सत्यमेव जयते

Report of the Comptroller and Auditor General of India

on

Status of Direct Benefit Transfer of Social Security Pension Schemes in Himachal Pradesh

for the year ended 31 March 2021

भारतीय लेखापरीक्षा और लेखा विभाग ✦ INDIAN AUDIT AND ACCOUNTS DEPARTMENT

लोकहितार्थ सत्यनिष्ठा

Dedicated to Truth in Public Interest

सत्यमेव जयते

हिमाचल प्रदेश सरकार

Government of Himachal Pradesh

Report No. 3 of the year 2022

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Comptroller and Auditor General of India

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PREFACE

This Report of the Comptroller and Auditor General of India for the year ended 31 March 2021 has been prepared for submission to the Governor of the State of Himachal Pradesh under Article 151 (2) of the Constitution of India.

The Report contains significant results of performance audit of Status of Direct Benefit Transfer of Social Security Pension Schemes in the State of Himachal Pradesh conducted in terms of the Comptroller and Auditor General of India (Duties, Powers and Conditions of Services) Act, 1971.

The audit has been conducted in conformity with the Auditing Standards issued (March 2017) by the Comptroller and Auditor General of India.

Executive Summary

Executive Summary

Performance Audit on Status of Direct Benefit Transfer (DBT) of Social Security Pension Schemes in Himachal Pradesh was conducted for the period 2017-21 to assess whether disbursement of benefits to beneficiaries was done as per scheme guidelines and whether the system(s) of disbursement of benefits was in compliance with the DBT framework as prescribed by Government of India. Six schemes were selected for the performance audit: three Government of India schemes under National Social Assistance Programme (NSAP), *viz.* Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS); and three State Government schemes, *viz.* Old Age Pension (OAP), Widow Pension Scheme (WPS), and Disability Relief Allowance (DRA). All these six selected schemes were to be implemented through DBT, for which process re-engineering was to be done in line with the prescribed DBT framework.

The implementation of social security pension schemes involved various steps / processes such as beneficiary application submission, application scrutiny, processing, pension authorisation, payment, etc. All the six selected schemes were being implemented using a mix of manual and IT systems. Processes such as application submission, scrutiny, verification, payment order related file transfers, payment processing feedback, etc., were being undertaken manually. Application processing and authorisation were being undertaken on an IT software called *"e-Kalyan"* since 2008; this was a client-server software (software was hosted on standalone systems at the district-level and used locally) until October 2020, when it was upgraded to a web-based integrated software (software was hosted on the internet and used by various authorised users online).

Audit observed that implementation was not in consonance with the DBT framework – a number of processes which were required to be done using IT systems were being done manually; further, there were also deviations from scheme guidelines in the manual processes being undertaken.

With regard to scheme coverage, Audit observed that the department had not maintained any comprehensive database of eligible families / individuals which led to exclusion errors. Further, there were shortfalls in coverage of beneficiaries against target, even though funds remained unspent at the end of respective financial years. Upon approval of application by the DWO concerned, the applicant was added to the waiting list and though eligible to be get the benefits under the schemes, were covered only upon availability of vacancy / slot under relevant scheme. As of 31 March 2021, there were 31,396 eligible beneficiaries in the waiting list.

There were significant irregularities in the processes of application scrutiny and verification. Incomplete application forms without obtaining requisite documents had been processed, age of applicants manually entered on e-Kalyan software was found to differ from actual/physical records, and ineligible applications were processed for various schemes - underage applicants were allowed to avail benefits, male applicants were given the benefit of widow pension, applications not meeting stipulated disability criteria were

allowed to avail disability benefits, non-BPL applicants were given benefit under schemes meant only for BPL category, and benefits were allowed to applicants not meeting family income criteria. Further, the department had not envisaged any mechanism for ensuring uniqueness of an applicant, and even though Aadhar number was being collected from applicants, the same was not being used to ensure unique identification of beneficiaries and prevent duplicate applications / applicants; no other unique number / identifier was being used to ensure uniqueness of the applicant. As such, it was found that Aadhar numbers had been used multiple times or entered incorrectly and duplicate entries existed for the same name and other beneficiary details. It was also observed that applications were not being verified within stipulated timelines, whereas no timelines had been prescribed for processing / approval of pension cases by district-level field functionaries. These issues were evidence not only of deficient scrutiny and processing of applications by field functionaries, but also showed that the e-*Kalyan* software lacked validation checks to prevent ineligible / incorrect applications from being entered and processed.

With regard to disbursement of pension, for certain categories of beneficiaries, doorstep delivery of pension through post offices was mandated. In this regard, it was observed that 82 *per cent* of surveyed beneficiaries reported that they were not receiving pension at doorstep. For the three selected NSAP schemes, payment through PFMS had been started only from October 2020 instead of the stipulated date of April 2015, Aadhar Payment Bridge system was not being used, and the schemes had not been integrated with the NSAP portal of Government of India. For the three State Government schemes, funds were first being transferred into bank accounts of district-level field functionaries and cheques issued to banks / post offices for further transfer to beneficiary accounts. Thus, for all the six selected schemes, the process of pension disbursement was not being done automatically through *e-Kalyan* software or PFMS, but rather involved manual transfer of payment files from *e-Kalyan* to PFMS / banks / post offices. There was also no system of feedback (through SMS, etc.) for informing beneficiaries about transfer of pension benefits to their account. The lack of validation checks in *e-Kalyan* software and non-use of Aadhar / other identifier for unique beneficiary identification was reflected in duplicate bank / postal account numbers being linked with beneficiaries leading to duplicate disbursement of pension.

In addition to the lack of validation checks on the *e-Kalyan* software, there were other issues relating to the use of this IT system: documentation regarding system design and user manual was not available and training had not been imparted to field-functionaries, the system was vulnerable to unauthorised access as user and password management was weak, the system had neither been integrated with PFMS nor with other existing IT systems *viz. e-pariwar* portal of panchayats and post office / bank portals for real-time verification of beneficiary data and pension payment status, and there was no Disaster Recovery and Business Continuity Plan for the software.

Monitoring / verification regarding change in beneficiary eligibility status, i.e., expiry, re-marriage, employment, income, etc., was to be done by the department. In this regard, it was observed that there was significant delay in such verification of eligibility status of beneficiaries resulting in cases of disbursement of pension to expired / underage /

re-married beneficiaries. State / district-level vigilance / monitoring committees had not been constituted, and there was no dedicated grievance redressal mechanism. Further, no steps had been taken for formulating a mechanism of social audit for the social security pension schemes.

In view of the range of deficiencies observed in both manual and IT processes involved in the implementation of the selected social security pension schemes, it was clear that the schemes were not being implemented as "direct benefit transfer" schemes in terms of the DBT framework prescribed by Government of India, even though the State Government had listed these schemes as such.

Audit recommendations include improvements in both manual and IT related aspects. The department should initiate proactive and periodic identification of prospective beneficiaries, create database of eligible population, periodically review targets, fix timelines for pension approval / sanction, consider involving Common Service Centres (CSCs) for application submission, and ensure time-bound verification / scrutiny of applications and beneficiary status. The *e-Kalyan* software needs to be redesigned in accordance with the DBT framework prescribed by Government of India so as to incorporate validation checks, ensure applicant / beneficiary uniqueness, and ensure automated fund transfer into beneficiary accounts without manual intervention, along with system of feedback on payment status both for the department and the beneficiary.

Chapter-I
Introduction

Chapter-I
Introduction

The Directive Principles of the State Policy in the Constitution of India enjoin upon the State to undertake welfare measures within its means, targeting the poor and destitute in particular. Article 41 of the Constitution of India directs the State to provide public assistance to its citizens in case of unemployment, old age, sickness and disablement within the limit of the State's economic capacity. 'Social Security' is covered under entry No. 23 and 24 of the concurrent list under the Seventh Schedule of the Constitution of India.

1.1 Overview of Social Security Pension Schemes in Himachal Pradesh

Government of India (GoI) launched (August 1995) the National Social Assistance Programme (NSAP) as a fully funded Centrally Sponsored Scheme targeting the destitutes. In the year 2007 and 2009, the programme was expanded to cover all eligible persons Below Poverty Line (BPL) and more vulnerable groups such as widows and disabled persons. NSAP includes five sub-schemes as its components. Of these, three are pension schemes (i) Indira Gandhi National Old Age Pension Scheme (IGNOAPS), (ii) Indira Gandhi National Widow Pension Scheme (IGNWPS), and (iii) Indira Gandhi National Disability Pension Scheme (IGNDPS). The other two sub-schemes (i) National Family Benefit Scheme[1] and (ii) Annapurna scheme[2] are not pension schemes.

Two State sponsored social security pension schemes namely Old Age Pension and Disability Relief Allowance were being implemented in the State since November 1971. Subsequently, in April 1986, April 1994 and April 2017 three more social security pension schemes namely Widow / Divorced / Single Women Pension Scheme, Rehabilitation Allowance to Lepers and Pension for Transgender were launched in Himachal Pradesh.

Thus, Himachal Pradesh is implementing eight social security pension schemes (GoI schemes: three and State schemes: five). These schemes are being implemented by the Empowerment of Scheduled Castes, Other Backward Classes, Minorities Affairs and the Specially Abled (ESOMSA) Directorate. According to the State Government, these schemes have been onboarded on (Direct Benefit Transfer) DBT platform for delivery of benefits.

1.2 Organizational set up

At the Central level, Ministry of Rural Development (MoRD) exercises overall control over implementation of the NSAP. The responsibility of implementation of all pension schemes including those under NSAP in the State is vested with the Empowerment of Scheduled Castes, Other Backward Classes, Minorities Affairs and the Specially Abled (ESOMSA) Directorate. The ESOMSA Directorate functions under the overall administrative control of the Additional Chief Secretary (Social Justice and Empowerment) to the Government of Himachal Pradesh. The Director, ESOMSA is assisted by two Joint Directors, one Assistant Controller (Finance & Accounts) and one (District Welfare Officer) DWO at the Directorate level and 12 DWOs at district level. DWOs at district level implement various schemes with the help of (Tehsil Welfare

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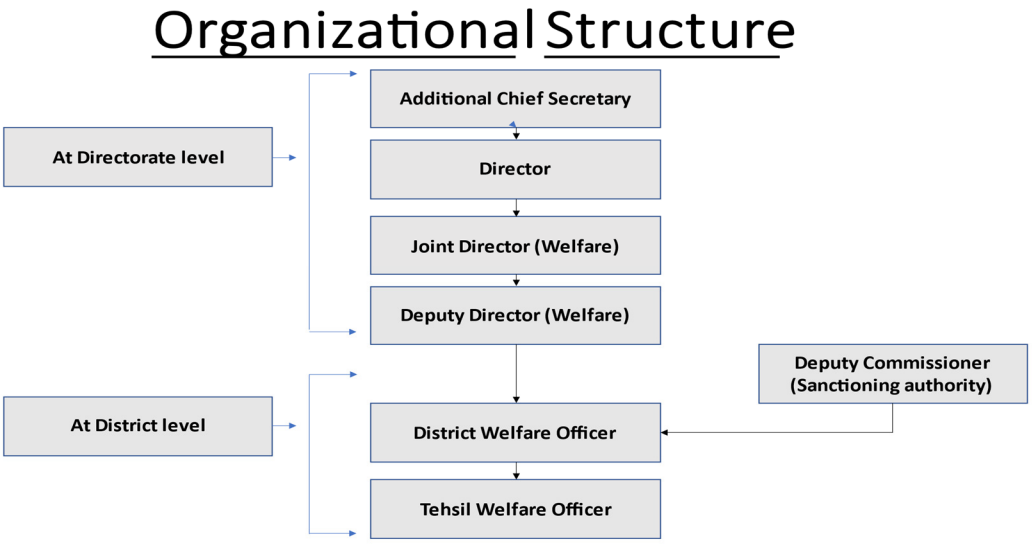
[1] A one-time assistance to the bereaved family in the event of death of the breadwinner.

[2] Food security to the eligible old aged persons who remained uncovered under IGNOAPS.

Officers) TWOs, who function at tehsil level. Organizational structure of the Directorate is shown below:



1.3 Eligibility criteria for Social Security Pension Schemes

Eligibility criteria for various pension schemes as of March 2021, as per NSAP guidelines, 2014 (revised) and Himachal Pradesh Social Security Pension Rules, 2010, and scale of assistance as of March 2021 are given in **Table-1.1** below:

Table-1.1: Eligibility criteria and scale of assistance under various social security pension schemes in Himachal Pradesh as of March 2021

Scheme	Eligibility	Scale of assistance as of March 2021
Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	Category – BPL Eligible age – 60 years and above (Persons with age more than 80 years are eligible for enhanced pension)	60 – 69 years -- ₹ 850 (GoI share - ₹ 200) 70 – 79 years -- ₹ 1500 (GoI share - ₹ 200) 80 years and above -- ₹ 1500 (GoI share - ₹ 500)
Indira Gandhi National Widow Pension Scheme (IGNWPS)	Category – BPL Eligible age – 40 years and above	₹ 1000 (GoI share - ₹ 300) 80 years and above -- ₹ 1500 (GoI share - ₹ 500)
Indira Gandhi National Disability Pension Scheme (IGNDPS)	Category – BPL Eligible age – 18 years and above Disability - severe disability i.e. 80 *per cent* or more as per section 56 (4) of Persons with Disability Act, 1995	₹ 1500 (GoI share - ₹ 300) 80 years and above -- ₹ 1500 (GoI share - ₹ 500)
Old Age Pension Scheme (State scheme)	Eligible age – 60 years and above Income criteria – family income should not be more than ₹ 35,000 per annum (Persons with age more than 70 years are eligible for enhanced pension irrespective of income criteria)	60 – 69 years -- ₹ 850 70 years and above -- ₹ 1500

Pension Scheme for Widow / Divorced / Single Women (State scheme)	Eligible age – 45 years for single women and no age bar for widow / divorced women Income criteria – family income should not be more than ₹ 35,000 per annum	₹ 1000 70 years and above -- ₹ 1500
Disability Relief Allowance (State scheme)	Income criteria – family income should not be more than ₹ 35,000 per annum Disability – 40 *per cent* and above (Persons with more than 70 *per cent* disability are eligible for enhanced pension irrespective of income criteria)	40 to 69 *per cent* disability -- ₹ 1000 70 *per cent* or above disability -- ₹ 1500
Rehabilitation Allowance to Lepers (State scheme)	Eligible age – No age bar Income criteria – No income criteria	₹ 850
Pension for Transgender (State scheme)	Eligible age – No age bar Income criteria – No income criteria (Medical certificate required from State / district level medical board)	₹ 850

Scale of assistance under various social security pension schemes since inception is detailed in **Appendix-1**. Targets of coverage under various schemes are fixed by the State Government every year on the basis of number of applicants pending for sanction of pension in the previous quarter and availability of funds. Scheme-wise target and coverage of beneficiaries under above mentioned eight schemes as of March 2021 is detailed in **Table-1.2** below:

Table-1.2: Scheme-wise target and coverage of beneficiaries under social security pension schemes in Himachal Pradesh as of March 2021

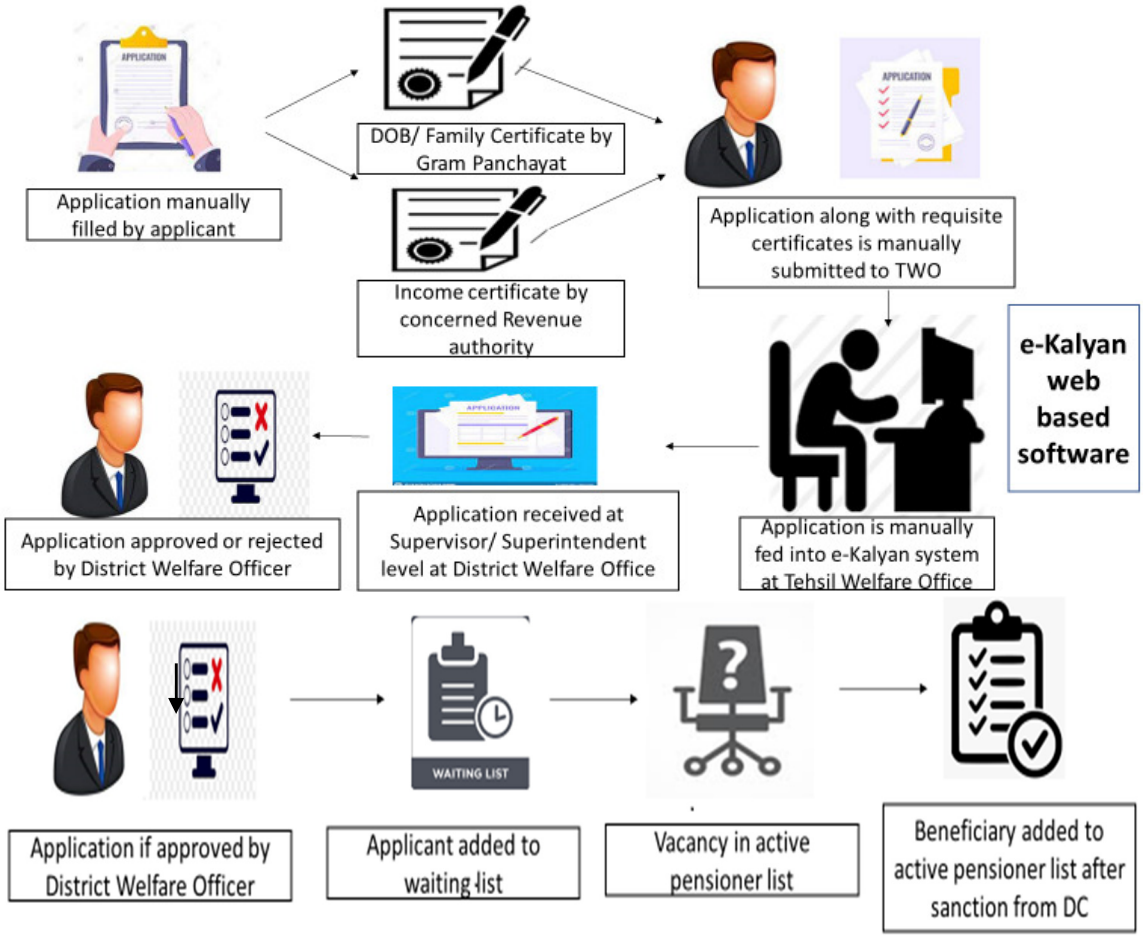
Name of scheme	Target	Coverage for the quarter January-March 2021 (Active beneficiaries)
Indira Gandhi National Old Age Pension Scheme	100722	98601
Indira Gandhi National Widow Pension Scheme	24008	23715
Indira Gandhi National Disability Pension Scheme	1118	1080
Old age pension scheme	290194	285588
Pension Scheme for Widow / Divorced / Single Women	96903	95970
Disability Relief Allowance	63027	62499
Rehabilitation Allowance to Lepers	1482	1001
Pension for Transgender	150	03
Total:	**577604**	**568457**

1.4 Identification of beneficiaries

The beneficiaries are identified by the gram panchayats (GPs) / municipalities in gram / ward sabha meetings and applications of the prospective beneficiaries are submitted / sent to the Tehsil Welfare Officer (TWO) / District Welfare Officer (DWO) for processing. The applications are verified by departmental functionaries in offices of the TWO / DWO to check for eligibility. After verification of documents, the details of eligible applicants are uploaded on a software / system called **e-Kalyan**. The software was developed by

National Informatics Centre (NIC) and made functional in October 2008 as a client-server software (hosted on individual computer(s) of each DWO without access to network). In October 2020, the e-Kalyan software was modified into an integrated web-based application (application is hosted on the internet; user access is provided to departmental functionaries at various levels in Tehsil and District Welfare Offices). Once the applicant details are entered into e-Kalyan, applicant is added to waiting list after scrutiny and approval by DWO. Upon creation of vacancy, the applicant is added to active pensioner list. The software is programmed to fix priority of the applicants automatically on the basis of criteria fixed by State Government (**Appendix-2**). The Social Security Pension is sanctioned by the concerned Deputy Commissioner (DC) and other designated officer to specific areas. The process of identification, approval and sanction of social security pension is depicted below:

