

लोक वित्तीय प्रबंधन प्रणाली  
**PUBLIC FINANCIAL MANAGEMENT  
SYSTEM**

**PMAY (U) payment through PFMS**



महालेखानियंत्रक  
O/o Controller General of Accounts  
व्यय विभाग, वित्त मंत्रालय, भारत सरकार  
Dept. of Expenditure, Ministry of Finance, Government of India

# Overview of Presentation

- Brief about PFMS Portal
- Objectives of PFMS
- Brief on the role of PFMS in DBT
- Status on PMAY

# PFMS Login Page: pfms.nic.in

Apps Suggested Sites Imported From IE



Public Financial Management System - PFMS  
O/o Controller General of Accounts, Ministry of Finance

Login



<b>Today's Transactions</b> Count: 4,88,470 Amount (Crores): 5,141	<b>FY 2018 - 19 Transactions</b> Count: 29,85,09,530 Amount (Crores): 12,69,539	<b>Know your Payments</b>	<b>Get Login Details</b> If Agency is already registered
<b>New Features</b>	<b>Publications</b>	<b>Help Desk</b>	<b>Manage Registered Agency</b>

<b>Direct Benefit Transfer</b>	<b>Centrally Sponsored Schemes</b>	<b>Central Sector Schemes</b>	<b>Others</b>
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## 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.

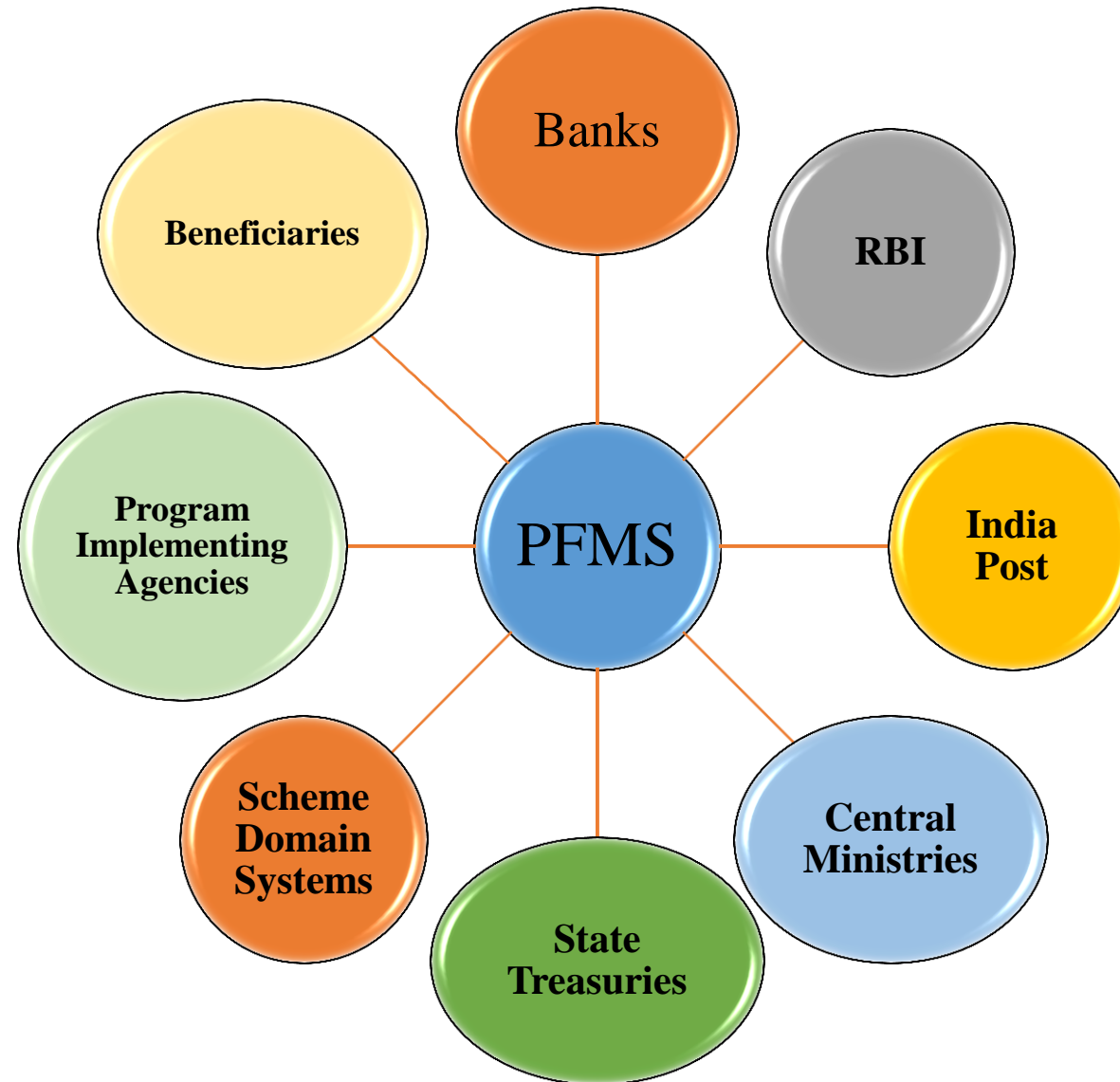
# Objectives:

