File No.I-126/3/2024-ITD-CGA/91

Ministry of Finance
Department of Expenditure
O/o Controller General of Accounts
Mahalekha Niyantrak Bhawan
GIFMIS-PFMS

OFFICE MEMORANDUM

Dated:14.08.2025

Sub: **Standard Operating Procedure on "Account Based DBT through SNA SPARSH**

The undersigned is directed to refer to the subject mentioned above and state that the system integration document for integration of PFMS with State IFMIS for SNA SPARSH protocols has been revised vide version 2.0 and circulated to all the concerned stakeholders in which the validation TSA 9130 has been removed to accept the Account Based DBT files for processing through RBI NEFT Mode.

2. In the attached SOP the process for "Account Based DBT" has been explained in detail for information and necessary action by all the stakeholders.

3. For any kind of further clarification/query in this regard, the following officers may please be contacted:

a. Sh. Shalinder Sachdeva, AAO (Email: shalinder.sachdeva@mea.gov.in)
b. Ms. Meghna Sen, AAO(Email: meghna.sen@gov.in)

This issued with the approval of the competent authority.

Enclosure : As above

(B Gopala Krishna kanth Raju)
Assistant Controller General of Accounts

To

1. Principal Finance Secretary / Finance Secretary of all the States/UTs with Legislation.
2. Financial Advisors of Ministries/Departments handling schemes notified under SNA SPARSH
3. All Pr. CCAs/CCAs/CAs with independent charge

Copy to:

1. PPS to Controller General of Accounts, O/o CGA
2. PPS to Additional Secretary(PFS), DoE, MoF
3. PPS to Additional Controller General of Accounts, PFMS
4. Joint CGA(Rollout),PFMS
5. Joint CGA (DBT vertical)
6. Joint CGA, SD Veritical, PFMS

Standard Operating Procedure for Account Based DBT Payments under SNA SPARSH

1) INTRODUCTION

(i) SNA-SPARSH is an attempt to facilitate more effective cash management to achieve the goal of "Just–in–time" fund flow from both the Centre and State Consolidated Funds through an integrated network of State IFMIS, e-kuber of RBI.

(ii)In SNA SPARSH protocol the central share is released to the State Government's SLS account maintained in RBI only when an actual expenditure is incurred and a claim is raised against the expenditure by State Government. Thereafter using ekuber interface, State Government release funds to the end beneficiaries.

(iii) Accordingly, the State Government's account is prefunded with the Centre's share before making the payment to the end beneficiary. It means the existing model of SNA SPARSH envisages just-in-time release (both Central and State share) to beneficiaries directly by RBI based on payment files received from State Nodal Agencies (SNAs) through State IT Systems in just-in-time basis.

It is pertinent to mention that Centrally Sponsored Schemes include both Direct Benefit Transfer (DBT) based and non-DBT based payment.

2) SPARSH DBT

DBT payments are further bifurcated as "Account Based DBT" (where the beneficiary's bank account number is used to identify them and money is transferred directly into the bank account) and "Aadhaar-based DBT" (amount is transferred to the Aadhaar seeded bank account).

3) Aadhar Based DBT under SNA SPARSH

To facilitate extension of "Aadhar Based DBT" under SNA SPARSH, RBI has introduced NPCI's Aadhaar Payment Bridge System (APBS) for which all the states are required to integrate with NPCI for using APBS facilitates for processing of bulk electronic payment instructions for allowing the participating entities to disburse the Direct Benefit Transfers (DBT) using Aadhaar number as the financial address of the beneficiaries. In this process multiple states have completed the integration with NPCI and few states are making payments of Aadhar Based DBT through NPCI interface.

4) Account Based DBT under SNA SPARSH

(i) This SOP is mainly focused on the "Account Based DBT payments" under SNA SPARSH. In this process State Government shall disburse their "Account Based DBT" payments through their existing eKuber interface under SNA SPARSH. It may please be noted that the Account-Based Direct Benefit Transfer (DBT) is a system used by governments to transfer subsidies, benefits, or other financial assistance directly into

the bank accounts of eligible beneficiaries for certain welfare centrally sponsored schemes. Please note that for "Account Based DBT" payments under SNA SPARSH, the state shall use e-kuber interface instead of NPCI interface which is mandatory for Aadhar based DBT payments only under SNA SPARSH.

(ii) IF any state opts to make "Account Based DBT Payment" through SNA SPARSH, the State would have to decide before hand whether the payment files being pushed to PFMS is 'Account Based DBT file'. If so, the State would have to add DBT Mission code in the payment file being pushed to PFMS.

(iii) The functionality of "Account Based DBT" was added in the revised System Integration Document for integration of PFMS with State IFMIS for SNA SPARSH Protocol version 1.8 released on 24th October 2024. As per this version of the document, the State would have to develop their system till the agency users giving them the option of DBT Payments at the time of creation of payment file. At this time only, the agency users would have to decide mode of DBT whether the DBT payment is "Account Based DBT" or "Aadhar Based DBT". However Account Based Payment Files were not getting accepted at PFMS owing to one validation, which has now been removed vide the latest integration document version 2.0 which has been circulated with all the States.

(iv) If Payment file is created for "Aadhar Based DBT" upon receipt of the Central Share and matching DN from PFMS and CN from RBI, the state would trigger their presentation file to NPCI as per NPCI presentation file structure for final disbursement of funds to end beneficiaries. In this connection our Revised SOP for Aadhar Based Payments System for DBT-based Centrally Sponsored Schemes under SNA SPARSH issued vide O.M. No. I-126/2/2024-ITD-CGA/11-14 dated 30th April 2025 may please be referred.

(v) If State opts for Account Based DBT Payments, then steps involved in this SOP shall be followed by the State Governments.

a) Identification of Account Based Beneficiaries & their Validations.