Flow chart – Addition of new beneficiary



1.5 Process and Mode of Disbursement

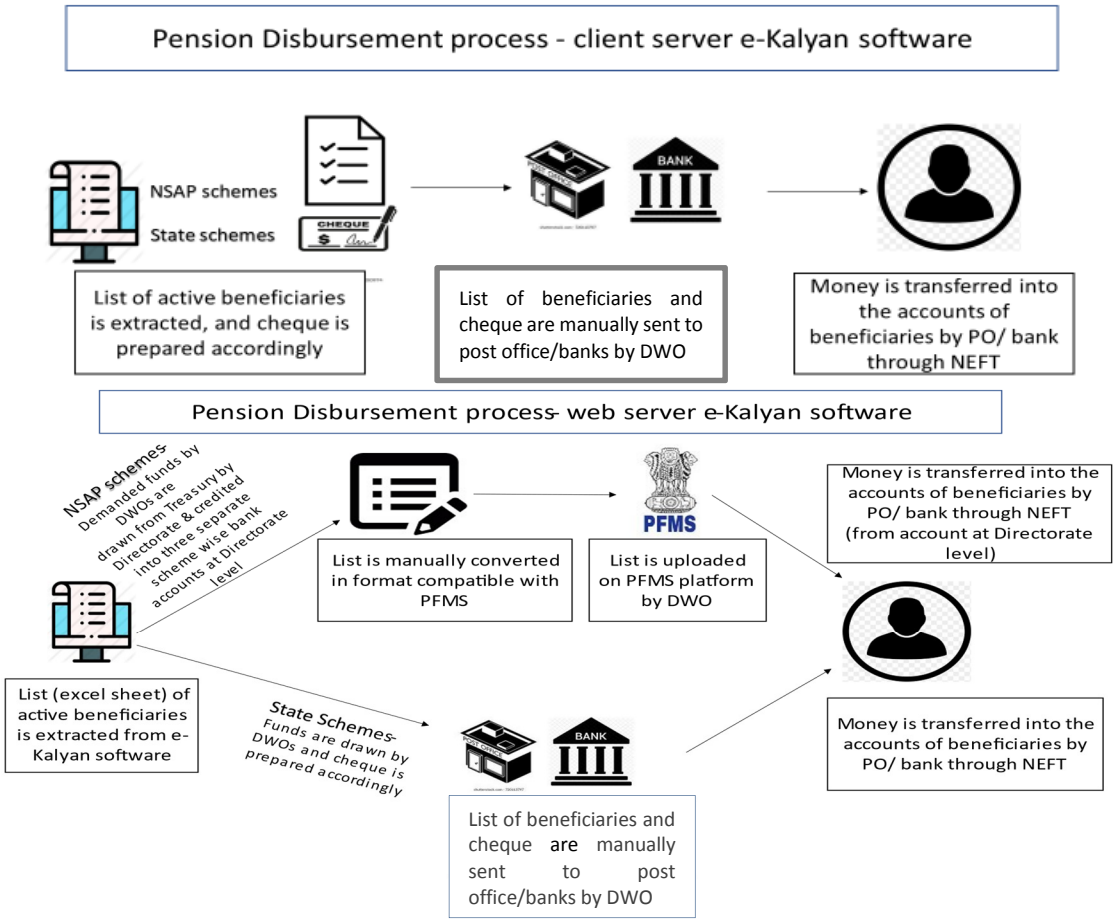
After sanction of pension, the pension is disbursed to the beneficiaries on quarterly basis (on half yearly basis in tribal areas of the State). The pension is disbursed directly into postal / bank savings accounts of the beneficiaries. The State Government has entered into a Memorandum of Understanding (MoU) on 1 June 2017 with the Department of Posts according to which disbursement of social security pension is to be made into the postal savings account of the beneficiaries. Further, postal authorities are to ensure doorstep delivery of pension to all pensioners aged 80 years and above or with disability above 70 *per cent*. Also, the field functionaries of the postal department shall upon physical verification or otherwise inform department about remarriage of widow beneficiaries,

death of pensioner, shifting of beneficiary to other place, etc. For these services, commission of 1.5 *per cent* of the actual pension disbursed is paid to the postal authorities. No such arrangement has been made with the banking system.

Payment through Public Financial Management System (PFMS) had been started for schemes under NSAP only, from October 2020 onwards.

In respect of NSAP schemes, list of beneficiaries extracted from the e-Kalyan is converted manually into compatible mode with PFMS and payment is pushed into the accounts of the beneficiaries from scheme wise nodal bank accounts of the Directorate through PFMS after validation of account numbers of beneficiaries. However, there is no linkage between NSAP portal with e-Kalyan and disbursement module of social security pension schemes and acknowledgment push (confirmation of depositing of benefit in beneficiary account) in the e-Kalyan is not automated.

For State schemes, funds are drawn from treasury by preparation of bills through IFMS and are credited in the bank account of the DWO. Thereafter funds are sent to the PO / Banks through cheque by the DWO for credit into the accounts of the beneficiaries as per list extracted from the e-Kalyan. However, there is no automation of interface between e-Kalyan, IFMS and accounts of the beneficiaries. Also, no acknowledgement regarding confirmation of transfer of benefits to eligible beneficiary accounts is automatically pushed back to e-Kalyan. The process of disbursement of pension (NSAP: 22 *per cent* and State schemes; 78 *per cent*) is depicted below:



Chapter-II
Audit Approach

Chapter-II
Audit approach

The social security pension schemes envisioned under the NSAP framework and supplemented by the schemes of the State Government have varied eligibility criteria and scale of assistance. Further identification of beneficiaries, processing of applications, and disbursement of pension in a time bound manner have inherent design and implementation challenges. The annual allocation for social security pension schemes is increasing over the years. Considering the criticality of achieving intended outcomes and relative impact of pension schemes, which aim to provide financial support to alleviate economic deprivation, performance audit of Direct Benefit Transfer (DBT) of social security pension schemes being implemented in the State was conducted with a view to assess outcomes of the schemes and process of benefit transfer to the beneficiaries.

2.1 Audit objectives

Performance audit of Status of Direct Benefit Transfer of Social Security Pension Schemes in Himachal Pradesh was carried out to assess whether:

- benefits under Social Security Pension Schemes have been disbursed to eligible beneficiaries in a transparent and timely manner,
- implementation of Social Security Pension schemes was in accordance with DBT guidelines with particular reference to -
  - (a) fulfilment of pre-requisites for DBT;
  - (b) transfer of funds to beneficiaries in accordance with DBT guidelines/ notifications; and
  - (c) design and process flow of e-Kalyan software.

2.2 Audit criteria

Audit findings were benchmarked against the criteria sourced from the following:

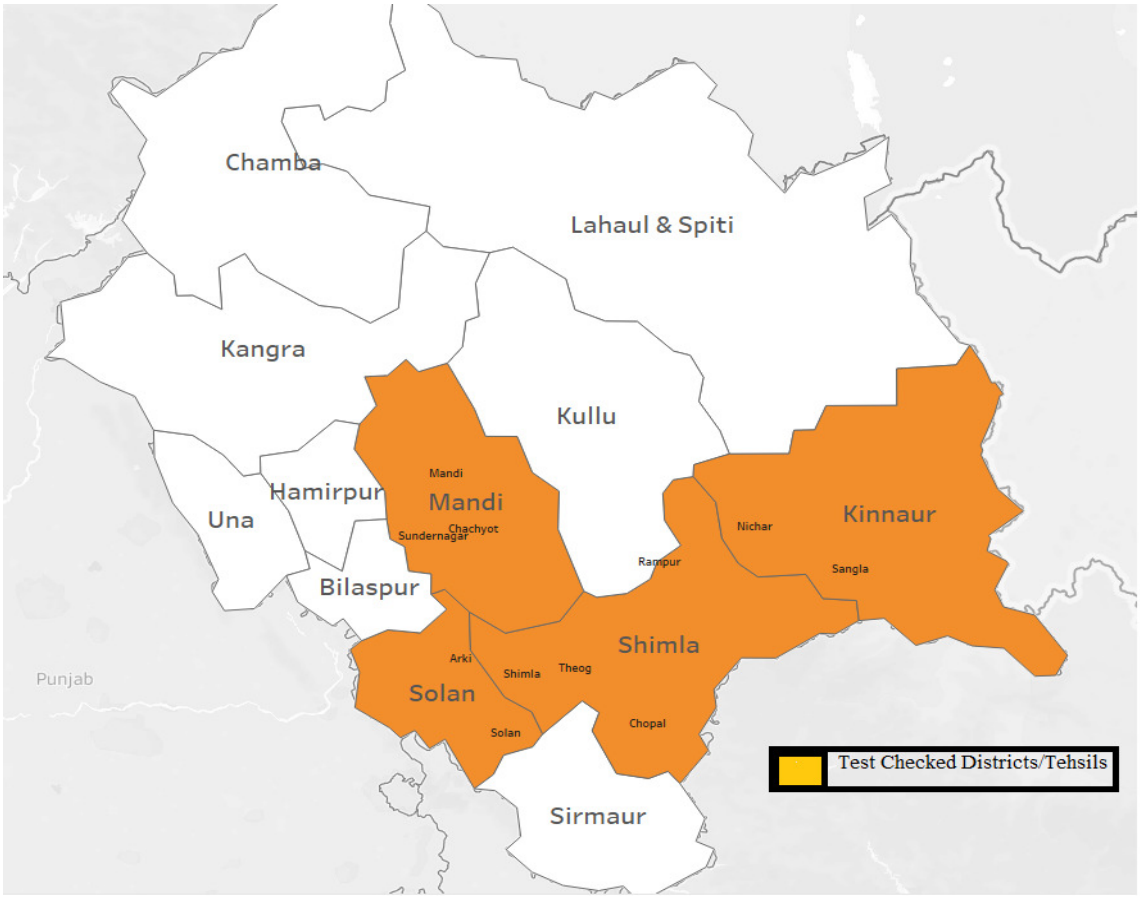
- National Social Security Assistance Programme, 2014 (revised);
- Himachal Pradesh Social Security Pension Rules, 2010;
- Himachal Pradesh Financial Rules, 2009;
- Standard Operating Procedure for direct benefit transfer; and
- Instructions issued by GoI and State Government from time to time.

2.3 Scope and Methodology of Audit

To assess efficiency and adequacy in identification, implementation and disbursement of social security pension under DBT system, the records of previous four years (2017-18 to 2020-21) in respect of six[1] (Central schemes: all three and State schemes: three) Social Security Pension schemes were selected based upon highest expenditure incurred during 2017-21 for detailed scrutiny during October 2020 and March 2021. Records of the

[1] IGNOAPS, IGNWPS, IGNDPS, Old Age Pension (OAP), Widow Pension, and Disability Relief Allowance (DRA)

Director (ESOMSA), four[2] (33 *per cent*) out of 12 DWOs, and 11 TWOs[3] out of 31 under selected DWOs were test-checked in Audit. A total of 59 gram *panchayats* (**Appendix-3**) falling under 11 TWOs were selected randomly for test check of record related to social security pension schemes and for beneficiary survey. A total of 595 beneficiaries[4] were surveyed for assessment of end point delivery of social security pension. Pictorial depiction of selected districts and tehsils is shown below:



Analysis of data dump of client-server-based e-Kalyan software (Data of active beneficiaries since adoption including legacy data) provided by the Department was also carried out in respect of all 12 districts of the State.

In addition to this, analysis of four test checked districts[5] was done in the web-based e-Kalyan software (October 2020 - March 2021) by running queries to assess selection of beneficiaries and disbursement of pension as per eligibility. Record in the State DBT Cell was also scrutinized to assess disbursement of pension as per DBT protocol.

An Entry Conference was held on 10 December 2020 with the Additional Chief Secretary (Social Justice and Empowerment) and Director (ESOMSA) wherein audit objectives, criteria, methodology, scope, and sample for the performance audit were discussed. An

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2 Kinnaur, Mandi, Shimla and Solan; selected on the basis of judgmental sampling (in the proximity of Shimla district due to spread of COVID pandemic)

3 Kinnaur: Nichar at Bhabanagar & Sangla; Mandi: Chachyot, Mandi Sadar & Sundarnagar; Shimla: Chopal, Rampur, Theog & Shimla - Rural; and Solan: Arki & Solan selected through random sampling in IDEA (Interactive Data Extraction and Analysis - software for data analysis and sampling)

4 Kinnaur: 108, Mandi: 212, Shimla: 147 and Solan: 128

5 Kinnaur, Mandi, Shimla, and Solan

Exit Conference with the Additional Chief Secretary (Social Justice and Empowerment) was held on 13 April 2022, wherein audit findings and recommendations were discussed. Views and replies of the Department wherever appropriate, have been incorporated in the report.

2.4 Acknowledgement

The office of the Principal Accountant General (Audit), Himachal Pradesh, acknowledges the co-operation and assistance extended by the departmental functionaries / authorities and beneficiaries at gram panchayat level during Audit.

2.5 Organization of audit findings

The audit findings and recommendations are contained in seven chapters:

- **Chapter-III** deals with findings related to **Coverage and Financial Management**.
- **Chapter-IV** contains findings in respect of **Compliance with Direct Benefit Transfer framework.**
- **Chapter-V** and **Chapter-VI** contain findings related to **Process of Social Security Pension Schemes' Implementation and Analysis of IT application**.
- Findings related to setting up of **Organization and management of Direct Benefit Transfer** have been discussed in **Chapter-VII**.
- Issues related to **Human Resource Management and Monitoring** are given in **Chapter-VIII**.
- **Chapter-IX** contains Audit **Conclusion**.

Chapter-III
Coverage and Financial Management

Chapter-III
Coverage and Financial Management

For NSAP schemes in Himachal Pradesh, an estimated / ceiling number[1] of beneficiaries was conveyed by GoI (Ministry of Rural Development) in November 2012. Annual targets for coverage of beneficiaries under six Social Security Pension schemes are decided each year by the Department based on number of applicants in waiting list at close of previous financial year. As per NSAP guidelines, allocation of funds is made by GoI according to the ceiling number of beneficiaries approved by GoI and expenditure on additional number of beneficiaries over and above the same is borne by the State Government. GoI releases funds to the State Government as a single allocation for NSAP with flexibility to the State Government to allocate funds to various schemes under NSAP as per requirement.

As per NSAP guidelines, States may provide additional amount to the beneficiaries under central schemes (over and above the amount fixed by GoI) so that they can get a reasonable level of assistance. In Himachal Pradesh, pension to different categories under NSAP schemes is being provided by way of supplementing the central assistance from State budget to bring the overall assistance at par with that of State schemes. Thus, although the pension rates for the same category of schemes under NSAP are lower than those for State schemes, the beneficiaries under both NSAP and State schemes get equal pension amounts. Scale of assistance of GoI and State Government under various social security pension schemes is detailed in **Appendix-1**.

3.1 Database of eligible persons

Para 5.2.2 of the revised NSAP guidelines, 2014 emphasizes upon maintenance of database of eligible beneficiaries and uploading of the same in the public domain. The beneficiary data should include details of the beneficiaries eligible for pension schemes under NSAP. The following observations were made during Audit:

- The Department had conducted various Information, Education and Communication (IEC) activities for all welfare schemes alongwith social security pension schemes by way of *prachar* through GPs, print and electronic media, awareness camps, etc. Against budget provision of ₹ 1.62 crore for IEC activities[2], an expenditure of ₹ 0.88 crore had been incurred during 2017-21.
- The Department had not maintained category-wise or age-wise database of eligible beneficiaries / population through mechanisms such as proactive periodic surveys or obtaining statistics from field level offices.
- The data of beneficiaries was entered in e-Kalyan Software from the application forms received from the applicants. However, this data was not actively updated as change in eligibility status of beneficiary was to be reported by GP/Post Offices and departmental functionaries had to verify the same within prescribed time. These cases were verified/ confirmed after delay, as indicated in Para 5.5.1.

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1 Calculated on the basis of Census 2001 figures of Registrar General of India and Poverty Ratio estimates 2004-05 of Planning Commission (whichever was less)

2 Budget: ₹ 1.62 crore and expenditure: ₹ 0.88 crore during 2017-21 under head advertisement and publicity

- In the absence of database, submission of pension applications was entirely dependent on the initiative of beneficiaries or gram panchayat representatives.

In this regard, Audit test-checked record of 826 BPL households[3] of 11 test-checked GPs of three selected TWOs (Arki, Mandi-Sadar and Shimla Rural). It was noticed that due to non-preparation of database of eligible beneficiaries as detailed above, 29 BPL persons (six[4] GPs) of these families were not covered under any scheme although their age was above 60 years as per record of GPs. This was contrary to NSAP guidelines and Himachal Pradesh Social Security Pension Rules which emphasize coverage of BPL persons and stipulates that BPLs should be given priority in sanction of pension.

With regard to beneficiaries not covered under any scheme, the concerned TWOs stated that pension could not be sanctioned in the absence of any application from these persons; however, to cover eligible beneficiaries, regular coordination was being made with the GPs concerned.

In the exit conference, the Department stated that panchayats/ urban local bodies will be asked to identify prospective persons likely to be eligible under the scheme so that the Department is ready with list of people who will be eligible in future or turning 60 years of age.

3.2 Target and coverage of beneficiaries

Every year, based on number of pending applications, the State Government accords approval for revision/ enhancement of targets of beneficiaries to be covered under each scheme, and budgetary provision is made accordingly. District-wise and scheme-wise number of beneficiaries targeted for the year 2020-21 is given in **Appendix-4**. The social security pensions are disbursed on quarterly / half yearly basis.

Upon approval of application by the DWO concerned, the applicant is added to the waiting list and though eligible to be get the benefits under the schemes, are covered only upon availability of vacancy / slot under relevant scheme. As of 31 March 2021, there were 31,396 eligible beneficiaries in the waiting list. Every quarter / half-year, ineligible beneficiaries are removed (suppression) from the active pensioners list and are replaced (substitution) by prospective beneficiaries from the waiting list. Post Offices (POs) and Gram Panchayats (GPs) are required to report about pensioners becoming ineligible to the department as per MoU and rules. On the basis of such report from the above sources, the department temporarily suppresses the pensioner and has to confirm such report within one month. Upon confirmation (TWOs send the confirmation report to DWOs and supporting documents are maintained in the office of TWOs) either the pensioner is suppressed permanently, or suppression is revoked. DWOs have access to list of temporarily / permanent suppressed pensioners on e-Kalyan. In the data dump there were 2.24 lakh temporarily suppressed cases due to death, employment, remarriage, etc. Details regarding these cases is given in Para 5.5. Suppression and substitution of beneficiaries is a continuous exercise every quarter / half year.

Target of beneficiaries during 2017-21 under selected schemes and overall coverage of beneficiaries thereagainst during concerned quarters is given in following tables:

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[3] Arki: Hatkot - 35; Kothi - 104; Kunihar - 123; and Palog: 76; Mandi Sadar: Bari Gumanu - 35; Nasloh - 138; Sadyana - 52; and Takoli – 43: Shimla Rural: Anandpur – 78; Jalel – 83 and Thari - 59

[4] Arki: Kothi - 03; Kunihar - 07; and Palog: 02; Mandi Sadar: Nasloh-13; and Takoli – 03; and Shimla Rural: Thari - 01

Table-3.1: Year-wise target of beneficiaries in the State under selected schemes

Pension scheme	2017-18	2018-19	2019-20	2020-21
IGNOAPS	94120	98145	99204	100722
IGNWPS	22020	23210	23551	24008
IGNDPS	929	1039	1114	1118
Old Age	165865	240083	257359	290194
Widow	80688	89449	92267	96903
DRA	48743	57578	59451	63027
Total:	**412365**	**509504**	**532946**	**575972**

Source: Data supplied by the Department.

Table-3.2: Detail of active pensioners in selected social security pension schemes

Year	Target	No. of active pensioners				Shortfall (2-6)
		1st quarter	2nd quarter	3rd quarter	4th quarter	
1.	2.	3.	4.	5.	6.	7.
2017-18	**412365**	404600	404600	404600	406853	5512
2018-19	**509504**	436535	428348	480415	501915	7589
2019-20	**532946**	502349	524000	526132	528584	4362
2020-21	**575972**	568081	568250	568979	567453	8519

Source: Data supplied by the Department.