- **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.

## Pre-requisites for payment through PFMS

- 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 Admn..
- 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



# 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)

# Direct Benefit Transfer

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.

Year	No. of Schemes	No. of Transactions (in crores)	Amount Paid (in crores)
2016-2017	160	45.24	77961.53
2017-18	297	62.03	150951.15

# Types of DBT

## **Beneficiary Data:**

- Through Excel Upload from user inter-face.
- 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)

# SPMU

- 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**

**Link:**

**<https://pfms.nic.in/static/NewLayoutCommonContent.aspx?RequestPageName=static/HelpdeskHome.aspx>**

# DBT REPORTS

- 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)

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

		Grand Total		
Payment Type	Scheme Name	State Name	Total Transactions	Amount *(In Actuals)
		<b>Grand Total :</b>	<b>382,357</b>	<b>30,947,749,443.20</b>
<b><u>Agency to Beneficiary (A2B)</u></b>	<b>Payment Type wise Total :</b>		<b>382,357</b>	<b>30,947,749,443.20</b>
	OTHER ITEMS OF STATE/UT COMPONENT-PMAY URBAN-[1989]	GUJARAT -[GJ]	<u>26,092</u>	1,145,490,000.00
		MADHYA PRADESH -[MP]	<u>24,502</u>	1,938,350,047.00
		TAMIL NADU -[TN]	<u>27,353</u>	1,409,373,587.00
		UTTAR PRADESH -[UP]	<u>304,410</u>	26,454,535,809.20