State may identify the beneficiaries for which state intent to release their benefits through "Account Based DBT" Mode within their ecosystem. For the purpose of validation of these beneficiaries, state may use PFMS interface through one of the following two processes.

i) By using PFMS interface for vendor/beneficiary validation. Most of the states have started using this interface. The rest of states if they want to use PFMS interface for the validation of beneficiary/vendor they may contact Mr. Anil Kumar, ACA, PFMS (email anilk.09@gov.in).

ii) States may get the beneficiaries / vendors registered on PFMS first and get the details of validated beneficiaries / vendors through SPARSH API as an output and incorporate them into their system.

b) Generation of payment files in State IFMIS

Once the beneficiary's identification, registration and their validations in state IFMIS is completed, the Agency user shall create the payment files dedicatedly for "Account Based DBT" after satisfying themselves for payment of all conditionalities i.e. valid active Mother Sanction, eligibility condition of beneficiary as per the scheme guidelines and the other conditions of the State Government. The State would then create the payment file instruction in state IFMIS or through scheme management system in case of external portal and push the payment files through cyber treasury to PFMS for seeking Central Share. Such payment file shall include the DBT Mission code of the SLS mandatorily.

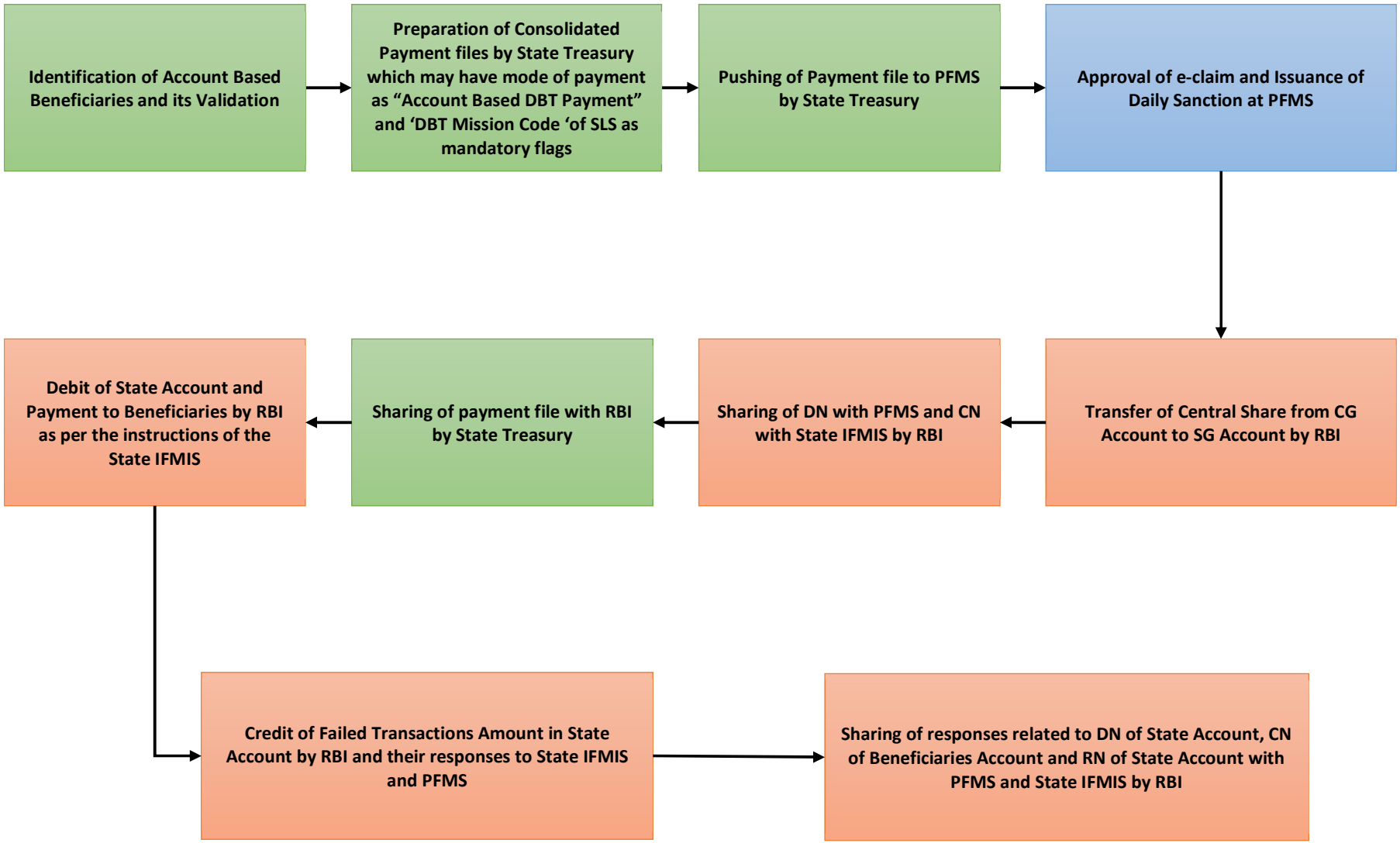
c) Payment Instruction to eKuber for final disbursement of funds to end beneficiaries.

Upon receipt of the Debit Notification from PFMS for the Central Share and the credit notification from the RBI for the matching amount, State IFMIS auto trigger the payment instruction to eKuber for "Account Based DBT" as per the existing instruction for normal SPARSH payments.

d) Response of credit/debit status of transactions.

All the further responses from eKuber to State IFMIS and PFMS for the success and failure response would work as per the normal SPARSH protocols.

e) The flow diagram for Account Based DBT is given at the next page.



Flow Diagram for Account Based DBT Payments in SNA SPARSH