From the above tables it can be seen that:

- There was continuous increase in targeted pensioners in the last four years.
- Increase in number of beneficiaries under old age pension (State scheme) during 2017-18 and 2020-21 was 75 *per cent*. This was due to lowering the age for old age pension with no income criteria from 80 years to 70 years by the State Government in January 2018.
- Targets were not achieved fully during 2017-21 and there was shortfall in coverage of beneficiaries against targets at the end of each financial year ranging between 4362 and 8519. This was inspite of funds remaining unspent at the end of respective financial years (Para 3.5) and applicants remaining pending in the waiting list (Para 3.3). This was attributable to delay in verification of temporary suppressed pensioners, thereby not creating vacancy in the active pensioner list by removing ineligible pensioners (Para 5.5.1).

3.3 Pendency of cases

Upon approval of the application by the DWO concerned, the applicant is added to the waiting list and on availability of vacancy / slot under relevant scheme, the applicant is added in the active list for disbursement of benefits.

Pension is being sanctioned to the persons in the waiting list after suppression (i.e. stoppage - pension is stopped temporarily on reporting of ineligibility of the beneficiary and stopped / revoked permanently on physical verification by the departmental authorities) of ineligible beneficiaries or after enhancement of targets.

The State Government had not fixed any time schedule for sanction of pension after receipt of applications. Scrutiny of record revealed considerable number of cases in the waiting list and abnormal time taken for sanction of pension after receipt of applications. Details regarding number of applications pending in waiting list, at the end of each

financial year under selected pension schemes as of March 2021 in the State is given below:

Table-3.3: Number of applications pending under selected schemes at the end of each financial year during 2017-21

Scheme	2017-18		2018-19		2019-20		2020-21	
	Target	Waiting (in number) (*per cent in brackets*)	Target	Waiting (in number) (*per cent in brackets*)	Target	Waiting (in number) (*per cent in brackets*)	Target	Waiting (in number) (*per cent in brackets*)
IGNOAPS	94120	2204 (2)	98145	1059 (1)	99204	1518 (2)	100722	1087 (1)
IGNWPS	22020	407 (2)	23210	341 (1)	23551	457 (2)	24008	390 (2)
IGNDPS	929	72 (8)	1039	75 (7)	1114	04 (0)	1118	10 (1)
Old Age	165865	21312 (13)	240083	17276 (7)	257359	32835 (13)	290194	23990 (8)
Widow	80688	4313 (5)	89449	2818 (3)	92267	4636 (5)	96903	4042 (4)
DRA	48743	4500 (9)	57578	1873 (3)	59451	3576 (6)	63027	1877 (3)
Total:	**412365**	**32808 (8)**	**509504**	**23442 (5)**	**532946**	**43026 (8)**	**575972**	**31396 (5)**

Source: Data supplied by the Department. Note: Figure in parenthesis denote percentage to targets.

It could be seen from the tables above that:

- Number of prospective beneficiaries in the waiting list was between five and eight *per cent* of the overall target during 2017-21 in the State.
- Pendency of cases under old age pension scheme was highest during 2017-21 in the State ranging between seven to 13 *per cent* of the target.
- There were 31,396 beneficiaries in the waiting list as of March 2021 in the State under selected schemes.
- Feedback mechanism in respect of approval or rejection of application, to the applicants was not in place.

Non-fixation of time schedule for sanction of pension had resulted in huge number of cases in the waiting list and inordinate delay in sanction of pension inspite of availability of funds leading to delay in coverage and receipt of timely benefits under social security pension schemes.

Analysis of data dump in 12 districts revealed that:

- 8717 applications[5] (out of 4.42 lakh in waiting list) of six social security pension remained in the waiting list before final sanction of pension for more than one year. Age-wise analysis of waiting period in these cases is given below:

Number of applications	Waiting period			
	More than 1 year	2 to 3 years	3 to 4 years	more than 4 years
8717	8280	390	43	04

- Of these cases, 329 applicants[6] in eight districts passed away while in the waiting list, of which 29 beneficiaries expired after more than one year from the date of addition in the waiting list.

[5] Bilaspur: 581; Chamba: 1062; Hamirpur: 276; Kangra: 2695; Kinnaur: 102; Kullu: 1141; L&S: 10; Mandi: 888; Shimla: 1240; Sirmaur: 435; and Solan: 287

[6] Bilaspur: 18; Chamba: 01; Hamirpur: 08; Kangra: 23; Kullu: 18; Mandi: 229; Shimla: 07; and Sirmaur: 03 and Una: 22

The Department should have ensured timely verification of temporarily suppressed beneficiaries for removal of ineligible beneficiaries and on boarding of eligible applicants in the waiting list.

DWO (HQs) also confirmed that specific time schedule for grant of social security pension after receipt of applications had not been fixed by the State Government.

3.4 Budget allocation and expenditure

Year-wise detail of financial outlay allocated by the State Government and expenditure incurred there against during 2017-18 and 2020-21 is shown in **Table-3.4** below:

Table-3.4: Funds allocated and expenditure there against for selected pension schemes

(₹ in crore)

Pension scheme	2017-18		2018-19		2019-20		2020-21		Grand Total	
	Budget	Expenditure	Budget	Expenditure	Budget	Expenditure	Budget	Expenditure	Budget	Expenditure
IGNOAPS	43.41	42.17	47.36	46.94	50.01	48.81	63.93	63.45	204.71	201.37
IGNWPS	10.55	10.28	11.43	11.33	12.12	11.84	14.56	14.52	48.66	47.97
IGNDPS	0.72	0.65	1.35	1.22	1.42	1.09	1.37	1.34	4.86	4.30
Old Age	217.39	214.61	346.00	345.61	437.48	435.71	546.92	546.63	1547.79	1542.56
Widow	123.41	121.46	125.57	125.42	141.60	141.08	144.25	144.18	534.83	532.14
DRA	45.93	45.36	48.88	48.83	71.87	71.68	88.47	88.40	255.15	254.27
Total:	**441.41**	**434.53**	**580.59**	**579.35**	**714.50**	**710.21**	**859.50**	**858.52**	**2596.00**	**2582.61**

Source: Data supplied by the Department.

It can be seen from the table above that against available budget of ₹ 2596.00 crore under selected pension schemes during 2017-21, expenditure on these schemes was ₹ 2582.61 crore, leaving ₹ 13.39 crore as unutilized.

3.5 Blocking of social security pension funds

Rule 183 of Himachal Pradesh Treasury Rules, 2017 stipulates that it is not permissible to withdraw funds from the treasury unless it is required for immediate disbursement. Further, Para 10(4) of Himachal Pradesh Social Security Pension Rules, 2010 stipulates that undisbursed amount in respect of expired/ ineligible persons for a particular quarter would be adjusted in the next quarter by way of short withdrawal.

Against the annual budgetary provision made by the State Government for implementation of social security pension schemes, the Director allocates budget to the DWOs on the basis of number of beneficiaries. DWOs draw the funds from the Treasury and transfer the same to a designated savings bank account from which pension payments to the beneficiaries are disbursed.

Scrutiny of records of the four selected DWOs revealed that funds ranging between ₹ 12.34 lakh and ₹ 1436.87 lakh drawn from treasury during 2017-21 for disbursement of pension benefits were lying unspent at the end of each quarter in bank accounts of the three[7] selected DWOs, as detailed in **Appendix-5**.

Unspent balances at the end of each quarter were indicative of the fact that withdrawals had been made without requirement and that the unspent amounts had not been adjusted in the next quarters, in violation of Himachal Pradesh Social Security Pension Rules. The

[7] Mandi: ₹ 66.21 lakh to ₹ 1436.87 lakh, Shimla: ₹ 18.88 lakh to ₹ 149.77 lakh and Solan: ₹ 12.34 lakh to ₹ 124.65 lakh (cases not noticed in Kinnaur)

amount could have been utilized for sanction of pension to prospective beneficiaries in the waiting list as discussed in Para 3.3 and towards other welfare activities.

The DWOs concerned stated that the outstanding amount was due to undisbursed pension of expired beneficiaries returned by the post office / bank; however, in future the outstanding amount would be adjusted by way of short drawal from the treasury. Replies are not acceptable as persistent balances at the end of each quarter indicates that funds were not adjusted by the DWOs through short drawal.

Summary–

- *Though expenditure of ₹ 0.88 crore was incurred on IEC activities for welfare schemes during 2017-21, exclusion of eligible persons was noticed.*
- *Of 826 BPL households in 11 test-checked GPs (under TWOs Arki and Mandi-Sadar and Shimla rural), 29 BPLs persons of these families were not covered under any scheme although their age was above 60 years.*
- *In an adhoc survey of 10 out of aforesaid mentioned persons, it was noticed that only one person was unaware of social security pension schemes. Eight persons reported that they had not applied for pension schemes at the time of audit and have subsequently applied.*
- *Category-wise or age-wise database of eligible population through proactive periodic surveys or data from field offices was not maintained. In the absence of which, submission of pension applications was entirely dependent on the initiative of beneficiaries or gram panchayat representatives.*
- *There was shortfall in coverage of beneficiaries against targets at the end of each financial year ranging between 4362 and 8519.*
- *Funds were unspent at the end of respective financial years and applicants remained in the waiting list. In three (Mandi, Shimla and Solan) selected districts, funds ranging between ₹ 12.34 lakh and ₹ 1436.87 lakh were lying unspent at the end of each quarter in the bank accounts of concerned DWOs.*
- *Time schedule for finalization of pension cases had not been fixed. Huge number of cases ranging between 23,442 and 43,026 during 2017-21 were lying pending at the end of each financial year due to delay in verification of temporarily suppressed beneficiaries and onboarding of waitlisted applicants on active pensioners list.*

Recommendations – *The State Government may:*

- *Put in place robust mechanism for identification of prospective beneficiaries and to create age-wise or category-wise database of eligible population.*
- *Ensure coverage of beneficiaries as per targets and availability of funds.*
- *The targets should be reviewed periodically, sanction of pensions and verification of beneficiaries reported as ineligible should be carried out in time-bound manner.*

Chapter-IV
Compliance with Direct Benefit Transfer (DBT) framework

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Compliance with Direct Benefit Transfer (DBT) framework

From 1 January 2013, the GoI started Direct Benefit Transfer (DBT) of benefits to beneficiaries with the aim to reform the Government delivery system by re-engineering the existing process in welfare schemes for simpler and faster flow of information / funds and to ensure accurate targeting of the beneficiaries, de-duplication and reduction of fraud. DBT in respect of 27 GoI schemes was launched in 121 districts of the country including all 12 districts of Himachal Pradesh. The State Government has included 135 more schemes under DBT programme up to June 2021.

A total of 62 schemes including six selected social security pension schemes had been onboarded on State DBT portal as of June 2021.Various departments of the State Government transferred benefits of ₹ 4,646.91 crore electronically under these 62 schemes including six selected social security pension schemes during the period 2017-21. However, Audit noticed that no scheme out of six selected schemes was implemented as per *ibid* instructions and DBT guidelines as discussed in succeeding paragraphs of this chapter.

In the budget speech (March 2013) for the financial year 2013-14, the Chief Minister announced transfer of benefits to beneficiaries under all welfare schemes through DBT facility.

Scrutiny of records showed that the Department had launched DBT in respect of NSAP beneficiaries in July 2013. It was, however, noticed that DBT process was not followed as even after announcement made by CM in budget speech, the client server-based e-Kalyan was not re-engineered in line with DBT framework and the following requisite changes were not made:

- The disbursement process was not integrated with the e-Kalyan software and involved manual intervention as beneficiary list (through e-mail/ pen drive) generated from e-Kalyan as MS-excel sheet along with cheque was sent to bank / post office for credit into savings postal/ bank account of beneficiaries
- Identification of beneficiaries with Aadhar or any other unique ID was not ensured, absence of which led to duplicate payments to the same person as indicated in Para 5.4.1.
- Feedback loop for informing beneficiaries through SMS or otherwise about transfer of benefits to their postal/ bank account was not available.

Comparison of existing disbursement process under social security pension schemes with DBT framework has been detailed in Para 4.2 below.

4.1 Comparison of existing system with DBT framework

Comparative study of existing process vis-à-vis standard operating procedure (SOP) for DBT payments is as under:

Particulars	DBT Framework	Existing system
Addition of beneficiary	• During the addition of beneficiary, Bank account/ postal account details • l account details shall be entered alongwith Aadhar seeding, validation and authentication.	• Upon manual verification and approval of the beneficiary application, the details of the beneficiary, along with bank / postal account are entered in the system without validation and authentication by Aadhar seeding or any other unique ID.
Validation of Aadhar and bank account after approval of application and registration on PFMS	• Beneficiary name, savings account details and Aadhar are pushed from scheme-management system to PFMS or directly entered in PFMS. • Data is subjected to Internal validation checks in PFMS (If incorrect, rejected within eight business hours) • Aadhar Payment Bridge (APB) verification on Aadhar mapper of NPCI (if Aadhar number seeded with bank account) or bank account validation from beneficiary's bank (if bank account provided). • Response from Bank/ NPCI to PFMS – PFMS awaits response from both Bank and NPCI. In case, there is delay of more than seven days in response from bank, validation is rejected by PMFS (separate tag for these cases) and Department is requested to reprocess the same. • Sharing of registration with scheme-software by PFMS – PFMS submits detailed response file to Department in rejected/ successful cases and stores the responses for payment file processing.	• No such validation at application stage is available in the e-Kalyan software. • Only in October 2020 PFMS registration in respect of NSAP schemes had been completed and transfer of benefits using PFMS had been started. • Benefits of State social security pension schemes were not routed through PFMS/ IFMS.
Pension disbursement	• Department to create payment files after verification and place them on PFMS. • Authoriser to approve the payment files and digitally sign them on PFMS • PFMS to validate and send payment files to bank/ treasury. • Bank to transfer payment to beneficiary accounts. • All transactions to be routed through NPCI.	• Beneficiary list is generated (soft copy – MS Excel Sheet) from e-Kalyan software. • In case of NSAP schemes, list is converted into compatible format with PFMS (as Hindi font of e-Kalyan is not compatible with PFMS) and uploaded on PFMS. Then benefits are transferred directly in the savings account of the beneficiaries. Due to non-integration of PFMS with the NSAP portal through Aadhar

	• Amount transferred to beneficiaries' account.	Payment Bridge system, NSAP portal is showing zero transaction through DBT in the State. • In case of State schemes, beneficiary list (through e-mail / pen drive) alongwith cheque is sent to bank / post office for credit in the savings account of beneficiaries.
Feedback loop	• Bank to share payment status response file with PFMS. • PFMS to share the payment response with Department. • Feedback to beneficiaries through SMS alerts.	• No SMS mechanism/ feedback loop is available for the beneficiary. • For NSAP schemes through PFMS acknowledgment push in the e-Kalyan is not available due to non-integration with PFMS.

Source: Standard Operating Procedure for DBT payments and e-Kalyan software

As can be seen from above comparison, the e-Kalyan was not compliant with the guiding principles contained in Standard Operating Procedure for DBT. Due to non- adherence to DBT framework and the risk of manual intervention, the existing system cannot be termed as Direct Benefit Transfer.

The procedure implemented by the Department is not in consonance with the DBT framework, which should involve transfer of benefits directly to the beneficiaries. The procedure can be termed as benefit transfer, but not as "direct" benefit transfer, since funds are not transferred directly to the beneficiaries (as is being done by some other States/ Government of India) but funds are transferred into the bank account of the DWO and then cheques are issued for further transfer to the beneficiary bank accounts.

Further, as described in para 1.5, the drawal of funds from IFMS and their credit into the DWO's bank account is a separate activity; the transfer of funds through banks/ post offices for credit to the accounts of the beneficiaries is an entirely delinked activity; the third important step – viz. acknowledgement/ non-acknowledgement of credit to the beneficiary accounts from the banks/ POs is not done in an IT driven manner, but done manually. The fourth step of automated recording of the acknowledged payments in e-Kalyan against each beneficiary was not done at all. This resulted in a systemic problem of unspent balances in the bank accounts of DWOs as also detailed in Para 3.5.

Even for the NSAP scheme payments, although the DBT Module of PFMS served as the automated funds transfer platform, there was no automated pushing of files/ funds transfer orders from e-Kalyan to PFMS, and no pushing back of beneficiary-wise acknowledgment/ failure data files from PFMS back to e-Kalyan.

In the exit conference, on the aspect of integration of e-Kalyan with PFMS / IFMS, the Department stated that treasuries were now fully automated and necessary action would be taken for seamless transfer of benefits and intimation thereof to beneficiaries. It was further stated that the same would be initiated after discussion with HP-NIC.

Shortcomings in payment of pension amount and duplicate cases were noticed in Audit as detailed in Chapter - V. Thus e-Kalyan is merely a beneficiaries' database management system which is not functioning as per DBT framework. The following case was documented by DWO Mandi which highlights the implications of non-implementation of DBT.

Implications of non-implementation of Direct Benefit Transfer

Under DWO, Mandi in TWO Jogindernagar office, a case of embezzlement in welfare funds including social security pension funds, was reported. An amount of ₹ 1.10 crore pertaining to social security pension schemes was drawn in cash and was shown disbursed in cash. List of beneficiaries and receipt acknowledgments of beneficiaries were not found on record. Departmental enquiry for the period from June 2012 to August 2017 was under way. Had the Department implemented DBT in disbursement of social security pension schemes in time, irregularities in disbursement of funds could have been avoided.

Summary–

- *The Department had not followed DBT process in social security pension schemes despite directions of the GoI.*
- *DBT process was not followed as the client server-based e-Kalyan was not re-engineered in line with DBT framework. The disbursement process was not integrated with the e-Kalyan software and involved manual intervention. Uniqueness of beneficiaries with Aadhar or any other unique ID was not ensured.*
- *Guiding principles contained in standard operating procedure for DBT payments such as interface with State treasury/ postal department/ banks, validation, disbursement through PFMS (in case of state schemes) and feedback mechanism were not complied with.*
- *Acknowledgment push in e-Kalyan is not available due to its non-integration with PFMS and Fund Transfer Orders with beneficiary details are not automatically generated.*

Recommendations – *The State Government may consider:*

- *Implementing DBT for all schemes across departments as per DBT framework.*
- *e-Kalyan and IFMS/ PFMS should be integrated to ensure direct transfer into bank accounts of the beneficiaries, as per DBT framework.*
- *Guiding principles contained in standard operating procedure for DBT payments may be adopted scrupulously.*
- *To upgrade and interface e-Kalyan and IFMS (or other platform e.g. PFMS that the State Government may identify for automatic funds transfer, and not through cheques from the DWO's bank account) to ensure (a) automatic generation of funds transfer orders and subsequent transmission, (b) single nodal bank account at the State level is sed with minimal transient cash balances and (c) automated intimation of acknowledgement (or failure) to each beneficiary through an SMS portal.*

Chapter-V

Process of Social Security Pension Schemes' Implementation

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Process of Social Security Pension Schemes' Implementation

Audit analyzed data dump of the client server e-Kalyan software in respect of all 12 districts of Himachal Pradesh. Queries were run on the integrated web-based application of the e-Kalyan software (October 2020) to check for persisting irregularities in respect of four selected districts. Audit also scrutinized records related to manual processing of applications, and records related to social security pension schemes in 59 selected GPs. Audit noticed shortcomings in processing of applications, irregularities in selection of beneficiaries, cases of duplicate pension, etc., as detailed in succeeding paragraphs.

5.1 Uniqueness of beneficiaries

Pension rules permit only single social security pension to a beneficiary. Persons receiving pension / allowance from other department or organization are not eligible for social security pension. Uniqueness of beneficiaries is required to be ascertained in order to ensure weeding out of duplicate beneficiaries. Further, Standard Operating Procedure for DBT payments provides that registration of beneficiaries in PFMS is to be done after successful validation of at least one of the following:

1. Bank account / postal account validation.
2. Aadhar number on National Payment Corporation of India (NPCI) Aadhar mapper.

