## **Direct Benefit Transfer Scheme**

Direct Benefit Transfer Scheme rollout from 1-1-2013 in 43 districts and 10 states in country payment to beneficiary forumn 1-4-2013 & II phase roll out from 1-4-2013 & payment from 1-7-2013 in 78 distt. 26 state of country in Rajasthan Kota is one of them.

With the rapid rollout of aadhaar growing to cover 60 crore, with the National Population Register doing the other half, it was felt possible to move to a system of transferring cash benefits directly to the poor.

In order to rollout the implementation of a seamless electronic Aadhaar based cash transfer system for transfer of cash benefits to beneficiaries, the following

Committees have been constituted to Coordinate action on the implementation of the DBT Program and ensure orderly and timely implementation.

- a. **The National Committee** on Direct Cash Transfers, chaired by the Prime Minister. This Committee is to he assisted by.
- b. **The Executive Committee** on Direct Cash Transfer, chaired by the Principal Secretary and convened by Secretary, Planning Commission.
- c. **Mission Mode Committees,** namely, Financial Inclusion Committee, Technology Committee and Implementation Committee on Electronic Transfer of Benefits.

Direct Benefit Transfer Division was created in the Planning Commission to act as the Nodal Agency in the implementation of DBT.

Flow has Direct Benefits Transfer roll-out commenced?

A decision was taken in the meeting of the National Committee on Direct Cash Transfers held by the Prime Ministers that Direct Benefit Transfers will be rolled out from 1st January, 2013 in 43 districts, 26 selected Central Sector and Centrally Sponsored Schemes (now 23 schemes as one has been dropped) in a phase wise manner beginning with 20 districts on 1.1.2013, 11 districts from 1.2.2013 and the remaining 12 districts from 1.3.2013.

What are the Objectives of Direct Benefit Transfer?

DBT envisages a switch from the present electronic transfer of benefits to bank accounts of the beneficiary to transfer of benefits directly to Aadhaar seeded bank accounts of the beneficiaries.

## What are Benefit Transfers?

This category covers schemes like Scholarships, Janany Suraksha Yojana and Indira Awaas Yojana etc. wherein, cash transfers are given to the beneficiary to incentivize consumption of a specific good like education, institutional deliveries and pukka housing etc. respectively:

## What are Subsidy Transfers?

This category covers schemes wherein Government transfers part or full subsidy in form of cash to the beneficiaries in lieu of the subsidized physical good. In some cases, the reimbursement from Government may be linked to the actual consumption of the good. The kerosene, fertilizers and LPG subsidies fall under this category.

What are the Guidelines Issued for execution of DBT Roll out?

- 1. The DBT Division has issued consolidated instructions to the concerned Ministries after several deliberations with stake holders and with approval of the Chairman of the Executive Committee.
- 2. The following table provides the details of the Office Memorandums issued by Planning Commission so far:

How many Banks are on Board for Direct Benefits Transfer rollout?

There are 26 PSU Banks, 12 RRBs and Few Private Banks and Cooperative Banks are on board for roll out of Direct Benefits Transfer. These banks are equipped with Core Banking System.