

Electronic Transfer of Social Security Benefits in Haryana

EBT scheme has been implemented for last one year for strengthening of disbursement of benefits reaped under nine major social security schemes into right hands and centralization of database administration aspects. The Project is implemented across state in all 21 districts for more than 20 lacs beneficiaries. Pension disbursement under EBT scheme through Bank/ BCs has been implemented in 20 districts. Enrolment and opening of accounts is in progress in Gurgaon district.



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Government of Haryana is providing financial assistance under nine major social security schemes of Old age Samman, Widows, Disabled people, Destitute children, Non-school going disabled children, Ladli (girl child), Eunuch, Dwarfs and to Kashmiri Migrants in the form of monthly pension/ allowances, who are unable to sustain themselves from their own resources and are in need of financial assistance. There are 20.8 lacs eligible beneficiaries under these schemes. There have been reports of non-disbursement of pension, disbursement to wrong persons, errors in beneficiaries' list and delayed availability of requisite information/ reports as and when required. Therefore, to improve public services delivery system and to have better administrative aspects for handling such a large number of records, a district level software/ database system (HaPPIS) was developed & implemented 8 years back for updation of pensioners data, processing and printing of bulky APRs reports village/ pension scheme wise for monthly disbursement of pension by revenue officials/ PRIs members. Also a website was hosted for publishing of required information about pensioners, forms, procedures & details of welfare schemes. Presently, under Financial Inclusion schemes of RBI, EBT scheme has been implemented for last one year for strengthening of disbursement of benefits into right hands and centralization of database administration aspects.

OBJECTIVE

Remittance of Pension allowances under Social Security Schemes on monthly basis by

10th of each month in No-frill bank accounts of beneficiaries across state using EBT under Financial Inclusion scheme of RBI & withdrawal by right beneficiaries using Biometric based Smart Card from the nearest CSP (customer service point) manned by BC (Business Correspondent) of respective bank, and de-duplication of ineligible beneficiaries. Necessary data updation on website by respective district level Social welfare officer using controlled access. Provision of web services for the use of banks for downloading of new beneficiaries for opening of accounts and integration of newly opened bank accounts.

PROJECT IMPLEMENTATION APPROACH

Different banks were designated to different districts for enrolment and opening of No-frill bank accounts on the basis of given database of respective districts by District Social Welfare Officers (DSWOs). Banks further engaged Business Correspondents (BCs) for ground level task of enrolment of pensioners under KYC norms and capturing of finger prints (bio-metrics). Permanent Customer Service Points (CSPs) were established at blocks/ villages for enrolment, correction of data and addressing of day to day problems of beneficiaries. Bio-metric based smart card were prepared & delivered to beneficiaries for withdrawal of benefits. Meanwhile, Pensioners database from all 21 districts were uploaded to central server and merged to make single database with a unique state level Pensioner Id to each pensioner. NIC-Haryana designed a dynamic web site with role-based access for data entry, editing & marking of beneficiaries' in-eligible or duplicate by DSWOs. Banks, using web services synchronized beneficiaries' data on website w.r.t. newly opened bank accounts of each individual beneficiary. NIC-Haryana

Brief Statistics -

Brief Statistics -	Implementation
Number of Districts /DSWOs	21
Number of Blocks	118
Number of Municipal Committees	61
Number of social security schemes	9
Number of total beneficiaries	20,98,425
Number of Accounts Integrated	19,18,769
Number of banks designated	8

developed all modules for integration of accounts on web site, generation of Bank wise XML files digitally signed by department for remittance of bank accounts of beneficiaries with benefits.

PROCESS RE-ENGINEERING

For strengthening of pension processing and disbursement system using EBT scheme through banks under Financial Inclusion (FI) of RBI, following process re-engineering & approach has been adopted:

New Applications receipt/ handling and data updation on website:

- Respective Block offices/ Municipal Committees in the state are authorized to receive new applications, earlier it was directly received by concerned DSWO at district level.
- Online Data entry/ updation/ deletion of pensioner's applications/ records by respective DSWO directly on dynamic website of department, using user-ID/ Passwords and IP based access.

Enrolment and opening of no-frill saving bank account by Banks: It is covered as per Service Level Performance Standards (SLPS) for EBT through designated banks;

- Downloading of incremental beneficiary data by banks every month from centralized database/ website maintained by department using web services.
- Enrolment of unrolled beneficiaries under FI scheme of RBI through Business Correspondent (BC) Model and opening of no-frill, single saving bank account without ATM/ Debit cards.
- Biometric based de-duplication of bene-

ficiaries & integration of valid accounts on website.

- Issuance of biometrics based smart card to beneficiary.
- Integration of savings bank accounts to Department website for purpose of EBT every month using web services.

Pension processing and generation of XML files for Banks

- Before 10th of every month, district wise pension is processed along with arrears and interest, if any, using centralized up-to-date database of beneficiaries updated by respective DSWO. XML (digitally signed) files generated and transmitted to respective banks to credit accounts of beneficiaries from saving bank account of department. Credit-debit takes place on the same day.
- Banks further transfer required data to BCs at respective CSP for disbursement to the beneficiaries.

Pension Disbursement & establishment of CSPs

- Banks/ BCs disbursed pension from CSPs (customer service points) on all working days as per banks.
- Disbursement to beneficiary is done after Biometric Identification using his/ her smart card and POT machine available at every CSP with BC. BCs at concerned CSP address the grievances related with the pension.

Grievance handling & facilitation to the beneficiaries at CSP level.

Marking accounts as 'in-active' where no withdrawal for last 60 days and 'dead accounts' afterwards for stop-

ping remittance of pension into such accounts.

CURRENT STATUS & COVERAGE

Project is implemented across state in all 21 districts for more than 20 lacs beneficiaries. Pension disbursement under EBT scheme through Bank/ BCs has been implemented in 20 districts. Enrolment and opening of accounts is in progress in Gurgaon district. Major Benefits and Cost Effectiveness

1. Timely remittance of pension in bank accounts of beneficiaries as well as earning of interest as applicable to saving bank accounts.
2. Beneficiaries can withdraw required amount as per their convenience.
3. No cost to beneficiary.
4. No cost to department as NIC-Haryana is providing technical support.
5. Filtering out duplicates & in-eligible beneficiaries due to biometric based identification and disbursement system, reducing burden on Govt. exchequer.
6. Availability of related data/ information online.
7. Centralized and secure database with controlled access.

FUTURE PLANS

1. SMS alert to beneficiaries after crediting to their accounts.
2. Linking of beneficiary databases with other databases rendering financial assistance.
3. Recently, in view of inadequate banking infrastructure in rural areas, Government of Haryana has decided to remit bank accounts of panchayats instead individual beneficiaries for easy and fast delivery of benefits.

PROJECT RECOGNITION

Haryana has been awarded "Skoch Award of the year 2012" for Financial Inclusion on the basis of this project.

For further information

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