Audit findings in this respect are detailed below:

5.1.1 Use of Aadhar for identification

As per GoI circular (September 2016) the State Governments can mandate use of Aadhar authentication for the beneficiaries under section 7 of the Aadhar Act 2016 in those schemes which are funded by the Consolidated fund of the State. In order to do so the State Governments are required to identify and notify such schemes under section 7 of the Aadhar Act before seeking permission from authentication division of the UIDAI[1]. The notification shall also list alternate documents and verification methodologies to confirm the identity of the beneficiary applicant to whom Aadhaar has not been assigned for delivery of benefits, subsides or services, till such time Aadhaar is assigned.

Section C of Chapter-4 of the SOP Modules for DBT stipulates that for the purpose of seeding Aadhar details of the beneficiaries, one-time consent for use of their Aadhar numbers may be obtained. Integrity of data captured and veracity of bank accounts/ IFSC codes, Aadhar etc. need to be ensured. Further, as per section 8(2) of the Aadhar Act, 2016 consent of an individual before collecting his identity information for the purpose of authentication must be secured.

Audit noticed that:

- The State Government had not notified the social security pension schemes under section 7 of the Aadhar Act 2016, for use of Aadhar for identification of beneficiaries.

[1] Unique Identification Authority of India

- Aadhar numbers were obtained at the time of application from the applicants in the State for verification purpose only and were stored in the client server e-Kalyan software without consent of the beneficiaries. Data dump analysis showed that Aadhar numbers of 5.01 lakh active beneficiaries were stored in the e-Kalyan software without encryption and in unmasked format, in violation of UIDAI guidelines, which entails the risk of security of data being compromised.
- Out of total 2.07 lakh[2] beneficiaries in four test-checked districts, Aadhar number in case of 1.92 lakh[3] beneficiaries had been obtained at the time of application and stored in client server e-Kalyan. Further, data entry of Aadhar number on the client server e-Kalyan system had been checked for accuracy (with hard copy of Aadhar) in case of only 0.73 lakh[4] beneficiaries by the Department. Further validation of Aadhar numbers through UIDAI web services was not done.
- Though Aadhar of beneficiaries were stored, the same was not used for identification and weeding of duplicate entries. This had resulted in cases of duplicate pension payments as detailed in Para 5.4.1 (i).
- Analysis of data dump in respect of client server-based software (for all 12 districts of the State) revealed that -
    - 4251 Aadhar numbers[5] had been used multiple times (two to five times) in 9078 cases[6] (out of total 5.01 lakh active beneficiaries with Aadhar). The newly implemented (October 2020) web-based e-Kalyan software did not have the field for Aadhar number.
    - Aadhar is 12 digit unique number. In 5061 cases (out of 5.01 lakh active beneficiaries with Aadhar) Aadhar number[7] had not been entered correctly in the database (less than 12 digits or left blank).

This indicated lack of validation checks in the software and failure of the Department in ascertaining uniqueness of beneficiaries, which could lead to duplicate beneficiaries as also noticed during Audit {Para 5.4.1 (i)}.

The DWO, Shimla while accepting the facts stated that in the absence of any directions about obtaining consent of the beneficiaries in the rules, the same had not been obtained and de-duplication checks had been exercised by the departmental authorities by way of downloading the list of pensioners before disbursement of pension in each quarter. The reply was not acceptable as not obtaining of consent from the beneficiaries was in violation of the SOP and manual de-duplication exercise proved insufficient as cases of duplicate beneficiaries were noticed as detailed in Para 5.4.1 (i).

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2 Kinnaur: 6169; Mandi: 104296; Shimla: 62492 and Solan: 33962

3 Kinnaur: 5361; Mandi: 96901; Shimla: 56973 and Solan: 32684

4 Kinnaur: 5361, Mandi: 86, Shimla: 56973 and Solan: 10747

5 Bilaspur: 411; Chamba: 381; Hamirpur: 209; Kangra: 748; Kinnaur: 34; Kullu: 316; L&S: 37; Mandi: 813; Shimla: 517; Sirmaur: 314; Solan: 57; and Una: 414

6 Bilaspur: 838; Chamba: 780; Hamirpur: 427; Kangra: 1643; Kinnaur: 69; Kullu: 640; L&S: 74; Mandi: 1710; Shimla: 1087; Sirmaur: 644; Solan: 116; and Una: 1050

7 Bilaspur: 73; Chamba: 404; Hamirpur: 76; Kangra: 1438; Kinnaur: 05; Kullu: 41; L&S: 03; Mandi: 365; Shimla: 2320; Sirmaur: 36; Solan: 26; and Una: 274

In the exit conference, the Department stated that use of Aadhar for identification of beneficiaries in Social Security Pension schemes had now been notified under section 7 of Aadhaar Act and Aadhar seeding of all the beneficiaries would be done in e-kalyan. Further, the current e-Kalyan version did not have the functionality of feeding Aadhar number, this functionality would be added and necessary further action would be taken. Also, it was stated that demographic authentication of all beneficiaries would be done with the help of UIDAI to weed out ineligible beneficiaries.

5.1.2 Use of other fields and validation controls for unique identification

Inbuilt controls to identify and prevent duplicate entries should be there in the system itself. Analysis of other fields available in the e-Kalyan revealed the followings:

Personal Ledger Account number: Depending upon enhancement of target or vacation of a slot in a scheme, the slot having a Personal Ledger account Number, is issued to a new applicant from the waiting list. PLA number (slot number) to a beneficiary is allotted against the slot available under a particular pension scheme.

Analysis of data dump revealed that:

- PLA number could not be used to ascertain uniqueness of a beneficiary; rather it only uniquely identifies pension slot.
- Analysis of temporarily suppression cases available in the data dump showed that there were 4403 cases[8] (out of 2.24 lakh cases suppressed) of duplicate pensioners who were reported by the field functionaries to be occupying more than one slot / PLA number. In these cases, double pension was allotted to these beneficiaries.

Unique ID: A unique ID is allotted to the applicants of social security pension schemes and it is unique for every applicant. Analysis of unique ID revealed that:

- Unique ID was being generated (system generated) in the e-Kalyan software at the time of data entry for each application which cannot be repeated for other applications.
- The unique ID was not helpful in detecting duplicate applicants/ beneficiaries as a new unique ID can be allotted to an applicant, even if details of beneficiary existed in the system and they were entered again (in cases where multiple application were received from the same person).

Thus, due to lack of validation controls in the e-Kalyan software unique ID could not be used to weed out duplicate beneficiaries.

Detection of duplicate data: Inbuilt checks (in the form of pop up or suggestions / notification) to detect duplicate data entry against name and other details of beneficiary had not been provided to avoid duplicate sanction of pension in the client server version of the e-Kalyan. This irregularity is persisting in the web-based e-Kalyan software.

Thus, functionalities to check / detect duplicate entry of applicants at the time of data entry were not provided in the e-Kalyan software.

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[8] Bilaspur: 561; Chamba: 222; Hamirpur: 64; Kangra: 1760; Kinnaur: 23; Kullu: 242; L&S: 10; Mandi: 480; Shimla: 608; Sirmaur: 227; Solan: 03; and Una: 203

Above analysis showed that sufficient validation checks / controls were not available in the e-Kalyan software.

In the exit conference, the Department stated that possibility to link PLA with Aadhar number will be explored and necessary validation checks would be enabled to stop this in future.

5.2 Scrutiny and processing of applications

Applications received from the gram panchayats / municipalities are scrutinized and verified by the departmental functionaries (TWO/DWO) and after completion/ verification the beneficiary details are entered in the e-Kalyan software for further processing.

5.2.1 Scrutiny of applications

Para 8 (7) of the HPSSP Rules 2010 provides that the concerned TWOs after verification of correctness of particulars furnished by the applicant will forward application to DWOs concerned alongwith their verification report and other prescribed documents such as copy of pariwar register, BPL list, GP resolution, eligibility certificate (death/ disability/ divorce/ *ekal nari* / income), etc. The DWOs shall re-verify eligibility of applicant and return incomplete applications to TWOs concerned.

i. Audit scrutinized 1175 application forms (selected randomly) received by the four selected DWOs pertaining to 2017-21. In 204 cases[9] (17 *per cent*), incomplete application forms without obtaining requisite documents (copy of *pariwar* register / GP resolution / ration card/ death certificate of husband / disability certificate) were processed by the DWOs which indicates that these applications were processed without basic record.

   DWO Mandi stated that format for availing benefits includes all essential information required as per schemes. Other test checked DWOs admitted the facts and stated that cases would be looked into. The fact however remains that departmental authorities were not in position to verify the applications in the absence of basic record indicating that scrutiny and verification of applications was not being done as per rules / guidelines

ii. **Variation in age of beneficiaries** - Panchayat records pertaining to 9196 beneficiaries of six selected schemes in 59 test-checked GPs were compared with details entered in e-Kalyan and it was observed that –

   - There were cases of variation in age of 776 beneficiaries[10] (cases with difference of more than one year were considered).
     - Of these cases, 294 were with variation[11] where age in the e-Kalyan software was shown less, as compared with original record at the GP level.

[9] Kinnaur: 40 / 240; Mandi: 39 / 469: Shimla: 43 / 200; and Solan: 82 / 266
[10] Kinnaur: 135; Mandi: 343; Shimla: 159; and Solan: 139
[11] Kinnaur: 38; Mandi: 153; Shimla: 52; and Solan: 51

- Remaining 482 cases were with variation[12] where age in the e-Kalyan software was shown more, as compared with original record at the GP level.

Variation in age / data of beneficiaries in the database of e-Kalyan and as per record at GP level is indicative of lack of scrutiny of application forms and lack of verification by the departmental functionaries.

iii. **Discrepancies in data fed in the e-Kalyan software**

Audit compared information provided in 173 applications forms (selected randomly[13]) with the data entered in the e-Kalyan software. Discrepancies were noticed in 129 (75 *per cent*) cases as detailed below:

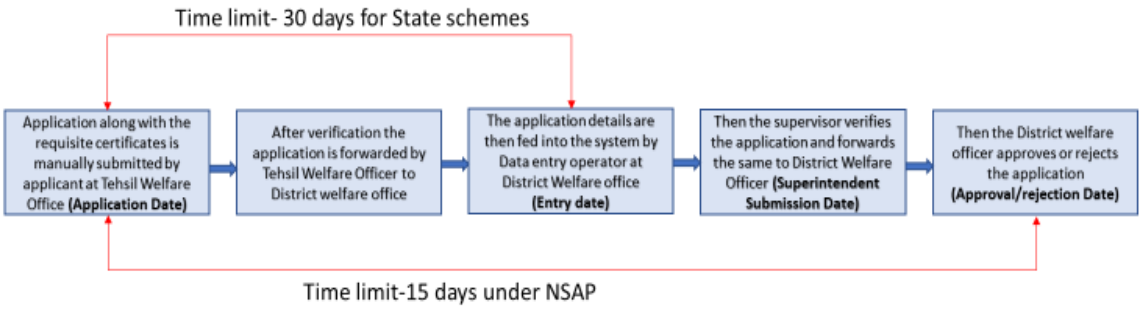
- In 22 cases account number furnished in application form by the beneficiary was not matching with data fed in e-Kalyan software.
- In 19 cases variation in date of birth was noticed as per information supplied in application form and as per data entered in e-Kalyan.
- In 88 cases information regarding number of children of the applicant as per application form was incorrectly entered in the e-Kalyan software.

This was indicative of wrong data entry in the e-kalyan software and thus data may not be reliable.

In the exit conference, the Department stated that they would depute officials who will be tasked with uploading the documents attached with application forms and the possibility of providing interface to beneficiaries for filling the form online would be explored.

5.2.2 Processing and approval of applications

Para 8(4) of HPSSP Rules 2010 stipulates that it is responsibility of the TWOs concerned to verify the application of the beneficiaries approved by gram sabha within one month and send the same alongwith verification report to the DWO. Further, Para 8(6) stipulates that the concerned TWOs would prepare a category wise (for Old age, widow/single nari, disabled, etc.) register of applications received serially as per date of receipt. Information to the beneficiary and the GP concerned is to be conveyed in the form of sanction order regarding approval / sanction of pension. The GPs concerned are required to display list of beneficiaries publicly. Verification process is illustrated below:



12 Kinnaur: 97; Mandi: 190; Shimla: 107; and Solan: 88

13 Due to maintenance of record in haphazard manner in the field offices of the Department

Scrutiny of manual record of the selected TWOs / DWOs and analysis of data dump for the entire State showed that:

- Processing by TWOs –
    - Register containing category-wise information of applicants is not being maintained in the format provided under the rules. Date of receipt of application, name, and date of birth of applicant, name of GPs/ MCs, resolution number/ date, date of application forwarding to the DWO and date of informing GPs of approval of pension had not been recorded for a large proportion of applications in the test-checked TWOs. In these cases, Audit could not ascertain time taken for verification of applications by the TWOs concerned.
    - In six out of 11 TWOs, Audit randomly test-checked details of receipt of 837 applications received during April 2014 and June 2020 from the dispatch register where details of receipt and dispatch of application to DWOs after TWOs verification was available and noticed that there was delay (beyond one month) ranging between 34 days and more than one year in processing of 126 applications[14] (15 *per cent*).
    - Analysis of data dump showed that 161397 cases[15] out of 371723 under State pension schemes and 38726 cases[16] out of 83343 under NSAP schemes had not been verified (gap between application date and entry date on e-Kalyan) within stipulated period of one month and two weeks respectively.
- Processing / Approval by DWO –
    - No timeframe for approval of pension cases by the DWOs after receipt from the TWOs had been prescribed in the rules.
    - Time taken for approval of cases after receipt of applications by the DWOs was found more than one month (gap between entry date and approval date) in 33532 cases[17] out of 83343 under NSAP schemes and 146075 cases[18] out of 371723 under State schemes as per data dump.
    - It was further noticed that none of the test checked DWOs were conveying approval/ rejection to the beneficiaries in any form to the beneficiary or GP concerned. In the absence of any communication from the Department, the beneficiaries were not aware about the status of their application and GPs were not able to display the list of approved beneficiaries publicly.

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14 Nichar at Bhabanagar: 39 / 280 and Sundernagar: 87 / 557

15 Bilaspur: 3897; Chamba: 6409; Hamirpur: 9950; Kangra: 20679; Kinnaur: 2596; Kullu: 21683; L&S: 911; Mandi: 23945; Shimla: 28800; Sirmaur: 10595; Solan: 17131; and Una: 14801

16 Bilaspur: 1159; Chamba: 5222; Hamirpur: 4232; Kangra: 4165; Kinnaur: 320; Kullu: 1628; L&S: 170; Mandi: 2629; Shimla: 9657; Sirmaur: 2582; Solan: 3213; and Una: 3749

17 Bilaspur: 2250; Chamba: 4007; Hamirpur: 1428; Kangra: 11578; Kinnaur: 106; Kullu: 644; L&S: 13; Mandi: 3502; Shimla: 3654; Sirmaur: 1049; Solan: 2495; and Una: 2806

18 Bilaspur: 18476; Chamba: 8226; Hamirpur: 3857; Kangra: 39109; Kinnaur: 1568; Kullu: 9734; L&S: 155; Mandi: 26703; Shimla: 12301; Sirmaur: 9941; Solan: 6156; and Una: 9849

This indicated non-adherence to rules by the departmental authorities resulting in delay in approval of social security pension to the intended beneficiaries. There was lack of transparency in communication about beneficiary application status.

The concerned DWOs attributed delay in processing of applications to shortage of staff in clerical cadre while test-checked Panchayat Secretaries confirmed that intimation regarding rejection or approval of application to a beneficiary was not being shared by the Department.

In the exit conference, the Department stated that the matter will be looked into and the department has also initiated Social Audit at the Panchayat levels.

5.3 Selection of beneficiaries

The beneficiaries are identified by the GPs / municipalities in gram / ward sabha meetings and applications of the prospective beneficiaries are sent to the Department for further processing. The TWOs are required to verify the age from record (copy of *pariwar* register, etc.) of GP or urban local body.

Audit test-checked record related to beneficiaries of social security pension schemes viz. pariwar register, death register, etc. in 59 GPs of 11 test-checked TWOs and compared the basic record at GP level with that entered in the e-Kalyan software. In addition, analysis of data dump was carried out and queries were run on web-based e-Kalyan to ascertain selection of beneficiaries as per eligibility criterion. It was observed that validation controls in respect of various scheme related guidelines were not present in the e-Kalyan software. Audit findings in this regard are detailed in succeeding paragraphs.

5.3.1 Old age pension and IGNOAP schemes

Selection of underage beneficiaries: As per Himachal Pradesh Social Security Pension Rules, 2010 and NSAP guidelines, 2014 assistance under old age pension and IGNOAPS schemes is admissible to persons aged 60 years and above.

Analysis of data revealed that:

- 210 beneficiaries[19] out of total 0.98 lakh active beneficiaries under IGNOAP as of December 2020 were below the age of 60 years.
- 365 beneficiaries[20] out of total 2.63 lakh active beneficiaries under old age pension scheme as of December 2020 were below the age of 60 years.

Running queries on web-based e-Kalyan in respect of four test-checked districts revealed that–

- 117 (Mandi: 88 and Shimla: 29) beneficiaries under IGNOAPS in two test checked districts were below 60 years in violation of scheme guidelines, as of March 2021.
- Out of 90,467 beneficiaries, 298 beneficiaries (Mandi: 283 and Shimla: 15) under old age pension schemes in two test checked districts were below 60 years, in contravention of Himachal Pradesh Social Security Pension Rules, 2010, as of March 2021.

[19] Bilaspur: 02; Chamba: 08; Hamirpur: 16; Kangra: 37; Kullu: 14; Mandi: 92; Shimla: 30; Sirmaur: 09; and Una: 02

[20] Bilaspur: 06; Chamba: 02; Hamirpur: 22; Kangra: 15; Kullu: 07; Mandi: 289; Shimla: 15; Sirmaur: 02; Solan: 01; and Una: 06

Above indicated that even the web-based software was not designed to eliminate the existing irregularities and ineligible beneficiaries continued to get pension in violation of scheme guidelines / rules.

In this regard, manual examination of records of 7996 beneficiaries pertaining to IGNOAP and old age pension schemes in 59 selected GPs showed that six out of aforementioned beneficiaries[21] in selected GPs, were below 60 years as per basic record though it was shown more than 60 in e-Kalyan. This indicated deficiency in manual scrutiny of applications.

In addition to the above, manual examination further revealed that 57 other beneficiaries were below 60 years as per basic record at GP level as of March 2021; however, in the e-Kalyan software, their age was shown as above 60 years. This indicated either manual error at the time of data entry or deliberate wrong entry into the e-Kalyan software to give benefit to ineligible applicants. Thus, there is no integrity of data and selection of beneficiaries based on this data may lead to irregular sanction of pension.

It was noticed that pension to above mentioned 63 beneficiaries was being paid for periods ranging between six months to 11 years. An excess payment of ₹ 55.21 lakh[22] had been paid to these beneficiaries upto March 2021.

In Mandi district, during field audit it was observed that an 18 year old beneficiary was selected under old age pension in 2009 due to incorrect entry of his date of birth (1930 instead of 1991). The beneficiary himself requested for suppression of pension in November 2020, which was effected in January 2021 which indicated lack of scrutiny and monitoring on the part of the department. Pension of ₹ 1.08 lakh was disbursed to the beneficiary till December 2020.

TWOs concerned stated that due to shortage of staff and non-availability of automatic verification of panchayat record, these cases may have happened, however, corrective action in this regard would be taken. Further earnest efforts to detect such cases were being made. Details regarding date of birth were entered as per data supplied by the GPs concerned in the absence of copy of pariwar register. Replies are not acceptable as the onus of completion of all codal formalities and its verification rests with the departmental authorities. The DWOs / TWOs had not checked the eligibility of applicants as per panchayat record, resulting in selection of ineligible beneficiaries.

In the exit conference, the Department stated that it could be due to wrong entry of data of age at the time of approval, which will be rectified subsequently.

5.3.2 Widow / divorced / single pension and IGNWP schemes

IGNWPS to underage beneficiaries: NSAP guidelines provide for social security pension under IGNWPS to beneficiaries above 40 years.

