PMAY (U) payment through PFMS
Overview of Presentation

• Brief about PFMS Portal

• Objectives of PFMS

• Brief on the role of PFMS in DBT

• Status on PMAY
Direct Benefit Transfer (DBT)

Transferring subsidies directly to the people through their bank/Post office account is Direct Benefit Transfer. It aims to timely transfer of benefit to the citizen by bringing efficiency, effectiveness, transparency and accountability in the Government system. Through the DBT, Government intend to achieve electronic transfer of benefits, reduce delays in payments and most importantly, accurate targeting of beneficiaries, thereby curbing leakages and duplication.
About PFMS

- **PFMS** is an IT platform of O/o. the Controller General of Accounts (CGA) initially Envisaged to **track the fund disbursement** from Govt. of India to various levels down below under all Schemes till the last level of utilization

- reports **utilization** under these schemes at different levels of implementation on a real time basis

- It has now grown into an integrated portal for payment accounting and tracking all in one.

- Technical support viz. application development, database administration, hosting of portal, etc is provided by NIC.
Objectives:

- **Monitoring of flow of funds** from Centre to the lowest level of implementation—both for fund flows to State Consolidated Funds & to Implementing Agencies.
- **Registration**, along with their **bank accounts** of all agencies receiving funds - at all tiers of operation.
- **Payment to ultimate beneficiaries** through banking channel.
- **Reduction of float/ funds** in the agencies’ bank accounts.
- “**Just in time**” provision of funds to agencies, based on floats/ funds available.
- Capturing **component-wise expenditure** on real time basis at all tiers of implementation, including at **Panchayat and village levels**.
- **Decision Support System (DSS)** to all levels of programme administration (Centre, State, District & Local Government, i.e. Panchayat / Municipality).
- **Enhance transparency & accountability** in public expenditure.
Registration & Approval of State Level Agency in PFMS portal.

Mapping of Agency with the scheme/location by PD.

Creation of “Data Operator and Data Approver” type Users by Agency Admin.

Obtain DSC Class II or III for Data Approver in PFMS

DSC enrolment & Signatory Configuration in PFMS

Account activation for e-payment (DSC&PPA).

Payment can also be done through PPA.

Mapping of agency bank account with component.
PFMS – Financial network of stakeholders

- Beneficiaries
- Program Implementing Agencies
- Scheme Domain Systems
- State Treasuries
- Central Ministries
- India Post
- RBI
- Banks
Interface with different Systems

- PFMS integrated with Core Banking Solution (CBS) of all Public Sector Banks, RRBs, major private banks, Gramin Banks, Cooperative banks, India Post and Reserve Bank of India
  - This facilitates,
    - near real time bank account validation,
    - fund transfer and
    - access to view bank balances of implementing agencies.
- The system is **configured to make e-payment** using Digital Signature, Corporate Internet Banking (CINB) and Payment Print Advice.
- PFMS also integrated with various MIS of Ministries/Dept. and DBT Bharat.
Banking Arrangements

Model

• PFMS server to Banks’ servers communication (Bank Server-CBS)

• Key PFMS-bank module functionalities
  • Bank Account Validation
  • Payment Gateway for all GoI payments, State Govts (Odisha, UP, etc) and agency payments.
  • Real-time Agency Bank Balances (Float)
The Government of India announced Direct Benefit Transfer (DBT) under selected Schemes in selected districts across the country w.e.f. 1.1.2013.

This has resulted in transfer of amounts due to the beneficiary directly to her/his Aadhaar linked bank account thereby eliminating the existing intervening layers.

<table>
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<tr>
<th>Year</th>
<th>No. of Schemes</th>
<th>No. of Transactions (in crores)</th>
<th>Amount Paid (in crores)</th>
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<td>2017-18</td>
<td>297</td>
<td>62.03</td>
<td>150951.15</td>
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**Types of DBT**

**Beneficiary Data:**
- Through Excel Upload from user interface.
- Through Integrated External System or SFTP server

**Payment Routes (Debit Bank):**
- Agency Bank Account
- Higher Level Agency`s Bank Account
- PAO (Central level)
- Treasury
- From centralized bank account of the State Agency
- Treasury Single Account (TSA)
PFMS has established State Project Management Unit (SPMU) in all the states and UTs for assisting various Implementing Agencies and Departments of State Govt. in implementation of PFMS.

We have a dedicated team for providing necessary assistance and hand holding.

SPMUs are headed by State Nodal Officers (SNO).

Contact and Necessary Link:

PFMS Home Page->Help Desk -> Central HelpDesk->State wise list of Sr.AO/AO/AAO posted in SPMU

• DBT-05: Provides state-wise DBT payments
• DBT-07: State-wise, District-wise DBT payments
• DBT-09: Aadhaar based payment and non-aadhaar based payments including failed transaction details
• In DBT 09 report, we can get the details of beneficiaries on drilling down the hyperlink.
• All the above reports provide the number of transactions and amount transferred.
Status on PMAY
## Scheme wise DBT Transaction Summary (DBT 05)

**Controller Name:** 030 - URBAN DEVELOPMENT AND URBAN POVERTY ALLEVIATION  
**Scheme Type:** Centrally Sponsored Scheme  
**Scheme Name:** OTHER ITEMS OF STATE/UT COMPONENT-PMAY URBAN [1989]  
**Financial Year:** 2019  
**Period:** April'2018 Till December'2018

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<th>Payment Type</th>
<th>Scheme Name</th>
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<td><strong>Grand Total</strong></td>
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<td>Total No of Credits*</td>
<td>Total Amount ^RS.</td>
<td>Total No of Credits(Failed)</td>
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Transactions from April’2018 to December’2018 (DBT 09)
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Questions
Thank you!
धन्यवाद!
PFMS
O/o Controller General of Accounts

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