		Transactions from April'2018 to December'2018 (DBT 09)											
		Aadhaar Based Payments				Non-Aadhaar Based Payments				Grand Total			
State Name	District Name	Total No of Credits*	Total Amount *^RS.	Total No of Credits(Failed)	Total Amount *RS. (Failed)	Total No of Credits*	Total Amount *^RS.	Total No of Credits(Failed)	Total Amount *RS. (Failed)	Total No of Credits*	Total Amount *^RS.	Total No of Failed Credits	Total Failed Amount Rs.
		<b>142,039</b>	11,793,773,493.80	<b>11,379</b>	819,293,942.00	<b>240,318</b>	19,153,975,949.40	<b>20,598</b>	1,342,056,713.00	<b>382,357</b>	30,947,749,443.20	<b>31,977</b>	2,161,350,655.00
		<u>142,039</u>	11,793,773,493.80	<u>11,379</u>	819,293,942.00	<u>240,318</u>	19,153,975,949.40	<u>20,598</u>	1,342,056,713.00	<u>382,357</u>	30,947,749,443.20	31,977	2,161,350,655.00
Scheme wise Total :		<u>142,039</u>	11,793,773,493.80	<u>11,379</u>	819,293,942.00	<u>240,318</u>	19,153,975,949.40	<u>20,598</u>	1,342,056,713.00	<u>382,357</u>	30,947,749,443.20	31,977	2,161,350,655.00
GUJARAT -[GJ]	State wise Total :	<u>19,987</u>	878,785,000.00	<u>100</u>	3,895,000.00	<u>6,105</u>	266,705,000.00	<u>75</u>	2,985,000.00	<u>26,092</u>	1,145,490,000.00	175	6,880,000.00
	GANDHINAGAR -[GA]	<u>19,987</u>	878,785,000.00	<u>100</u>	3,895,000.00	<u>6,105</u>	266,705,000.00	<u>75</u>	2,985,000.00	<u>26,092</u>	1,145,490,000.00	175	6,880,000.00
MADHYA PRADESH -[MP]	State wise Total :	<u>8,995</u>	729,745,000.00	<u>1,280</u>	86,895,000.00	<u>15,507</u>	1,208,605,047.00	<u>2,299</u>	109,025,047.00	<u>24,502</u>	1,938,350,047.00	3,579	195,920,047.00
	AGAR MALWA -[AM]	0	0.00	0	0.00	<u>333</u>	33,300,000.00	0	0.00	<u>333</u>	33,300,000.00	0	0.00
	ASHOKNAGAR -[AS]	<u>2,546</u>	210,210,000.00	<u>515</u>	37,285,000.00	<u>3,186</u>	186,515,000.00	<u>1,225</u>	44,440,000.00	<u>5,732</u>	396,725,000.00	1,740	81,725,000.00
	BARWANI -[BR]	0	0.00	0	0.00	<u>4</u>	40,000.00	0	0.00	<u>4</u>	40,000.00	0	0.00
	BETUL -[BE]	<u>334</u>	33,210,000.00	<u>9</u>	900,000.00	<u>435</u>	32,260,000.00	<u>1</u>	30,000.00	<u>769</u>	65,470,000.00	10	930,000.00
	CHHATARPUR -[CT]	0	0.00	0	0.00	<u>152</u>	6,800,000.00	<u>47</u>	940,000.00	<u>152</u>	6,800,000.00	47	940,000.00
	DEWAS -[DE]	<u>7</u>	455,000.00	0	0.00	<u>5,008</u>	406,310,047.00	<u>540</u>	35,060,047.00	<u>5,015</u>	406,765,047.00	540	35,060,047.00
	DHAR -[DH]	<u>308</u>	30,300,000.00	<u>19</u>	1,400,000.00	<u>3,284</u>	316,660,000.00	<u>210</u>	14,860,000.00	<u>3,592</u>	346,960,000.00	229	16,260,000.00
	HOSHANGABAD	<u>68</u>	6,800,000.00	0	0.00	<u>117</u>	8,370,000.00	0	0.00	<u>185</u>	15,170,000.00	0	0.00