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21 Only six beneficiaries were overlapping with data dump analysis. This is due to reducing sample size as audit had checked record in 59 GPs only as compared to whole State. Further audit had also observed data variation as per e-Kalyan and GP record as also discussed in Para 5.2.1 (ii)

22 Kinnaur: ₹ 3.32 lakh (06); Mandi: ₹ 19.10 lakh (21); Shimla: ₹ 30.51 lakh (30); and Solan: ₹ 2.28 lakh (06)

Scrutiny of data dump revealed seven cases in Mandi district (out of 23294 active beneficiaries in the State) of selection of underage beneficiaries under IGNWPS. These seven beneficiaries were also captured under IGNWPS in web-based e-Kalyan software, which indicated that benefits were still being given to ineligible beneficiaries as on date of Audit.

Widow pension to male beneficiaries: As per para 4(3) of Himachal Pradesh Social Security Pension Rules, 2010, widow pension is admissible only to female beneficiaries.

Scrutiny of data dump revealed eight cases (Mandi: 06 & Shimla: 02) out of 92252 active beneficiaries in the State where male beneficiaries under widow pension scheme were selected. Out of these, four beneficiaries were also captured under IGNWPS in web-based e-Kalyan software, in four-test checked districts which indicated that benefits were still being given to ineligible beneficiaries as on date of Audit.

Ineligible *ekal nari* beneficiaries: As per Himachal Pradesh Social Security Pension Rules, 2010 under *ekal nari* (single women) category, the female beneficiary should be above the age of 45 years.

Analysis of data dump revealed 48 cases[23] (out of 1489 active *ekal naris* in the State) in nine districts where *ekal naris* below the age of 45 years were selected.

Of these 48 beneficiaries, 30 (Mandi: 21, Shimla: 08 and Solan: 01) in test checked districts were also captured as *ekal nari* in web-based e-Kalyan software which indicated that benefits were still being given to ineligible beneficiaries as on date of Audit. An amount of ₹ 19.83 lakh (Mandi: ₹ 15.55 lakh, Shimla: ₹ 3.94 lakh and Solan: ₹ 0.34 lakh) had been paid to these beneficiaries between April 2009 and March 2021.

Physical record (applications) of above-mentioned cases was sought (January 2022) from the departmental authorities concerned for scrutiny with data fed into the system, however, the same had not been supplied as of April 2022.

In the exit conference, the Department assured that suitable steps would be taken for recovery of the amount paid to ineligible beneficiaries.

5.3.3 Disability relief allowance and IGNDP schemes

Disability relief allowance: As per para 4(2) of Himachal Pradesh Social Security Pension Rules, 2010 Disability Relief Allowance (DRA) is admissible to persons with 40 *per cent* and above disability.

- Analysis of data dump revealed selection of 21 beneficiaries (Chamba: 12; Kangra: 01; Mandi: 05; and Una: 03) out of 60379 active beneficiaries under DRA in the State where disability percentage captured was below 40 *per cent,* which was against scheme guidelines.
    - Five out of the aforementioned beneficiaries in Mandi district were also captured under Disability Relief Allowance scheme with disability below 40 *per cent* in web-based e-Kalyan software which indicated that benefits were still being given to ineligible beneficiaries as on date of Audit.

[23] Bilaspur: 01; Hamirpur: 01; Kangra: 17; Kullu: 02; Mandi: 21; Shimla: 02; Sirmaur: 01; Solan: 02; and Una: 01

IGNDPS: NSAP guidelines provide for social security allowance under IGNDPS to beneficiaries above 18 years and disability above 80 *per cent*.

- Analysis of data dump revealed five cases (Kangra: 02 and Mandi: 03) out of 1018 active beneficiaries under IGNDPS in the State with disability below 80 *per cent*.
  - Four out of the aforementioned beneficiaries in Mandi district were also captured under IGNDPS with disability below 80 *per cent* in web-based e-Kalyan software which indicated that benefits were still being given to ineligible beneficiaries.
- Data dump analysis revealed selection of one beneficiary in Mandi district out of 1018 active beneficiaries in the State below the age of 18 years.
  - The beneficiary was also captured under IGNDPS with age below 18 years in web-based e-Kalyan software which indicated that benefits were still being given to above mentioned ineligible beneficiary.

Above cases of ineligible selection of beneficiaries in contravention of guidelines and rules are indicative of lack of scrutiny by the departmental authorities and non-designing of e-Kalyan software as per guidelines / rules. Further, even the web-based e-Kalyan software failed in detection of ineligible beneficiaries due to lack of validation checks indicating lapses in user testing before the web-based software was made operational.

While admitting the facts the DWOs concerned stated that feeding in the software is done only for three categories viz. old age, widow / single / divorced and disabled at the time of entry. Thereafter sanction of pension under particular scheme is automatic. Replies are indicative of the fact that design of the e-Kalyan software is not in consonance with guidelines / rules.

In the exit conference, the Department assured that the amount already paid to ineligible persons would be recovered.

5.3.4 Inadequate validation controls in respect of Scheme guidelines

It was observed that the validation controls viz. eligibility age of beneficiary, selection of only BPL persons in NSAP schemes were not present as discussed in succeeding paragraphs: .

(A) ***Selection of Non-BPLs under NSAP scheme:*** When the applicants are moved in the e-Kalyan software from waiting list to the active pensioner list, the software automatically allots them under either the NSAP or State scheme of the respective category, depending on where the slot is vacant. However, during such allotment, the e-Kalyan system does not validate whether the applicants meet the eligibility criteria for the respective scheme.

Below Poverty Line beneficiaries are to be selected under NSAP schemes. Analysis of data dump revealed selection of 28,419 non-BPL beneficiaries[24] out of 1.22 lakh active beneficiaries under NSAP schemes, in violation of guidelines. In the four test checked districts 9575 beneficiaries[25] (30 *per cent*) out of 32298 under IGNOAPS (in web based e-Kalyan) did not belong to BPL category.

[24] Bilaspur: 1795; Chamba: 1011; Hamirpur: 1925; Kangra: 8959; Kinnaur: 166; Kullu: 1493; L&S: 44; Mandi: 2932; Shimla: 5940; Sirmaur: 1345; Solan: 912; and Una: 1897

[25] Kinnaur: 149, Mandi: 2854, Shimla: 5683; and Solan: 889

This indicated that the e-Kalyan software had not been designed to ensure categorization of applicants as per eligibility and lack of scrutiny on the part of departmental authorities.

Concerned TWOs stated that selection of ineligible beneficiaries was due to negligence on the part of the GPs concerned. Selection under NSAP or State schemes was done in the e-Kalyan automatically based upon data entered by the departmental authorities in three categories (old age, widow and disabled) only. The replies are indicative of lack of monitoring and co-ordination by the departmental authorities and non-designing of the e-Kalyan software as per prevailing rules.

(B) *Inclusion of ineligible beneficiaries*: As per State Government notification (April 2014), for availing benefits of the social security pension schemes, family income of the beneficiary (except for 70 years and above or with disability 70 *per cent* and above) should not be more than ₹ 35000 per annum from all sources (excluding income under MGNREGA[26]).

Analysis of data dump revealed 1286 cases[27] in nine out of 12 districts where family income of the beneficiary (less than 70 years and less than 70 *per cent* disability) was more than ₹ 35000 per annum. This indicated sanction of pension to ineligible beneficiaries.

5.4 Disbursement of Pension

Pension is credited into postal/ bank accounts of the beneficiaries. MoU with the postal authority had been entered into (June 2017) by the Department for:

- Smooth disbursal of pension in the accounts of the beneficiaries,
- Doorstep delivery of pension to above 80 years and above 70 *per cent* disabled beneficiaries,
- Intimation of beneficiaries becoming ineligible due to death / remarriage, etc.,
- Service charges at the rate of 1.5 *per cent* of the pension disbursed is paid to the postal authority.

No such arrangement had been made with the banking system.

An amount of ₹ 1894.29 crore had been disbursed to the postal department and ₹ 423.04 crore through banks during January 2018 to March 2021. Audit findings relating to disbursement of pension are detailed below:

5.4.1 (i) Duplicate disbursement of pension of ₹ 47.24 lakh

In the absence of Aadhar linking and other validation checks, Audit analyzed bank / postal account numbers in web-based e-Kalyan with a view to detect duplicate beneficiaries. Analysis revealed 248 cases (Mandi: 178, Shimla: 56 and Solan: 14) of duplicate bank / postal account numbers linked with 124 beneficiaries out of 206115 beneficiaries of selected pension schemes in the four test-checked districts.

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26 Mahatma Gandhi National. Rural Employment Guarantee Act, 2005

27 Bilaspur: 40; Chamba: 39; Hamirpur: 24; Kinnaur: 84; Kullu: 35; Mandi: 120; Shimla: 07; Sirmaur: 934; and Solan: 03

Detailed analysis of these 248 cases revealed the following[28]:

- 118 cases (Mandi: 84, Shimla: 24 and Solan: 10) were found duplicate with same / similar name and details; in which pension was being disbursed in 59 savings accounts (same account number in two cases each). An amount of ₹ 14.59 lakh (Mandi: ₹ 13.31 lakh, Shimla: ₹ 0.90 lakh and Solan: ₹ 0.38 lakh) had been paid in addition to eligible amount to these beneficiaries during overlapping[29] period in which double pension was credited into their accounts (July 2016 to March 2021).
- 130 cases (Mandi: 94, Shimla: 32 and Solan: 04) were found with different details but same savings account numbers. Pension was being disbursed in 65 savings accounts (same account number in two cases each). Thus, double benefit to one person was paid and no benefit to the other were given. An amount of ₹ 32.65 lakh (Mandi: ₹ 27.63 lakh, Shimla: ₹ 4.82 lakh and Solan: ₹ 0.20 lakh) had been paid in excess to these beneficiaries during overlapping period in which double pension was credited into their accounts (July 2009 to March 2021).

Above cases of duplicate bank / post office savings account numbers were indicative of lack of scrutiny of applications by the departmental authorities, lack of validation checks/ automatic checks in the e-Kalyan software, and lack of co-ordination between the Department with the postal authorities and gram panchayats concerned.

Above cases are those where same savings account numbers had been used. In the absence of any unique number for identification of beneficiaries (Para 5.1), chances of duplicate beneficiaries with different savings account numbers cannot be ruled out.

Above discrepancies could have been avoided had Aadhar number been used for unique identification of beneficiaries.

While admitting the facts the DWOs stated that due to lack of validation checks in the e-Kalyan software, shortage of staff and huge number of cases, these cases remained undetected despite scrutiny by the Department. It was further stated that these cases would be scrutinized, and double payment would be recovered and deposited with the actual beneficiaries. Replies are not acceptable as the departmental authorities failed in detecting duplicate payment cases and e-Kalyan software had not been designed to detect and weed out duplicate cases.

In the exit conference, the Department assured that excess amount paid to the beneficiaries would be recovered.

5.4.1 (ii) Disbursement of pension to multiple beneficiaries in same savings account

As per para B(a)(i) of the MoU, the postal Department on receipt of beneficiary details from the Department shall open savings bank account in respect of each beneficiary.

In the web-based e-Kalyan it was, however, observed that in 118 cases (Mandi: 88, Shimla: 12 and Solan: 18) pension was disbursed to husband and wife or father and son

[28] Payment made to the beneficiary added / linked to the account number later had been calculated for overlapping period for calculation of excess payment as per beneficiary details extracted from the web-based e-Kalyan software

[29] If one person is getting pension from 2010 and other is getting from 2015 in the same account, then overlapping period is from 2015 to 2020, for which amount has been calculated only for the person getting lesser benefits during this period

in the same savings account. Pension was being disbursed in 59 savings accounts (same account number in two cases each). Further, postal authorities may not be in position to inform the department about any one out of the two becoming ineligible, as money can continue to be drawn by the other beneficiary. Also, the postal and Departmental authorities failed in fulfilling its commitments towards opening of savings account for each beneficiary as per the ibid provisions of the MoU.

5.4.2 Non-delivery of doorstep benefits to eligible beneficiaries

For doorstep delivery to the eligible beneficiaries, the Department of Posts was to provide necessary facilities for making payment at doorsteps. In the test-checked districts, 54430 beneficiaries[30] were eligible for doorstep delivery of pension benefits.

Scrutiny of record of the selected DWOs showed that –

- Details regarding number of beneficiaries to whom pension was delivered at doorstep had not been shared by the postal authorities with the Department, in the absence of which extent of doorstep disbursement could not be ascertained by the Department.
- In the beneficiary survey conducted by Audit, 112 (82 *per cent*) out of 137 beneficiaries eligible for doorstep delivery reported that they were not receiving pension at doorstep.
- Records at the DWO level showed that there were letters of complaint from the beneficiaries regarding non-delivery of pension at doorstep.

The above points indicated that payment of pension at doorstep of the beneficiaries aged 80 years and above and with 70 *per cent* and above disability was not being provided to all the eligible beneficiaries by the postal authorities. It was further observed that the Department had not undertaken any correspondence with the postal authorities to ensure adherence to the provisions of the MoU in this regard.

The DWOs concerned accepted the facts and stated (May 2021) that postal authorities had been requested time and again for ensuring doorstep delivery to the intended beneficiaries and supply such detail to the Department. However, neither was any record of correspondence observed during audit, nor was the same furnished by the DWOs to substantiate the contention.

In the exit conference, it was stated that the matter will be looked into and suitable action will be taken.

5.4.3 Usage of money order mode for pension disbursement

Instructions issued (July 2017) by the Directorate provides that the DWOs shall credit pension only in the savings postal/ bank accounts of the beneficiaries. Further, as per MoU with Postal Department, on receipt of beneficiary data, the Post Office shall facilitate beneficiaries to open savings postal account.

Analysis of data dump revealed 17371 transactions[31] through money orders (out of total 41.47 lakh transactions) during 2018-21. Such transactions were maximum in district

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30 Kinnaur: 1803; Mandi: 28965; Shimla: 16464; and Solan: 7198

31 Bilaspur: 91; Chamba: 3264; Kangra: 7720; Kinnaur: 424; Kullu: 193; L&S: 77; Mandi: 2989; Shimla: 1915; Sirmaur: 526; Solan: 23; and Una: 149

Kangra (7720). Age-wise analysis of transactions through money orders during 2018-20 is given below:

Year	2018	2019	2020
No. of money order transactions	14781	2144	446

Thus, a small percentage (0.4 *per cent*) was still being undertaken through money orders entailing the risk of human interference in the process of pension disbursement. The decreasing trend of money order transactions is indicative of the improvement in disbursement of pension in savings accounts of the beneficiaries, by the Department.

DWOs accepted the facts and stated that pension of those beneficiaries whose savings account numbers were not fed in the e-Kalyan software had been sent through money orders.

5.4.4 Pension disbursement status

Details in respect of pension amount disbursed under various schemes and pension amount sent for disbursement to the individuals are available in the e-Kalyan. Although, status of pension sent for disbursal to an individual is available under individual query, status of actual disbursement is not available. Provision for entering such details is not available in the web-based e-Kalyan software. This may be attributed to lack of integration of e-Kalyan with the post office / banks module for real time disbursement status.

It was further observed that post office / banks share detail of pensioners to whom amount could not be transferred, and detail of successful transactions is not being shared. In the absence of transaction IDs and acknowledgement of money orders for successful transactions, assurance regarding successful payments was not available with the Department. Department should ensure report in respect of successful transaction also alongwith transaction IDs and such details should be automatically pushed into the e-Kalyan software.

5.5 Confirmation of existing beneficiaries

As per Para 3.1.2 of the NSAP guidelines, States shall constitute Special Verification Teams[32] to confirm existing beneficiaries. Para 13 of the HPSSP Rules, 2010 stipulates that Gram Sabha would identify and report ineligible beneficiaries to DWOs who would stop the pension temporarily. The status of the beneficiaries would be verified by the TWO concerned within one month and report on the same is to be finalized by DWO.

5.5.1 Delay in verification of ineligible beneficiaries

Scrutiny of records and analysis of data dump showed that –

- The Department had not constituted any Special Verification Teams to confirm the existing beneficiaries. In the test checked districts, confirmation of existing beneficiaries was being done by the TWOs concerned.
- The data dump contained 2211 cases[33] where pension was temporarily suppressed (out of total suppression of 2.24 lakh cases) with reason "expired" but revoked subsequently (2139 cases revoked within one year and 72 cases revoked after more

[32] Authorised officer of the department, representatives of locally active NGOs, etc.

[33] Bilaspur: 56; Chamba: 260; Hamirpur: 178; Kangra: 100; Kinnaur: 05; Kullu: 49; L&S: 18; Mandi:716; Shimla: 265; Sirmaur: 246; Solan: 31; and Una: 287

than one year). This had resulted in non-receipt of pension by the beneficiaries during the intervening period.

- The data dump also contained 3041 cases[34] (out of total suppression of 2.24 lakh cases) where pension was temporarily suppressed with reason 'under enquiry'. Of these cases:
    - 571 cases were revoked in 11 districts. Out of these, 228 cases were revoked after more than one year.
    - In 2470 cases revocation period / year had not been mentioned which indicated that either these cases were lying pending for verification or entries had not been updated in the software.

The above findings indicated that the TWOs / DWOs were taking inordinately long time for verification of suppression cases, resulting not only in denial of benefits to genuine beneficiaries but also in delay in sanction of benefits to other prospective beneficiaries in the waiting list.

While confirming the facts the DWOs concerned stated that verification of beneficiaries had been done by the TWOs concerned with the help of GP representatives. The fact however remains that confirmation was not done as per guidelines and there was delay in confirmation of beneficiaries which had resulted in suppression of eligible beneficiaries for prolonged periods.

5.5.2 Disbursement of pension to expired beneficiaries resulting in irregular payment of ₹ 60.73 lakh

Audit compared the list of active beneficiaries on the e-Kalyan software with the records of death cases in the GPs concerned. Out of 9196 beneficiaries pertaining to selected pension schemes in the 59 test-checked GPs, Audit found 255 cases where the beneficiary had expired since three months to five years. However, payment of pension amount continued to be made into the accounts of these expired beneficiaries - an amount of ₹ 60.73 lakh[35] had been paid to these expired beneficiaries during the period after expiry upto March 2021. This indicated lack of coordination and verification by the departmental authorities.

TWOs concerned stated that efforts for detection of ineligible beneficiaries had been made by the Department. Further as per MoU postal authorities were required to intimate about ineligibility of the beneficiaries and matter had been taken up with them. The fact however remains that cases of payment to expired beneficiaries' accounts indicated that the verification / confirmation mechanism was not working properly.

5.5.3 Information regarding remarriage, employment, and life certificate

As per Para 15(3) of HPSSP Rules, 2010 widow/ divorced/ *ekal nari* beneficiaries are to submit certificate regarding non-remarriage from concerned GPs to the Department before 10th April of every financial year. Further as per MoU, the postal Department will also provide information regarding remarriage of widow and life certificate of the

[34] Bilaspur: 18; Chamba: 13; Hamirpur: 114; Kangra: 593; Kinnaur: 08; L&S: 48; Mandi: 445; Shimla: 1245; Sirmaur: 504; and Una: 53

[35] Kinnaur: ₹ 0.70 lakh (06); Mandi: ₹ 21.78 lakh (86); Shimla: ₹ 32.45 lakh (131); and Solan: ₹ 5.80 lakh (32)

beneficiaries. Further, GPs are also required to send information regarding death of pensioner or beneficiaries becoming ineligible to the TWO concerned promptly as per rules, so that pension could be stopped and substitution may be effected. Postal authorities are also required to send such information to the Department immediately as per MoU.

Scrutiny of records of the four selected DWOs showed the following –

- The required non-remarriage certificate from the concerned widow / divorced / *ekal nari* beneficiaries had not been obtained during 2017-21.
- Life certificate of beneficiaries through postal department was being obtained only in Mandi district, though not regularly. No information from the postal department regarding life certificate of beneficiaries was being received in the other three test-checked districts.
- GPs were also not sending the requisite information regarding expiry / ineligibility of beneficiaries to the departmental authorities. This may be attributed to non-sharing of sanction order or pensioners' list by the Department with the GPs.
- Test check of records of DWO, Solan showed that due to delay in reporting of change in eligibility status by the GPs / postal authorities, there was delay in suppression of benefits to 20 pensioners who were employed or taking pension benefits from other sources and five re-married beneficiaries, ranging between nine months and 13 years from the date of employment or re-marriage. Delay in suppression of these cases had resulted in undue benefit of ₹ 3.62 lakh to the beneficiaries concerned and blocking of pension slot for such period to other persons in waiting list.

