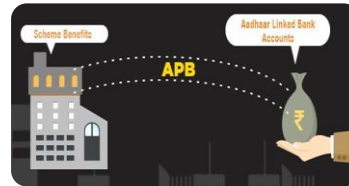


## Identification



Identification,  
Enrollment and  
Authentication of  
beneficiary

## Payment



Payment of funds to  
beneficiary's bank  
account through  
Aadhaar Payment  
Bridge (APB)

## Accessing Funds

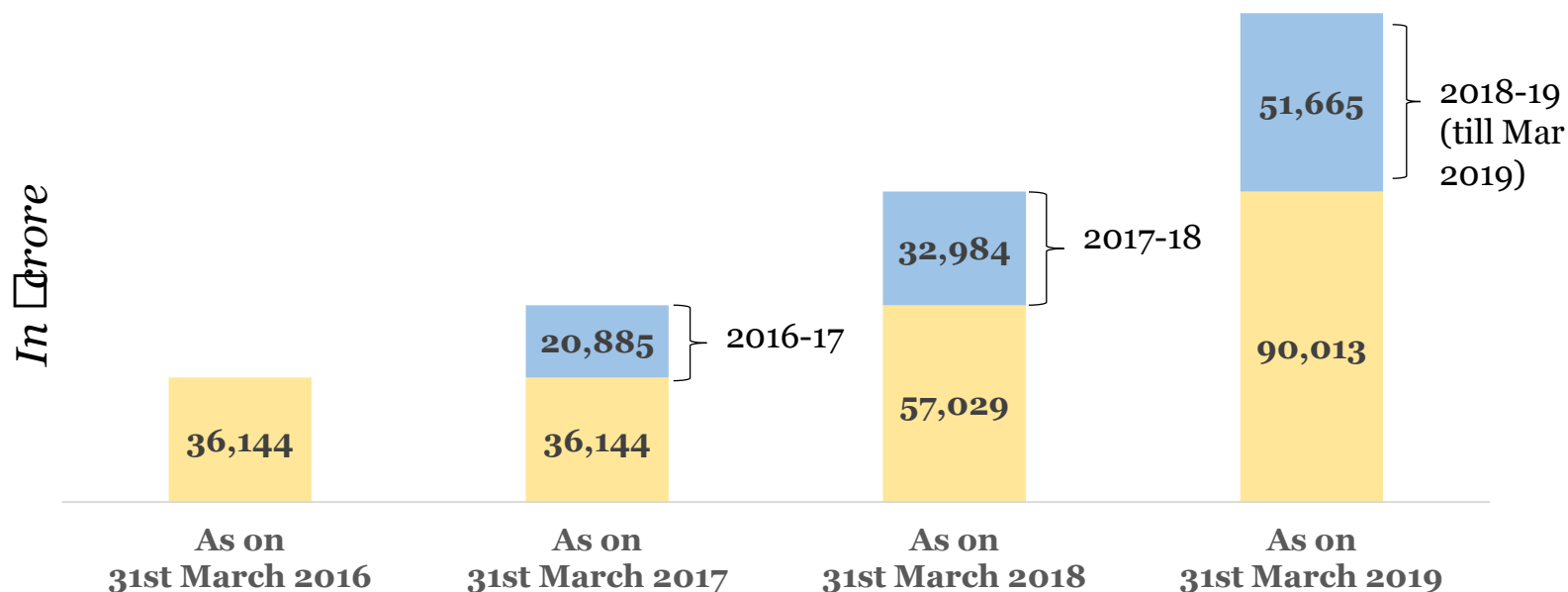


Last mile access by  
beneficiary through  
Aadhaar-enabled  
Payment System  
(AePS), micro-ATMs etc

# Estimated Benefits / Gains from Aadhaar-based DBT



₹,41,677.56 crore savings due to removal of **8.31 crore** duplicate, fake/ non-existent beneficiaries across schemes such as PAHAL, PDS, NREGA, NSAP, Scholarships, Fertilizer subsidy.



# Aadhaar Authentication: Because not every 12 digit number is Aadhaar



**Total 3,213.8 crore Authentications performed through 217 Authentication User Agencies (AUA)**

**2,312.1 crore**

## **Biometric Authentication**



- Beneficiary's Aadhaar no. and Biometrics (fingerprint / iris) matched with UIDAI CIDR
- Provides for real-time on-field authentication of beneficiary

**788.2 crore**

## **Demographic Authentication**



- Beneficiary's personal data (name, date of birth, gender, address) matched with UIDAI CIDR using beneficiary's Aadhaar number
- Allows for centralized authentication i.e. without physical presence of beneficiary

**76.5 crore**

## **OTP based Authentication**



- OTP sent to beneficiary's registered mobile no. and/or e-mail address registered with UIDAI
- Allows for real time on-field authentication of beneficiary

## **Offline Authentication**



- Two secure QR codes on e-Aadhaar letter. Both codes contain demographic details and Masked Aadhaar Number. Larger QR code contains photograph also.

# Thank You