S. No. (Distinct)	BeneficiaryCode	Beneficiary Name	S.No (Payment)	Amount (In Actuals)	Beneficiary Type	Component/Activity Paid For	Payment Period	Date of Payment /Credit	Payment Status	Failure Reason	Credit Batch Id	Source System Transaction Id	Credit Mode	Aadhaar No	Beneficiary Account No	Beneficiary Bank Name	Beneficiary Account IFSC Code	District Name	Paid By Agency	Agency Bank (Debit Bank)	Agency Account No. (Debited Bank A/C No)
Grand Payment Amount :14				1,050,000.00																	
1	BMPNA00219097	Hari Om Nath	1	100,000.00	STATE AND UT GRANTS UNDER PMAY (URBAN)	FOR CONSTRUCTION OF HOUSE SLIT IN 4 INSTALMENTS - FOR CONSTRUCTION OF HOUSE FOR BENEFICIAIRIES	30/10/2018 Till 31/10/2018	07/11/2018	Credit Success		C101825483-265		APBS	xxxxxxx8325	943810110007021	BANK OF INDIA	BKID0009438	NARSINGHPUR -[NA]	MUKHYA NAGAR PALIKA ADHIKA KARELI	CENTRAL BANK OF INDIA	3601171280
2	BMPNA00219098	Madan lal Kushwaha	1	100,000.00	STATE AND UT GRANTS UNDER PMAY (URBAN)	FOR CONSTRUCTION OF HOUSE SLIT IN 4 INSTALMENTS - FOR CONSTRUCTION OF HOUSE FOR BENEFICIAIRIES	30/10/2018 Till 31/10/2018	03/11/2018	Credit Success		C101825483-266		Transfer	xxxxxxx0227	3678750064	CENTRAL BANK OF INDIA	CBIN0281005	NARSINGHPUR -[NA]	MUKHYA NAGAR PALIKA ADHIKA KARELI	CENTRAL BANK OF INDIA	3601171280
3	BMPNA00219099	Maya Yadav	1	100,000.00	STATE AND UT GRANTS UNDER PMAY (URBAN)	FOR CONSTRUCTION OF HOUSE SLIT IN 4 INSTALMENTS - FOR CONSTRUCTION OF HOUSE FOR BENEFICIAIRIES	30/10/2018 Till 31/10/2018	03/11/2018	Credit Success		C101825483-267		Transfer	xxxxxxx5065	3678963877	CENTRAL BANK OF INDIA	CBIN0281005	NARSINGHPUR -[NA]	MUKHYA NAGAR PALIKA ADHIKA KARELI	CENTRAL BANK OF INDIA	3601171280
4	BMPNA00219100	Narayan Thakur	1	100,000.00	STATE AND UT GRANTS UNDER PMAY (URBAN)	FOR CONSTRUCTION OF HOUSE SLIT IN 4 INSTALMENTS - FOR CONSTRUCTION OF HOUSE FOR BENEFICIAIRIES	30/10/2018 Till 31/10/2018	07/11/2018	Credit Success		C101825483-268		APBS	xxxxxxx2833	447802010082574	UNION BANK OF INDIA	UBIN0544787	NARSINGHPUR -[NA]	MUKHYA NAGAR PALIKA ADHIKA KARELI	CENTRAL BANK OF INDIA	3601171280
5	BMPNA00219102	Prakash thakur	1	100,000.00	STATE AND UT GRANTS UNDER PMAY (URBAN)	FOR CONSTRUCTION OF HOUSE SLIT IN 4 INSTALMENTS - FOR CONSTRUCTION OF HOUSE FOR BENEFICIAIRIES	30/10/2018 Till 31/10/2018	03/11/2018	Credit Success		C101825483-270		Transfer	xxxxxxx7786	3907281388	CENTRAL BANK OF INDIA	CBIN0281005	NARSINGHPUR -[NA]	MUKHYA NAGAR PALIKA ADHIKA KARELI	CENTRAL BANK OF INDIA	3601171280
6	BMPNA00219103	Satendra Kumar Vyas	1	100,000.00	STATE AND UT GRANTS UNDER PMAY (URBAN)	FOR CONSTRUCTION OF HOUSE SLIT IN 4 INSTALMENTS - FOR CONSTRUCTION OF HOUSE FOR BENEFICIAIRIES	30/10/2018 Till 31/10/2018	07/11/2018	Credit Success		C101825483-271		APBS	xxxxxxx8020	943810410000509	BANK OF INDIA	BKID0009438	NARSINGHPUR -[NA]	MUKHYA NAGAR PALIKA ADHIKA KARELI	CENTRAL BANK OF INDIA	3601171280



# Questions

**Thank you !**

**धन्यवाद !**

**PFMS**

**O/o Controller General of  
Accounts**

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