The concerned DWOs confirmed the facts and stated that due to inadequate staff requisite information / certificates could not be obtained. However, report in respect of expired beneficiaries was being obtained from the postal authorities and other information / certificates would be ensured in future. The reply is not acceptable as rules were not complied with to ensure payment of pension to eligible beneficiaries only.

5.5.4 Inspection of beneficiaries

As per Para 15(1) of Himachal Pradesh Social Security Pension Rules, 2010, the DWOs and TWOs concerned were required to inspect, the beneficiaries of social security pension schemes periodically about their eligibility. The DWOs and TWOs were to inspect 10 *per cent* and 25 *per cent* of the beneficiaries of the district/ tehsil respectively annually.

Test-checked DWOs and TWOs were required to conduct 20692 and 26249 inspections during 2019-20, as per rules *ibid*. Scrutiny however revealed that record related to inspections conducted by the selected DWOs and TWOs had not been maintained. In the absence of any reporting mechanism of inspections by DWO / TWO, audit could not ascertain that inspections had been carried out by the departmental authorities and its outcomes, if inspections were carried out.

Concerned departmental authorities stated that requisite inspections could not be carried out due to shortage of staff. It was further stated that general verification of the beneficiaries was done during field visit of GPs however record in this regard had not been maintained. Record maintenance in this regard would be ensured in future.

Summary–

- *Social security pension schemes have not been notified under section 7 of the Aadhar Act, 2016 for use of Aadhar number as unique identification and to weed out duplicate beneficiaries.*
- *Functionalities to check / detect duplicate entry were not enabled / provided in the e-Kalyan software.*
- *Instances of incomplete application forms without requisite certificates, and delay in processing of applications and verification of beneficiaries were noticed in test checked DWOs / TWOs.*
- *Analysis of e-Kalyan software revealed irregularities in selection of beneficiaries and duplicate / excess payment of ₹ 47.24 lakh indicating lack of monitoring by the departmental authorities.*
- *Cross verification of pensioners' record in e-Kalyan software with basic record at panchayat level in 59 GPs revealed cases of variation in age of 776 beneficiaries, selection of 63 underage beneficiaries under IGNOAP and old age pension schemes resulting in irregular payment of ₹ 55.21 lakh and disbursement of pension to 255 expired beneficiaries resulting in overpayment of ₹ 60.73 lakh.*
- *There were deficiencies in payment of pension through department of posts such as non-delivery of doorsteps benefits to eligible beneficiaries, non-obtaining of required certificates, and usage of money order mode for payment of pension.*
- *There was lack of co-ordination between the Department, postal authorities and GPs resulting in non-sharing of information about beneficiaries rendering ineligible under various Social Security Pension Schemes.*

Recommendations - The State Government may consider:

- *Use of unique identification (like Aadhar number or bank/ postal account number) linked to beneficiary to weed out duplicate cases.*
- *Fixing accountability of the functionaries responsible for incorrect/overpayment of benefits and recover the amount paid to the ineligible beneficiaries.*
- *Involvement of Common Service Centres in application process of social security pension schemes.*
- *Processing and verification of pension applications in a time bound manner.*
- *Robust mechanism to verify eligibility of beneficiaries as per records at panchayat level to avoid payment of benefits to ineligible beneficiaries.*
- *The deficiencies observed during audit may be reviewed and necessary controls be put in place to ensure seamless delivery of benefits to eligible beneficiaries.*
- *Implementation of provisions of the MoU with the postal department about delivery of doorsteps benefits, undertaking field level enrolments, etc., scrupulously.*
- *Regular co-ordination of the Department with the postal and GP authorities for smooth implementation of the scheme.*

Chapter-VI
Analysis of Information Technology (IT) application

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Analysis of Information Technology (IT) application

e-Kalyan software was developed by National Informatics Center - Himachal Pradesh (NIC-HP) during 2006-08 for sanction and disbursement of social security pension applications and the software had been adopted by the Department since 2008.

Audit analyzed e-Kalyan software with a view to ascertain design sufficiency as per rules/ guidelines and efficient service delivery. Following observations were made:

6.1 System/ user manuals

As per para 2.6 of the e-Kalyan Project Management Plan, 2006 (PMP-2006), NIC-HP was to prepare Software Requirement System (SRS) within one month and Software Design Document (SDD) after the preparation of SRS within one month. Further, as per point 6.2 of the PMP-2006 relating to project deliverables, the software application was to be delivered along with the User manual (for departmental users) and System manual (for internal staff of NIC-HP).

Audit, however, noticed that SRS, SDD, user manual and system manual were not prepared by NIC-HP inspite of lapse of more than 13 years after implementation of Social Security Pension schemes through e-Kalyan software in 2008. In the absence of SRS and SDD there is lack of clarity of documented requirements of the Department for e-Kalyan software, issues in mapping of rules, the presence of bugs and porting of legacy data into e-Kalyan.

While admitting the facts, the Deputy Director (ESOMSA) stated (October 2020) that no separate SRS, SDD, User and System manual were prepared as no major difficulty was faced by the Department. The reply is not tenable, as in the absence of these, there were deficiencies noticed as pointed out in previous chapters and succeeding paras.

6.2 Accessibility to e-Kalyan

To ensure accountability and data authenticity, accessibility of e-Kalyan software should be with authorized persons only at various levels, to avoid unauthorized access and security breach. Analysis of data dump revealed the following:

Access of data by multiple users **-** Scrutiny of data dump revealed creation of 211 multiple[1] user IDs at various levels . Out of these, 141 user IDs (DWO: 21; Supervisor / Superintendent: 28; TWO: 09; and others: 83) were shown active in the data dump. As the access to system was only at district level, creation of IDs for TWOs was irregular which indicated that the software was being handled by unauthorized users.

Password policy – The purpose of a password policy is to establish a standard for creation of strong passwords, protection of those passwords, and frequency of change of the passwords. All user-level passwords should be changed periodically. Password should be enforced to be of a certain minimum length and comprising of mix of alphabets, numbers, and special characters.

[1] Bilaspur: 15; Chamba: 10; Hamirpur: 26; Kangra: 39; Kinnaur: 05; Kullu: 12; L&S: 04; Mandi: 26; Shimla: 27; Sirmaur: 22; Solan: 10; and Una: 15

Audit observed that password with a combination of upper/ lower case-numeric-special characters had not been made mandatory. It was further noticed that all the 211 passwords were stored without encryption in database which was fraught with risk of unauthorized access and security breach.

Storage of password without encryption might result in unauthorized access to user IDs and passwords and breach of security.

Login by different users from same PC / IP address - Scrutiny of data dump revealed use of different user logins from the same PC / IP address by different users in all districts. This indicated that the e-Kalyan software had been accessed by different users from same PC / IP while processing of pension applications, which was fraught with risk of unauthorized access of IDs / passwords.

As indicated in above, user IDs with different roles were used in same PC and IP address, which indicates sharing of user IDs/ passwords with different users. Use of multi factor authentication to lower such risks should have been considered.

6.3 Reliability of e-Kalyan database

Audit observations arising out of analysis of data dump related to reliability of e-Kalyan database are detailed below:

Manipulation of data / dates- Pension applications are sanctioned by the sanctioning authority as per Himachal Pradesh Social Security Pension Rules, 2010. Applications are scrutinised at various levels (DEO, Supervisor and DWO) to ascertain eligibility of the applicants. Process of sanctioning the applications is given below:

Analysis of data dump revealed mismatch in timelines in processing of applications (total 7.06 lakh applications) as detailed below:

Supervisor submission date before application date	Supervisor submission date before entry date	Supervisor submission date after final approval date
1961[2]	1143[3]	3843[4]

Pension disbursement start date had been captured before date of sanction of the pension in 1515 cases[5]. In addition to these, 50 cases[6] pertaining to eight districts, were captured where invalid pension start date (dates before start of pension schemes) was mentioned. This was indicative of either irregularity in approval of applications or incorrect feeding of these dates and lack of validation checks in the software.

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2 Mandi: 286; Sirmaur: 1629; Solan: 45 and Una: 01

3 Kangra: 54; L&S: 03; Mandi: 1084 and Una: 02

4 Mandi

5 Bilaspur: 23; Chamba: 05; Hamirpur: 68; Kangra: 558; Kinnaur: 07; Kullu: 17; L&S: 04; Mandi: 13; Shimla: 745; Sirmaur: 12; Solan: 21 and Una: 42

6 Bilaspur: 01; Hamirpur: 30; Kangra: 01; Kinnaur: 05; Kullu: 02; L&S: 03; Mandi: 01; and Shimla: 07

Above irregularities indicated that these dates were being fed manually / manipulated in the absence of validation checks.

***Pension sanction date and order number* -** Pension sanction date and order number after sanction of social security pension were to be entered in the respective fields of the e-Kalyan application.

Analysis of data dump revealed that pension sanction date and order number had not been entered / captured in the e-Kalyan application (either left blank or -) in case of 117786 beneficiaries[7] of eight districts which indicated failure of the department to either perform the necessary process of sanction or failure to feed the necessary details regarding the same.

***Incomplete credentials* -** Details of the beneficiaries *viz.* name and father's name are to be filled in the respective field.

Analysis of data dump revealed six cases where aforesaid mentioned fields were left blank, while in 104834 cases[8] either one of these fields was left blank or improperly entered (contained random values) out of total 7.06 lakh applications. This had resulted in processing of applications without complete details due to absence of validation checks as such name field could not be left blank.

***Applications rejected due to incorrect entries* -** At the time of data entry, correct credentials should be entered to avoid rejection of applications at later stage. Audit noticed that after data entry, editing tools for correction in detail of beneficiaries had not been made available to the officials of next levels.

Analysis of data dump revealed that in six districts 25 out of total 7.06 lakh applications[9] of social security pension were rejected due to incorrect feeding / entry. In the absence of editing tools for changes / correction of beneficiaries' credentials after data entry level, these applications were rejected by the DWOs concerned and processing of these applications had to be re-started.

6.4 Convergence with guidelines / rules

Selection of beneficiaries for sanction of pension from the waiting list is automatic. Design of the e-Kalyan software should be as per prevailing rules / guidelines. Observations with respect to design of e-Kalyan software as per guidelines / rules are detailed below:

Validation checks – Inbuilt validation check in the software for data were missing. This had resulted in selection of ineligible beneficiaries and double payment of pension under various schemes {Para 5.4.1(i)}. Further, option for editing details of a beneficiary after data entry are not available at subsequent levels. In case of errors noticed after data entry, details are required to be entered afresh, after rejecting the previous application. Different unique IDs are allotted in these cases.

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7 Chamba: 15759; Kinnaur: 01; Kullu: 13681; Mandi: 49545; Shimla: 21428; Sirmaur: 15020; Solan: 02 and Una: 2350

8 Bilaspur: 1565; Chamba: 1348; Hamirpur: 19223; Kangra: 977; Kinnaur: 2172; Kullu: 17991; L&S: 1228; Mandi: 42745; Shimla: 12510; Sirmaur: 2947; Solan: 2124; and Una: 04

9 Bilaspur: 02; Kangra: 02; Kullu: 01; Mandi: 15; Shimla: 01; and Solan: 04

Integration with other modules – Integration of the e-Kalyan with other existing modules *viz. e-pariwar* portal of panchayats and municipal/civil records (death etc.) for real time verification of beneficiaries and post office / bank portal for status of pension disbursement had not been done. *Feasibility of integration of various existing modules for real time verification and tracking of pension disbursement status for efficient implementation of social security pension schemes may be considered and adopted accordingly.*

Thus, non-convergence of web-based e-Kalyan software with the guidelines / rules had resulted in selection of ineligible beneficiaries. This also indicates that irregularities are persisting even after shift towards web-based software and even basic validation checks had not been introduced / made active in the web-based e-Kalyan software.

The Deputy Director (ESOMSA) stated that the web-based e-Kalyan software is in developing phase and possibility of integration of existing modules with the e-Kalyan could be explored in future.

6.5 Generation of reports

Various reports *viz.* sanction list, waiting list, suppression list, disbursement list, etc. related to social security pension in respect of active quarter can be generated in the web-based e-Kalyan software. It was noticed that:

Previous quarter reports - Reports related to previous single quarter were extractable in the previous client server-based e-Kalyan software; however, these reports could not be extracted in the current web-based e-Kalyan software and departmental functionaries had to go through manual files (which is susceptible to errors) or approach NIC for the same when required. Further, it was also noticed that details regarding number of beneficiaries suppressed or substituted in the previous quarters or a particular financial year could not be extracted from the e-Kalyan and these are to be consolidated manually.

Generation of reports under widow / divorced / single woman category – Consolidated report for widow / divorced / single woman category pensioners can be extracted in the e-Kalyan; however, category-wise reports in respect of widow, divorced or single woman cannot be extracted, and these reports are required to be segregated manually.

General query–General query report based on income of the beneficiaries had not been made active in the e-Kalyan, in the absence of which general verification regarding eligibility of beneficiaries on the basis of income criteria cannot be done by the departmental functionaries.

Non-incorporation of above-mentioned queries/reports in the e-Kalyan meant that the benefits of IT-enabled tools in processing of social security pension applications and reduction of manual work were not being realized to the fullest extent. Test-checked DWOs / TWOs also stated that functions related to generation of previous quarters' reports should be there in the software. Above detailed functionalities may be incorporated in the e-Kalyan software for its optimum utilization.

Thus, non-availability of above mentioned processes, defeated the purpose of swift extraction and analysis of data and also rendered the data analysis prone to manual errors.

6.6 User access and feedback

For optimum utilization of the e-Kalyan software and transparency, access to end user (applicant / beneficiary) in respect of online application, application status tracking, pension disbursement status, etc. should be provided. It was noticed that:

End user access – In the web-based version of e-Kalyan, access is available only to the departmental functionaries and end-user *i.e.* applicant / beneficiary had not been given any access. In the absence of this, facility of application submission by the applicant, application status tracking, etc. is not available to the applicant / beneficiary.

Feedback loop – Feedback mechanism in the form of electronic intimation about pension application status, sanction of pension and transfer of pension benefits has not been put in place, in the absence of which beneficiaries had to make personal enquiry or correspondence to get status of their applications or transfer of pension.

Above detailed functionalities could be added for better implementation of the schemes and optimum utilization of IT enabled tools.

Summary–

- *Software Requirement System, Software Design Document, user manual and system manual for ease to manage and use the e-kalyan software had not been prepared by the HP-NIC.*
- *Basic checks to prevent unauthorized access to e-Kalyan and auto validation of data entered in e-Kalyan were not available.*
- *e-Kalyan software had not been designed in convergence with guidelines / rules of social security pension schemes.*
- *Software had not been integrated with other existing modules such as e-pariwar portal of panchayat and post office / bank portal for real time beneficiary' verification and status of pension disbursement.*
- *Facility for generation of previous quarters' reports and access to end user had not been provided in the web-based e-Kalyan software.*

Recommendations – *The State Government may consider:*

- *To prepare requisite System and user manuals for ease to manage and use software by the departmental authorities and users.*
- *Incorporating basic checks to prevent unauthorized access and auto validation of data entered in revamped e-Kalyan.*
- *Designing of the e-Kalyan software as per prevailing guidelines / rules and incorporation of validation checks as per eligibility criteria so that benefits are transferred to eligible persons only.*
- *Multi factor authentication for login in the e-Kalyan to lower risk of security breach of data.*
- *Devising a suitable mechanism for allotment of sanction order in serial automatically through the e-Kalyan software with the facility of sanctioning of new cases by the Deputy Commissioner in the software itself.*
- *Enabling extraction of pervious quarters' reports, integration with existing modules and access to end user for optimum utilization of the e-Kalyan.*

Chapter-VII

Organisation and management of Direct Benefit Transfer

Chapter-VII
Organization and management of Direct Benefit Transfer

The State Government has designated Himachal Pradesh Information Technology (IT) Department as State Nodal Agency for organization and management of DBT process in the State. Audit findings in this regard are given in succeeding paragraphs:

7.1 State DBT Cell

As per DBT guidelines, a State Direct Benefit Transfer Cell is to be constituted as a one-stop point for coordinating and implementing various schemes. The Direct Benefit Transfer Cell is to have Advisory Board[1], State Direct Benefit Transfer Coordinator[2] and Implementation Support Layer[3]. The Advisory board is required to meet quarterly or other regular intervals and shall provide holistic, advisory, and strategic inputs for delivering benefits in a more effective way. The Direct Benefit Transfer Coordinator shall coordinate and liaison with various departments to work towards DBT across schemes. Implementation support layer of the DBT cell was to develop an IT based system utility to provide a coherent centralized workflow engine for field functionaries, officials and beneficiaries; and enable report generation, dynamic update of data and daily tracking of progress.

Scrutiny of record showed that State DBT Cell was constituted in August 2018. It was however, noticed that no meeting of the Advisory Board had been conducted since its constitution in August 2018 till September 2021. Functions related to consolidation and uploading of various reports related to status of transfer of benefits after obtaining the same manually was being carried out by the DBT Cell. Consequently, functions of the DBT Cell as mentioned above were not being undertaken as envisaged.

In the absence of any meeting of the Advisory Board, holistic, advisory, and strategic inputs for benefits delivery was not ascertained, and State DBT Coordinator and Implementation Support Layer did not carried out envisaged activities. Further, due to lack of monitoring by the DBT Cell as envisaged, e-Kalyan software had also not been integrated with the DBT portal and progress of pension benefits being paid to the beneficiaries through a standalone mode could not be monitored effectively.

The Director (IT) stated that meeting of Advisory board has now been convened on 19 October 2021 and decisions taken inter alia include notification of all identified schemes under Section 7 of the Aadhar Act, end to end digitization of identified schemes, reporting of all DBT transactions through State DBT portal and PFMS integration for cash-based schemes. This is in line with the findings highlighted in the Report.

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1 Comprising of representatives from various enablers and stakeholders of Direct Benefit Transfer as well as from multi-lateral agencies like World Bank, Asian Development Bank etc.

2 Principal Secretary (Planning/IT/Finance) or equivalent level officer can be nominated as Coordinator who shall act as nodal officer for DBT related matters of the State

3 Consists of three coordinators of Director or Officers on Special Duty (OSD) rank personnel responsible for technical, non-technical and finance & admin support to operations of the Cell

7.2 Departmental DBT Cell / Committee

Paragraph 2.1 of Protocol Documents on DBT in States provides that apart from State DBT Cell, individual departments shall also constitute a DBT Cell/ Committee within each department, to ensure that DBT framework is adopted in implementation of schemes.

Audit noticed that information regarding constitution of DBT Cell/ Committees by the individual departments was not available with the State DBT Cell, which is expected to be the one-stop point for coordinating all efforts for bringing and implementing schemes on to DBT. Departmental DBT Cell/ Committee had not been established by the Directorate of ESOMSA. Thus, adoption of DBT framework in implementation of schemes was not ensured.

The Director (IT) stated that no action has been taken by the State DBT cell for setting up of DBT cell/ Committees by the individual departments as no protocol document was received in this regard. The reply is not justified as every department was to constitute departmental DBT Cell/ Committee to work towards implementation of DBT in identified schemes.

7.3 Robust Governance Framework

Paragraph 2.4 of the Protocol Document on DBT in States (June 2017) provides for a robust governance framework at the State level to continuously monitor the readiness of schemes and programmes. The Governance framework would operate under State DBT Cell and shall be responsible for (i) DBT applicability assessment of schemes and programmes; (ii) consultations with stakeholders on DBT; (iii) beneficiary digitisation analysis and recommendations; (iv) DBT on-boarding of schemes and programmes; (v) monitoring scheme on-boarding progress; and (vi) providing programme management support.

