

F.No. 10(5)/DBT/TA/2014-15/ 502-
Government of India
Ministry of Finance
Department of Expenditure
Controller General of Accounts
7th Floor, Lok Nayak Bhawan
Khan Market, New Delhi-110511

Date: 08/10/2014

OFFICE MEMORANDUM

Subject: Direct Benefit Transfer (DBT) - procedure for payment directly to the beneficiaries accounts from Central Ministries/ Departments- Payment of commission to the banks for DBT transactions.

In continuation to this office O.M. No. 10(5)/Misc./TA/2012/526 dated 19-02-2012 and O.M. No. 10(5)/DBT/TA/2012/297 dated 27-5-2013 on the above subject, the procedure for payment of commission to the banks for Direct Benefit Transfer transactions is given below:-

2. In pursuance of M/o Finance, Department of Expenditure (Plan Finance-I Division) O.O. No. 32(07)/PFI/2011 dated 4-7-2013, the payment of commission is to be made to the banks once the amount is credited to the accounts of the beneficiaries at the flat rate of 1% on the total amount transferred under DBT, till the time necessary software tools to distinguish DBT/ non-DBT transactions are in place in banks. This commission is admissible subject to the condition that after the next six months, it would be examined by the banks whether the amount transferred through Business Correspondents (BCs) is more than or equal to the amount transferred under DBT. If it is found that the amount transferred through BCs is less than the amount transferred under DBT, then the commission would be reduced on pro-rata basis. The commission will also be payable at the rate of 2% of the amount actually transferred through BCs under the DBT scheme, once it is technologically possible to ascertain the value of transactions through BCs. However, the payment methodology for payment of 2% commission would be decided as and when the conditions specified for the same are met.

3. The banks will claim the commission on monthly basis. In the first week of a month, the banks will submit their claims to their respective Programme Divisions indicating date-wise details of successful transactions during the previous month in the format prescribed below:-

Date	Bill No. / Transaction ID	Total no. of beneficiaries	*Amount transferred		Total amount transferred under DBT scheme
			Through BCs	Without BCs	
1	2	3	4	5	6

(a)	Total amount of successful transactions				
(b)	Amount of Commission [1% of (a)]				
(c)	Amount reduced on pro-rata basis				
(d)	Amount payable (b-c)				

**The break-up of amount transferred through BCs and without BCs will be applicable after six months.*

4. The Programme Division will verify the claim from the information available on the PFMS portal with regard to the amount transferred under DBT by a particular bank, obtain financial approval and issue sanction for the amount payable to the bank indicating the head of account under which the amount is to be debited. The commission will be debited under the same scheme head and object head in which the principal amount of the scheme will be debited. After proper verification and financial sanction, the claim will be submitted to the PAO for payment.

5. The PAO will make payment of the claim after conducting usual pre-check on the bill and the payable amount shall be transferred to the accounts of the banks through e-payment process.

This issues with the approval of the **Controller General of Accounts.**

Chandan Mishra Dwivedi
8.10.14

(Chandan Mishra Dwivedi)
Deputy Controller General of Accounts

To

1. All Secretaries of Central Ministries/ Departments.
2. Secretary, Planning Commission
3. Secretary, DeITY.
4. All Financial Advisers of Central Ministries/ Departments
5. All Pr.CCAs/ CCAs/CAs of Central Ministries/ Departments
6. CMDs of All banks (As per list)
7. PPS to Finance Secretary
8. PS to JS (PF-II), M/o Finance

Copy to ITD for uploading on CGA's website.

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8/10/2014.
SRA. (TA II).