Audit noticed that robust governance framework to continuously monitor the readiness of schemes and programmes was lacking at State level. Except two review meetings of the status of implementation of DBT, two workshops and one meeting on Aadhaar based DBT through PFMS, no other workshop, seminar, meeting, etc., (on beneficiary digitization analysis, providing programme management support, etc) to operationalize DBT was conducted either by the State DBT Cell or the Department during 2017-21. Implementation of outcomes of above meetings/ workshop held was also not supplied to audit.

The Director (IT) stated that above-mentioned workshops/ meetings were conducted during 2017-19 to train officials of departments to implement DBT through PFMS. However, progress of implementation of DBT by various departments is not available.

7.4 Training and support to State officials on DBT

Guidelines for State DBT Cell issued by DBT Mission, GoI stipulate that as a part of implementation support, the State DBT Cell shall provide training and support in capacity building of State officials on DBT. The guidelines further provide for organising exposure visits for the State/district officials in DBT progressive States for familiarising them with model practices, besides, conducting bench-marking studies on best practices, running innovations in the State through pilots/ experiments and developing roadmap to incorporate those practices in State operations. Audit noticed that:

- Neither any training calendar was prepared nor was any training on DBT provided to State officials by the State DBT Cell.
- No exposure visits for State/district officials in DBT progressive States were arranged by the State DBT Cell for familiarising the officials with model practices being adopted by those States.
- Neither any benchmark studies were conducted on best practices for developing roadmap to incorporate those practices in State operations nor was any innovation in the State through pilots/experiments carried out by the State DBT Cell.

In the absence of proper training/ exposure visits/ benchmark studies, proper monitoring and control over DBT operations could not ensured in the State.

The Director (IT) stated that no external visit was arranged as no proposal came up during above period. It was further stated that officials of the State DBT cell visited various departments to provide support in implementation/ reporting of DBT. The reply is not acceptable as no supporting document in support of above claim has been provided to Audit.

7.5 State DBT Portal

Paragraph 2.2(4) of Protocol Document on DBT in States provides that the State DBT Portal is to be conceptualised and implemented to aggregate State level information on benefit transfers. Further, Para 3.2 of Protocol Document on DBT in states also provides that State DBT Portal shall have role-based access where different kind of roles are defined to access portal based on different privileges. Portal also has anonymous access for public to know about DBT and its progress in the State and it should have functionalities for public *viz.* Home Page, About Us, Schemes, Multimedia, DBT Cell, Documents, Success Story, Contact Us, Right to Information (RTI), Frequently Asked Questions (FAQs), Feedback and Download.

Scrutiny of State DBT Portal showed that above mentioned functionalities are either not available or provided partially to public on the Portal as detailed in **Appendix-6**. Non-availability of required functionalities on State DBT portal deprived the public of necessary information on benefit transfers.

The Director (IT) stated that technical team is in the process of updating the State DBT portal as per Standard Operating Procedure for State DBT portal.

7.6 Other deficiencies in the State DBT Portal

The Information Technology Department being the administrative department for State DBT Cell, is hosting the HP DBT Portal *(http://dbtportal.hp.gov.in)*, which became operational from August 2017. The GoI issued (January 2009 and February 2018) Guidelines for Indian Government Websites (GIGW). The guidelines recommend policies and guidelines for Indian Government Websites and Portals, at any organizational level and belonging to both Central Government as well as State/UT Governments for making Government websites citizen centric and visitor friendly.

Audit noticed that State DBT Portal had been integrated with DBT Bharat Portal (https://dbtbharat.gov.in). However, the following inconsistencies in maintenance of State DBT Portal by the IT Department were noticed:

(i) Website Quality Certification was not obtained from Standardisation Testing Quality Certification (STQC) - an organization of Ministry of Electronics and Information Technology (MeitY), GoI, as required under Paragraph 1.4 of GIGW.

(ii) Neither Web Information Manager nor was Technical Manager had been appointed to ensure proper flow and quality of content to the site, as per Paragraphs 10.1.1 and 10.1.2 of GIGW.

(iii) No Content Contribution, Moderation and Approval Policy to ensure authenticity of data and responsibility, authorization and workflow details with regard to content publishing on State DBT Portal was framed, as required under Paragraph 5.2 of GIGW.

(iv) No Website Monitoring Policy was formulated to address and fix the quality and compatibility issues, as per Paragraph 10.3 of GIGW.

(v) No provision for regional (Hindi) language content on State DBT portal was made, as required under Paragraph 5.7 of GIGW.

The Director (IT) stated that technical team is in the process of updating the State DBT portal as per Guidelines for Indian Government Websites.

7.7 Identification and onboarding of schemes on State DBT Portal

GoI instructed (March 2018) the States for identification and onboarding of schemes implemented by the States on State DBT portal and reporting monthly progress of beneficiaries' data digitization, authenticated Aadhar seeding, data validation, funds transfer through DBT mode and savings on account of removal of duplicate and fake/ non-existent beneficiaries, etc., to the concerned Departments.

Scrutiny of records showed that as of June 2021 out of 162 schemes identified by the State Government for DBT, only 62 schemes (39 p*er cent*) including six selected social security pension schemes were onboarded on State DBT portal during 2017-18 with respect to funds transferred to beneficiaries and reporting monthly progress under respective scheme. No further action as per *ibid* instructions has been taken in respect of above schemes even after lapse of more than three years.

The Director (IT) stated (June 2021) that the concerned departments are implementing DBT schemes at their own level. The reply should be seen in light of fact that 61 per cent schemes have not been onboarded on State DBT portal which reflects poor monitoring of DBT processes in the State by the State Nodal (IT) Department.

7.8 Disaster Recovery and Business Continuity Plan

Paragraph 8.3.4 of GIGW provides that there could be circumstances wherein due to some natural calamity, the entire data center where the website is being hosted gets destroyed or ceases to exist. A well-planned contingency mechanism has to be in place for such eventualities wherein it should be ensured that the Hosting Service Provider has a

'Disaster Recovery Centre (DRC)' set up at a geographically remote location and the website is switched over to the DRC with minimum delay and restored on the web.

Audit noticed that the State did not have any Disaster Recovery and Business Continuity Plan (DRBCP) for e-Kalyan software and State DBT Portal being maintained locally at National Informatics Centre (NIC) and Directorate office of Information Technology respectively. Thus, recovery of data with minimum delay in case of any eventuality was not ensured.

While accepting the facts, the Director (ESOMSA) stated that no back-up and recovery plan for data has been implemented. The Director (IT) stated that Disaster Recovery Centre for State DBT Portal is located in Delhi. The reply is not acceptable as e-Kalyan software has not been integrated with the State/ Bharat DBT portal and back-up/ recovery plan for its data has not been ensured.

7.9 Management Information System

The Standard Operating Procedure (SOP) for DBT Bharat Portal (States/ UTs) and SOP Modules for DBT issued by GoI provides for creation and maintenance of real time MIS portal.

Audit noticed that no mechanism existed for real time capturing of beneficiaries' data and benefits transferred on State DBT portal. This information is collected manually by the DBT Cell from various departments and uploaded on DBT Portal, however, any subsequent modification in number of beneficiaries covered/ benefits transferred is not updated on State DBT portal.

While admitting the facts, the Director (IT) stated that to capture real time data of beneficiaries, the end-to-end digitisation of state schemes is under progress.

7.10 Variation in figures available on DBT Portal and supplied by the Department

Paragraph 1.2 of SOP on "DBT Bharat Portal" for States/UTs issued by DBT Mission, GoI provides that since the data provided on DBT Portal is available in public domain, State DBT Cell Coordinators are to validate and confirm before entering any details on the Portal. The ownership of all State specific information will be of States. State DBT Nodal Officer is to nominate Departmental officers who would be responsible for the entry and correctness of monthly data of each scheme.

Audit noticed variation in amount transferred to beneficiaries supplied by the Department and that uploaded on the DBT portal ranging between ₹ 0.56 crore to ₹ 106.31 crore for the period 2019-20 and 2020-21 under selected schemes (figures of 2017-18 and 2018-19 are not available on DBT portal) as detailed in **Table-7.1**:

Table-7.1: Detail showing variation in data as per State DBT portal and as per data supplied by the Department

(₹ in crore)

Name of the Scheme	Year	Amount transferred as per DBT Portal	Amount transferred as per Department	Variation in figures
Old Age Pension	2019-20	384.50	435.71	51.21
	2020-21	444.15	546.63	102.48
Pension scheme for Widow	2019-20	103.08	141.08	38.00
	2020-21	124.68	144.18	19.50
Disabled Relief Allowance	2019-20	76.05	71.68	4.37
	2020-21	89.21	88.40	0.81
IGNOAPS	2019-20	155.12	48.81	106.31
	2020-21	148.49	63.45	85.04
IGWPS	2019-20	28.31	11.84	16.47
	2020-21	31.93	14.52	17.41
IGDPS	2019-20	1.83	1.09	0.74
	2020-21	1.90	1.34	0.56

Source: Figures supplied by the Department and available on DBT portal.

Variation in data supplied by the Department and reflected on the portal indicates that data is not being validated before entry on the portal.

The Director (IT) stated that DBT reports as received from concerned departments are uploaded on State DBT Portal. The reply is not acceptable as correctness of data of each scheme is to be ensured by departmental and State DBT Nodal officers.

7.11 Adoption of Public Financial Management System

Ministry of Finance, GoI decided on mandatory use of Public Financial Management System (PFMS) for payment, accounting and reporting under DBT and directed (December 2014) to ensure that no payments under DBT schemes were to be processed unless the electronic files for such payments were received through PFMS from 1 April 2015 onwards. Further, part D of SOP modules for DBT stipulates that the registration of beneficiary in PFMS is to be done after successful validation of bank / postal account and validation of Aadhar number. In case of payment to Aadhar linked bank accounts, the Aadhar numbers (after initial level format checking in PFMS) are sent to National Payments Corporation of India (NPCI) for verification. After validation, both banks and NPCI have to share the validation response with PFMS. On receipt of bank confirmation, the checker will approve the beneficiary on PFMS. Amount is credited in the validated account of the beneficiary after approval and payment status response files are shared with PFMS. Individual acknowledgements for both successful and unsuccessful transaction are received on PFMS and feedback is shared with the beneficiaries through SMS alerts.

In this context audit observed that:

i. For transferring benefits under five State social security pension schemes, neither PFMS nor *Himkosh* (Integrated Financial Management Information System - a Receipts Accounting System of State Government) had been adopted as of March 2021. Under these five schemes, benefits are thus being transferred with manual intervention at various stages leading to deficiencies in the pension disbursement process as discussed in Chapter-5.

ii. In respect of social security pension schemes under NSAP, disbursement is being made through PFMS from October 2020 only i.e. after more than five years from the scheduled date. However, audit observed the following deviations:

- List of beneficiaries is extracted from the e-Kalyan and converted manually in format compatible (as per template) with PFMS and then uploaded on PFMS. There is no automatic pushing of files from e-Kalyan to PFMS. Thus, risk of tampering of beneficiary list cannot be ruled out. This may be attributed to non-integration of e-Kalyan with PFMS.

- Validation of Aadhar numbers of the beneficiaries is not being done. Only savings accounts of the beneficiaries are validated and successful validated beneficiaries are approved on PFMS. Name of the beneficiary registered under scheme and as per bank / PO are displayed on PFMS for verification before initiating the payment. However, this validation of name is to be done manually in the absence of flagging of difference in name using any fuzzy logic. After checking and rectifying any error noticed, payment is initiated by the DWO, however chances of omission errors cannot be ruled out.

- Individual acknowledgment in respect of payments (successful as well as unsuccessful) are received on the PFMS. It was further noticed that in successful transactions there is no acknowledgment push of transactions back to e-Kalyan from PFMS. In case of failed transactions, reasons for failure are manually fed in the e-Kalyan, in the absence of integration of e-Kalyan with PFMS.

- Mechanism for feedback to beneficiaries through SMS or any other mode regarding payment of pension was not in place. Thus, feedback mechanism was not activated.

- Further, due to non-integration of PFMS with the NSAP portal through Aadhar Payment Bridge system, NSAP portal is showing zero transaction through DBT in the State.

From the above, it is clear that PFMS had not been adopted for State schemes, though adopted for NSAP schemes from October 2020 onwards after a period of more than five years from the scheduled PFMS adoption date. However, payment through PFMS for NSAP schemes involved lacunas viz. manual intervention, absence of automatic push of electronic files due to non-integration of e-Kalyan with PFMS, absence of feedback mechanism etc. as detailed above.

Even for the NSAP scheme payments, although the DBT Module of PFMS serves as the automated funds transfer platform, there is no automated pushing of files/ funds transfer orders from e-Kalyan to PFMS, and no pushing back of beneficiary-wise acknowledgment/ failure data files from PFMS back to e-Kalyan. Audit recommends that this payment process also needs to be automated without manual intervention through PFMS or any other automated funds transfer platform.

The Director (IT) stated (June 2021) that State DBT cell is in regular coordination with all concerned departments and had requested them to use PFMS portal in DBT schemes.

The reply should be seen in the light of fact that PFMS is not being used for transferring benefits under social security pension schemes of the State Government and validation of Aadhar numbers of the beneficiaries was not done in respect of NSAP schemes. Further State DBT Cell had also not coordinated as envisaged with the departments for implementing the same.

In the exit conference, the Department assured to look into the matter and take suitable action accordingly.

Summary-

- *DBT Cell was not discharging its duties of co-ordinating with departments and implementing DBT in various schemes. Meetings of Advisory Board to guide and monitor various departments in adopting DBT had not been conducted.*
- *DBT Cell had not provided training and support in capacity building on DBT to State officials.*
- *The Department did not have any disaster recovery and business continuity plan.*
- *There was variation in data on benefit transfer under social security pension schemes supplied by the Department and reflected on the State DBT portal.*
- *PFMS had been introduced in the NSAP schemes after delay of more than six years and Aadhar validation on NPCI Aadhar mapper had not been done. Further PFMS for State schemes had not been commenced yet.*
- *There is no automatic pushing of files from e-kalyan to PFMS as font of beneficiaries list extracted from the e-Kalyan software is not recognised in the PFMS portal. Validation of beneficiary is done manually in the absence of flagging of difference of name using fuzzy logic.*
- *There is no acknowledgment push of transactions in the e-kalyan from PFMS. For failed transactions, reasons are manually fed in the e-kalyan. Unsuccessful transactions are recorded manually in the e-kalyan.*
- *Due to non-integration of PFMS with the NSAP portal through Aadhar Payment Bridge system, NSAP portal is showing zero transaction through DBT in the State.*
- *The procedure implemented by the Department is not in consonance with the DBT framework, which should involve transfer of benefits directly to the beneficiaries.*
- *The procedure can be termed as benefit transfer, but not as "direct" benefit transfer, since funds are not transferred directly to the beneficiaries but funds are transferred into the bank account of the DWO and then cheques are issued for further transfer to the beneficiary bank accounts.*

Recommendations – *The State Government may consider:*

- *Ensuring functioning of State DBT Cell in guiding and monitoring of DBT implementation in various departments.*

- *Providing training and support on DBT to State officials for capacity building.*
- *Integration of social security pension schemes with the State DBT portal.*
- *Preparing disaster recovery and business continuity plan and maintenance of real time MIS portal.*
- *Reconciliation of data on benefit transfer in order to depict true picture.*
- *Using PFMS alongwith validation of Aadhar and postal/ bank account numbers mandatorily for transfer of benefits as per DBT guidelines for all schemes and identification of difference in names should be automatic using fuzzy logic, so that manual intervention may be reduced.*

Chapter-VIII
Human Resource Management and Monitoring

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Human resource management and monitoring are important for ensuring smooth implementation of a scheme. It also ensures that system for scrutiny of applications, timely sanction and remittance of pension, etc., has been put in place and is functioning properly.

8.1 Staff position

To execute functions envisaged in the Himachal Pradesh Social Security Pension Rules, 2010 and NSAP (revised) guidelines, 2014 such as verification and processing of pension applications, inspections of beneficiaries, monitoring, etc., requisite staff strength is essential. Category-wise sanctioned strength and persons-in-position in respect of DWOs / TWOs and ministerial staff in the State is detailed below:

Table-8.1: Position of Staff Strength and Persons-in-Position

(In numbers)

Category of staff	Sanctioned Strength	Persons-in-Position	Shortfall
DWO	13	11	02 (15)
TWO	91	83	08 (09)
Ministerial staff[1]	192	117	75 (39)
Total	**296**	**211**	**85 (29)**

Source: Information supplied by the Department. Note: Figures in the parenthesis denotes percentage

It can be seen from the above that there was shortage of manpower in each category, hampering smooth implementation of social security pension schemes in the State as basic checks could not be exercised which resulted in receipt of incomplete application forms without requisite certificates, delays in processing of applications, variation in age of beneficiaries with actual records, selection of underage beneficiaries, disbursement of pension to expired beneficiaries, selection of non-BPL pensioners under NSAP schemes, extension of benefits to ineligible beneficiaries, etc.

DWO Mandi stated that adequate and trained staff as per number of pension cases should be deployed for smooth implementation of social security pension schemes.

8.2 e-Kalyan user manual and capacity building

e-Kalyan software had been developed by NIC for sanction and disbursement of social security pensions in Himachal Pradesh. The software is used by the departmental functionaries for processing of pension applications. For the purpose of using the software for the intended purpose, departmental functionaries should be aware of its utilities and functionalities and were required to be trained through user manual or special training for capacity building.

Audit noticed that training in respect of utilities and functionalities of the e-Kalyan software had not been imparted to the departmental functionaries for capacity building. Further, no user manual in this regard had been supplied to the departmental functionaries by the NIC for better understanding of the software utilities. In the absence of user manual and training to the user group, optimum utilization of the software was not ensured by the Department.

[1] Superintendent (Gr.-I), Superintendent (Gr.-II), Sr. Assistant, Statistical Assistant, Clerk, Steno, and Computer Operator

The DWOs concerned admitted the facts and stated that no special training for handling the pension work or functioning of e-Kalyan had been imparted to the concerned officials.

DWO (HQs) confirmed the facts and stated that the new web-based e-Kalyan software is an upgraded version of previous software with new features and officials are familiar with its workflow. It was further stated that the software is in developing phase, and user manual and training would be imparted through NIC for better understanding of the software, after the same will be completely developed. The reply is not acceptable as supply of user manual and training to the user group in the development phase would have helped them in understanding functionalities of the software for better implementation of the schemes and suggestions / comments of the user group would have been helpful in developing the software for its optimum utilization.

8.3 State and District Level Committees

As per para 6.1.2 of the NSAP guidelines (revised), 2014 State Level Committee headed by Chief Secretary and other members[2] was to be constituted. The Committee would be responsible for implementation, monitoring and evaluation of the programme and matters concerned therewith and to report to the GoI. State level committee should meet at least twice a year. Further as per para 3.6.1 of the guidelines, for effective implementation, review and evaluation of the schemes, district level committees are to be constituted by the State Government.

Audit observed that State level committee had not been constituted by the Department for NSAP. However, for monitoring of various schemes including social security pension schemes a State Level Committee (DISHA[3]) had been constituted by the Department of Rural Development under the Chairmanship of the Chief Minister. It was further noticed that district level welfare committees had been constituted at district levels for monitoring of all welfare schemes. However, record relating to follow up action taken on the recommendations of the committee had not been maintained by the Department, in the absence of which extent of effective monitoring could not be ascertained in Audit.

The Deputy Director (ESOMSA) stated that monitoring of social security pension schemes under NSAP and State schemes was being done through DISHA committee and District Level Welfare committees.

8.4 Vigilance and Monitoring Committees

Para 6.8 of the NSAP guidelines (revised), 2014 conceptualises Vigilance and Monitoring Committees at the State and District levels as a forum to review implementation of the programme.

Scrutiny of record showed that State and district level Vigilance and Monitoring committees as a forum to review implementation of NSAP programme had not been constituted. In the absence of Vigilance and Monitoring committees as envisaged, review of the NSAP programme was not ensured by the State Government.

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[2] Secretaries of concerned departments (Finance, Rural Development, Panchayati Raj, Municipal Affairs, Social Welfare, Health, Revenue, Women & Child Development, etc.), two representatives of Bank / Post Office, Deputy Commissioners of four districts in rotation, four independent experts and representatives of Non-Government Organizations (NGOs)

[3] District Development, Coordination and Monitoring Committee

The Deputy Director (ESOMSA) stated that monitoring of social security pension schemes was being done through DISHA committee and District Level Welfare committees. Reply is not acceptable as in the absence of vigilance and monitoring committees, effective review of the programme was not ensured.

8.5 Social Audit

Rule 6.10.1 and 6.10.2 of NSAP guideline states that social audit by the gram sabha / ward committees is essential in implementation and monitoring of the schemes. Social Audit under NSAP should be held at least once in every six months.

Test-check of selected DWOs showed that social audit mechanism for social security pensions schemes had not been established, as required under guidelines. In the absence of social audit, monitoring of the schemes at grass root level was not ensured by the Department.

Deputy Director (ESOMSA) stated that instructions for conduct of social audit had been issued to all DWOs. Test-checked DWOs stated that social audit had not been conducted however verification of pensioners was being done by the departmental authorities and gram sabha meetings were being attended by the departmental functionaries. The fact however remains that monitoring of schemes through representation of grass root level functionaries was not ensured in the absence of social audit. Secretaries of test-checked GPs also confirmed that social audit of pension schemes was not being done.

8.6 Grievance redressal mechanism

Para 6.9 of NSAP guidelines provides that the State Government should put in place a grievance redressal system at various levels and designate an officer for redressal of grievances. Timelines for dealing with grievances should be fixed and the complainant must be given a receipt, indicating timelines for redressal. The departmental functionaries must keep record of complaints received, action taken and outcome. The complainant must be informed in writing about the action taken.

Scrutiny of records of the Director, ESOMSA and test checked DWOs revealed that grievance redressal mechanism in respect of social security pension schemes had not been established. Details indicating receipt, disposal, and level of grievances had not been maintained at Directorate or DWO level. It was also noticed that the Department had not fixed any timelines for redressal of grievances related to social security pension schemes. In the absence of any mechanism, redressal of public grievances in a timely manner could not be ascertained in Audit.

In Mandi, a dedicated helpline number mechanism for redressal of complaints related to welfare schemes had been put in place; however, record in this regard had not been maintained.

The Deputy Director (ESOMSA) stated that grievances received through e-Samadhan, CM Sewa Sankalp, and Jan Manch programmes were being redressed accordingly. Complaints received by the DWOs / TWOs were being redressed as per rules by them. Reply is not acceptable as redressal mechanism with clear timelines and maintenance of related record had not been established. DWOs concerned admitted the facts.

Summary–

- *There was shortage of manpower in each category, hampering smooth functioning of social security pension schemes in the State.*
- *Training in respect of utilities and functionalities of the e-Kalyan software and user manual had not been provided to the officials dealing with implementation of social security pension schemes.*
- *Grievance redressal and social audit mechanism had not been established.*
- *Monitoring in the Department is ineffective due to which deficiencies like delay in sanctioning the pension, sanctioning / payment of duplicate pension, sanction of pension to ineligible persons, non-verification of pension disbursement, allotment of duplicate ID numbers, etc., were noticed in the implementation of the scheme.*

Recommendations - *The State Government may consider:*

- *To provide training to staff about utilities / functionalities of the e-Kalyan for effective implementation of social security pension schemes.*
- *Establishment of grievance redressal, monitoring, and social audit mechanism as envisaged in the guidelines.*

Chapter-IX
Conclusion

Chapter-IX
Conclusion

Though the State Government has made paradigm shift towards transfer of social security pension in savings postal / bank accounts of the beneficiaries, still DBT in pension schemes had not been ensured. The Department has made e-Kalyan software from a client server to a web-based; however, delivery of benefits was not efficient and effective as summarized below:

Coverage and Financial Management

Inspite of substantial expenditure on Information Education Communication activities for welfare schemes during 2017-21, exclusion of eligible persons was noticed. Category-wise or age-wise database of eligible population through proactive periodic surveys or obtaining statistics from field offices was not maintained. Submission of pension applications was entirely dependent on the initiative of beneficiaries or gram panchayat representatives. The target of pensioners was increased commensurate with lowering the age for Old Age Pension beneficiaries with no income criteria from 80 years to 70 years. However, the targets were not achieved fully during 2017-21 inspite of availability of funds. In the absence of specific time schedule for finalization of pension, huge number of cases continued to remain in the waiting list and there was abnormal time taken for sanction of pension after receipt of applications. Applicants remained lying in waiting list for period of more than two years due to non-fixation of any timeline for finalization of pension cases.

Comparison of Social Security Pension implementation with DBT framework

The Department had not implemented DBT in social security pension schemes despite directions of the GoI and announcement made in budget speech. DBT process was not followed as the client server-based e-Kalyan was not re-engineered in line with DBT framework. The disbursement process was not integrated with the e-Kalyan software and involved manual intervention. Uniqueness of beneficiaries with Aadhar or any other unique ID was not ensured. Guiding principles contained in Standard Operating Procedure for DBT payments had not been taken care of while upgrading e-Kalyan software. Mechanism for feedback in the form of electronic intimation to the beneficiaries had not been introduced. Acknowledgment push in e-Kalyan is not available due to its non-integration with PFMS and Fund Transfer Orders with beneficiary details are not automatically generated.

Process of Social Security Pension Schemes' Implementation

Aadhar had not been notified for identification of beneficiaries to check duplicity. Aadhar number had been used repeatedly in multiple cases and had not been entered / seeded correctly in the database in huge number of cases. In spite of availability of dedicated field for Aadhar number in client server e-Kalyan software; the field had not been enabled to detect duplicate cases. Instances of receipt of incomplete application forms without requisite certificates and delays in processing of applications were noticed in test checked DWOs/ TWOs. Allotment of double personnel ledger account (PLA) indicated that applications were not verified properly and lack of validation checks. Cross check of pensioners' record in e-Kalyan with *panchayat* record revealed cases of variation in age of beneficiaries, selection of underage beneficiaries, disbursement of pension to expired

beneficiaries, selection of non-BPL pensioners under NSAP schemes and extension of benefits to ineligible beneficiaries. Benefits were transferred to multiple beneficiaries through same account number. The department had not constituted Special Verification Teams to confirm the existing beneficiaries. Pension disbursement was captured before sanction of pension by the sanctioning authority. There was delay in verification of under enquiry cases and revoking the benefits to eligible beneficiaries. Benefits were extended to beneficiaries not fulfilling income criteria, underage and other ineligible beneficiaries. There were deficiencies in payment of pension through postal department such as non-delivery of door-step benefits to eligible beneficiaries and usage of money order mode despite departmental instructions to credit pension in the savings postal / bank accounts. Sizeable pensioners above 80 years of age and pensioners with severe disability surveyed have reported non-receipt of pension at doorstep.

Analysis of Information Technology application

Various system and user manuals to manage and use e-Kalyan software by the departmental authorities and users have not been prepared. Analysis of data dump of e-Kalyan software showed deficiencies including creation of multiple user logins at various levels, entry of incomplete credentials of beneficiaries and use of different user logins from the same PC/ IP address by different users. Functionalities to check / detect duplicate entry of applicants at the time of data entry had not been provided. Web-based e-Kalyan software had not been designed as per guidelines / rules and inherent irregularities of client server e-Kalyan are continuing. Important functionalities to facilitate user using the software about generation of various reports have not been provided. The software lacked in access to beneficiaries and any feedback loop.

Organization, and Management of Direct Benefit Transfer

DBT Cell was not discharging its duties of coordinating with departments and implementing DBT in various schemes. Meetings of Advisory Board to guide and monitor various departments to adopt DBT under various schemes had not been conducted. DBT Cell had not provided training and support in capacity building on DBT to State officials. The Department did not have any disaster recovery and business continuity plan and maintenance of real time MIS portal was not ensured. There was variation in data on benefit transfer under social security pension schemes supplied by the Department and reflected on the State DBT portal. PFMS had been introduced in the NSAP schemes after delay of more than six years and Aadhar validation in the same had not been done. Further PFMS for State schemes had not commenced yet. There is no automatic pushing of files from e-Kalyan to PFMS as font of beneficiaries list extracted from the e-Kalyan software is not recognised in the PFMS portal. Validation of beneficiary is done manually in the absence of flagging of difference of name using fuzzy logic. There is no acknowledgment push of transactions in the e-Kalyan from PFMS. For failed transactions, reasons are manually fed in the e-Kalyan. Unsuccessful transactions are recorded manually in the e-Kalyan. Due to non-integration of PFMS with the NSAP portal through Aadhar Payment Bridge system, NSAP portal is showing zero transaction through DBT in the State. The procedure implemented by the Department is not in consonance with the DBT framework, which should involve transfer of benefits directly to the beneficiaries. The procedure can be termed as benefit transfer, but not as “direct” benefit transfer, since funds are not

transferred directly to the beneficiaries but funds are transferred into the bank account of the DWO and then cheques are issued for further transfer to the beneficiary bank accounts.

Human Resource Management and Monitoring

There was shortage of manpower in each category, hampering smooth functioning of schemes in the State. Training in respect of utilities or functioning of the e-Kalyan software had not been provided to departmental officials. Grievance redressal and social audit mechanism had not been established. Monitoring in the Department is ineffective due to which deficiencies like delay in sanctioning the pension, sanctioning / payment of duplicate pension, sanction of pension to ineligible persons, non-verification of pension disbursement, and allotment of duplicate ID numbers were noticed in implementation of the social security pension schemes.

(RITU DHILLON)
Principal Accountant General (Audit)
Himachal Pradesh

Shimla
The 04 July 2022

Countersigned

(GIRISH CHANDRA MURMU)
Comptroller and Auditor General of India

New Delhi
The 08 July 2022

Appendices

Appendices

Appendix-1

(Refer para 1.3 and Chapter-III)

Timelines in respect of scale of assistance under various social security pension schemes in Himachal Pradesh

Date of commencement	Old age/ IGNOAPS (including GoI share)	Old age/ IGNOAPS (above 70/80 years including GoI share)	DRA/ IGNDPS (including GoI share)	DRA/ IGNDPS (70% disability and above) including GoI share)	Widow/ IGNWPS (including GoI share)	Leper	Transgender
01.11.1971	25	-	25	-	-	-	-
01.04.1973	40	-	40	-	-	-	-
01.04.1974	50	-	50	-	-	-	-
01.04.1986	60	-	60	-	60	-	-
01.04.1994	100	-	100	-	100	120	-
01.08.1998	150	-	150	-	150	170	-
01.08.2002	200	-	200	-	200	200	-
01.01.2008	300	-	300	-	300	300	-
01.01.2009	330	-	330	-	330	330	-
01.04.2012	400	600*	400	-	400	400	-
01.09.2012	450	800*	450	-	450	450	-
01.04.2013	500	1000*	500	-	500	500	-
01.04.2014	550	1000*	550	750	550	550	-
01.04.2015	600	1100*	600	1100	600	600	-
01.04.2016	650	1200*	650	1200	650	650	-
01.04.2017	700	1250*	700	1250	700	700	700
01.04.2018	750	1300**	750	1300	750	750	750
01.07.2019	850	1500**	850	1500	850	850	850
01.04.2020	**850**	**1500****	**1000**	**1500**	**1000**	**850**	**850**

GOI share for pension schemes under NSAP

Date of commencement	IGNOAP	IGNOAP (80+)	IGNWP	IGNDRA
15.08.1995	75	-	75	75
01.04.2006	200	-	200	200
01.04.2011	200	500	200	200
01.04.2012	**200**	**500**	**200**	**200**

* Enhanced rate of pension to beneficiaries above 80 years.

** Enhanced rate of pension to beneficiaries above 70 years.

Appendix-2
(Refer para 1.4)

Criteria to fix priority of applicants

	Category - Old Age
1.	Inmates of Ashrams/ Homes/ Sadans of State are to be given Top Priority
2.	BPL + Oldest person who is issueless having lowest income
3.	BPL + Oldest person having minor children and lowest income
4.	BPL + Oldest Person having lowest income including sons/ unmarried daughter
5.	Oldest person who is issueless having lowest income
6.	Oldest person having minor children and lowest income
7.	Oldest person having lowest income including sons/ unmarried daughter
	Category – Handicapped
1.	Inmates of Ashrams/ Homes/ Sadans of State are to be given Top Priority
2.	BPL, application date if same then percentage of Disability if both are same then Application date if same then elder in age if same then unique Id
	For all other categories
1.	Inmates of Ashrams/ Homes/ Sadans of State are to be given Top Priority.
2.	BPL, ascending order of Application date, if same then elder in age if same then Unique Id.

Appendix-3
(Refer para 2.3)

Category-wise detail of number of beneficiaries in selected GPs and beneficiaries surveyed

Sl. No.	Tehsil	Gram Panchayat	IGNOAPS	IGNWPS	IGNDPS	OAP	Widow	DRA	Total	No. of beneficiaries surveyed
District Kinnaur										
1.	Sangla	Kamru	5	3	0	56	39	11	114	7
		Chitkul	5	2	0	16	3	1	27	6
		Raksham	15	1	1	26	4	4	51	6
2.	Nichar	Yangpa	5	6	0	83	31	12	137	17
		Katgaon	10	2	1	72	32	13	130	18
		Kafnu	5	2	0	42	12	2	63	18
		Sungra	13	2	0	67	19	24	125	7
		Taranda	9	2	0	69	13	18	111	9
		Ponda	10	1	0	50	18	9	88	15
		Nichar	15	6	0	118	47	17	203	5
District Shimla										
3.	Shimla Rural	Jalel	23	10	0	32	14	9	88	13
		Thadi	27	6	1	88	31	11	164	16
		Anandpur	33	8	0	103	32	20	196	5
		Kot	27	10	0	71	16	11	135	0
		Dhalli	18	8	0	48	15	13	102	0
4.	Theog	Basa Theog	26	6	0	76	23	11	142	10
		Kotshilaroo	51	11	0	106	32	18	218	9
		Cheog	28	16	0	93	43	23	203	11
		Roni Matyana	10	2	0	33	6	8	59	8
		Kalinda Matyana	23	6	0	41	16	9	95	10
		Kalzar Matyana	13	1	0	32	7	3	56	6
5.	Chopal	Chanju Chopal	63	9	1	59	26	17	175	3
		Dhawas	61	12	0	98	29	27	227	1
		Nerwa	92	11	0	155	65	32	355	1
		Thana	31	6	0	23	9	12	81	0
		MC Chopal	4	1	0	12	23	7	47	2
6.	Rampur	Lalsa	23	4	0	76	11	16	130	0
		Sarahan	34	16	0	145	59	25	279	13
		Dutt Nagar	24	11	0	61	19	9	124	11
		Nirath	33	9	0	41	16	9	108	15
		Taklech	78	17	0	91	32	24	242	13
District Mandi										
7	Sunder Nagar	Kanaid	21	19	1	137	43	26	247	14
		Chhatar	12	4	0	175	63	28	282	12
		Bhaur	14	9	0	81	26	16	146	10
		Kapahi	16	5	1	92	28	18	160	14
		Upper Behli	17	8	0	183	76	38	322	13
8.	Chachyot	Basa	15	7	2	107	43	19	193	12
		Chail Chowk	17	5	2	117	45	26	212	11
		Gohar	35	7	2	280	65	67	456	14
		Chachyot	26	13	0	109	67	22	237	14
		Delagtikkri	6	6	1	74	39	19	145	13
		Noun	20	5	1	167	37	31	261	12

9.	Mandi Sadar	Kataula	36	12	1	181	67	52	349	11
		Jhiri	6	1	0	56	64	4	131	15
		Takoli	5	0	0	63	19	10	97	13
		Sadhyana	12	2	0	86	46	23	169	10
		Nasloh	25	3	0	72	14	16	130	12
		Bari Gumanu	9	2	0	61	32	9	113	12
District Solan										
10.	Solan	Anji	9	4	1	59	9	13	95	11
		Saproon	1	7	1	34	25	16	84	11
		Parag	19	11	0	75	17	13	135	12
		Barog	14	8	2	44	28	13	109	11
		Shamti	6	8	0	53	14	6	87	11
11.	Arki	Batal	14	7	1	60	12	12	106	12
		Deora	21	8	0	61	18	16	124	12
		Hatkot	8	3	0	34	17	11	73	8
		Kothi	33	3	0	86	31	20	173	14
		Kunihar	21	13	0	78	24	16	152	14
		Palog	28	10	0	84	29	22	173	12
Total:		**60**	**1683**	**502**	**19**	**6313**	**2380**	**1310**	**9196**	**595**

Appendix-4
(Refer para 3.2)

Statement showing district-wise and scheme-wise number of beneficiaries targeted for the year 2020-21 and beneficiaries in waiting list as of March 2021

District	IGNOAPS	IGNWPS	IGNDPS	OAP	Widow	DRA	Total	Waiting
Bilaspur	5747	1477	36	23080	5549	3979	**39868**	794
Chamba	13549	2779	140	16375	8869	4654	**46366**	2195
Hamirpur	8394	2167	142	16939	5326	4169	**37137**	1342
Kangra	23593	4187	236	58949	21112	14897	**122974**	8662
Kullu	4830	1252	32	21727	7423	4579	**39843**	5008
Mandi	10503	3028	244	61586	18455	10808	**104624**	2660
Shimla	15788	3043	38	28881	9452	6150	**63352**	2699
Sirmaur	4895	1487	44	19570	7400	4573	**37969**	2804
Solan	5760	1962	112	16973	5481	3652	**33940**	2135
Una	6240	2202	58	21419	6059	4571	**40549**	2930
Kinnaur	907	272	16	3372	1248	626	**6441**	149
L&S	516	152	20	1323	529	369	**2909**	18
Total	**100722**	**24008**	**1118**	**290194**	**96903**	**63027**	**575972**	**31396**
Waiting	1087	390	10	23990	4042	1877		

Appendix-5
(Refer para 3.5)

Outstanding amount of pension benefits under Social Security Pension Schemes

(₹ in lakh)

District	Year	Balance at the end of each quarter			
		1st quarter (30 June)	2nd quarter (30 September)	3rd quarter (31 December)	4th quarter (31 March)
Mandi	**2017-18**	96.55	194.69	336.21	257.76
	2018-19	421.20	1436.87	553.52	360.80
	2019-20	66.21	98.60	139.83	188.28
	2020-21	221.42	141.44	207.23	270.99
Shimla	**2017-18**	119.43	149.77	21.08	40.26
	2018-19	45.36	38.33	18.88	70.02
	2019-20	33.33	76.26	39.12	34.50
	2020-21	51.45	88.20	30.61	65.67
Solan	**2017-18**	19.65	18.37	21.50	52.92
	2018-19	56.14	53.91	41.75	73.08
	2019-20	45.11	43.87	12.34	50.28
	2020-21	66.96	82.18	19.83	124.65

Appendix-6
(Refer para 7.5)

Detail regarding missing functionalities in the State DBT portal

Functionality	Feature(s) / information not available / provided
Home	Various features viz. Header, Sidebar, Content, Dropdown Menu options, Navigation tools, Footer etc.
About Us	Status of constitution of advisory board and DBT Cell.
Multimedia	Image Gallery, Video Gallery and press release pertaining to DBT in the State.
DBT Cell	Information pertaining to constitution of DBT cell/committee by the individual departments.
Documents	Provision of guidelines to departments on DBT Standard Operating Procedure (SOP). No documents such as circulars, reports, events etc. have been uploaded.
Success Story	State initiatives on DBT success related to control leakages, savings and removal of duplication story in a department or across departments in State.
Download	Section where department can refer for location master which is LGD (Local Government Directory) and State DBT MIS integration approach document as developer toolkit having web service signature or predefined file format for data exchange with State DBT portal.
RTI	Details of CPIO and FAA of DBT cell of the State.
FAQs	This feature has not been provided.
Feedback	No provision for feedback.
Terms and conditions	Terms and conditions alongwith disclaimer certificate.
Website policy	These functionalities are not available on State DBT Portal.
Copyright policy	
Hyperlink policy	
Privacy policy	
Sitemap	

Source: State DBT portal available at http:// dbtportal.hp.gov.in

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