



सत्यमेव जयते

**Report of the  
Comptroller and Auditor General of India  
on  
Performance Audit  
of  
Direct Benefit Transfer**



लोकहितार्थं सत्यनिष्ठा  
Dedicated to Truth in Public Interest



**Government of Haryana**  
*Report No. 2 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 has been prepared for submission to the Governor of Haryana under Article 151(2) of the Constitution of India for being laid before the Legislature. The report has been prepared in accordance with the Performance Auditing Guidelines, 2014 and Regulations on Audit and Accounts, 2020 of the Comptroller and Auditor General of India.

The report of the Comptroller and Auditor General of India contains the results of Performance Audit of Direct Benefit Transfer (DBT) covering constitution and functioning of DBT Cell by the Government of Haryana and Pension schemes implemented by Social Justice and Empowerment Department during April 2017 to July 2020.

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

Audit acknowledges the cooperation received from the DBT Cell and Social Justice and Empowerment Department, Haryana at each stage of the audit process.



# **Executive Summary**



## **Executive Summary**

Direct Benefit Transfer (DBT) is a major reform initiative of the Government to ensure better and timely delivery of benefits from Government to the people. This marks a paradigm-shift in the process of delivering benefits like wage payments, fuel subsidies, food grain subsidies, etc. directly into the bank accounts of the beneficiaries, removing leakages and enhancing financial inclusion.

DBT was initiated by the erstwhile Planning Commission (January 2013) and later transferred to Department of Expenditure (July 2013). DBT Mission was brought under Cabinet Secretariat in September 2015. State DBT Portal was launched in September 2017. The concept and scope of DBT has been evolving over the years.

Direct Benefit Transfer stipulates that transfer of benefits should be done directly to beneficiaries under various Government Schemes and Programmes using Information and Communication Technology (ICT). Necessary process reengineering to minimize intermediary levels and to reduce delay in payments to intended beneficiaries with the objective of minimizing pilferage and duplication should be done for all Government Schemes and Programmes. The process for implementation of DBT as prescribed should be adopted.

In Haryana, as per DBT Mission guidelines, a DBT cell under Finance Department was constituted in June 2016 and a State DBT Portal was created in September 2017 to aggregate benefit transfer information and the activities for the State DBT Cell through an electronic platform. This is integrated with the DBT Bharat Portal.

The Departments are implementing DBT on applicable State and Centrally sponsored schemes. If any, new DBT scheme is identified by the Department, it is uploaded by DBT cell on the State DBT portal on the request of Department. The concerned Departments classify/identify the DBT applicable schemes and identified schemes are uploaded on the state DBT portal by DBT Cell.

Performance Audit on the DBT was conducted to assess whether necessary process reengineering was done for implementation of DBT so as to minimize intermediary levels, reduce delay in payments to intended beneficiaries, pilferage and duplication; and whether the infrastructure, organization and management of DBT was adequate and effective.

The Performance Audit was conducted during March 2020 to July 2021 covering the period from 01 April 2017 to 31 July 2020. The audit covered DBT Cell and Social Justice and Empowerment Department of the State Government.

Validation of findings noticed on analysis of data was carried out in the selected sample of six districts of Haryana.

### **Significant Audit Findings**

There was delay in enrolment of beneficiaries in the scheme ranging between one day to 963 days resulting in violation of the provisions of Haryana Right to Service (RTS) Act, 2014 and objectives of the schemes to serve as income support schemes to beneficiaries was compromised.

*(Paragraph 2.4)*

The department failed to identify dead beneficiaries in time resulting in Pension of ₹ 98.96 crore being transferred to the dead beneficiaries account under various social security schemes.

*(Paragraph 2.6.1)*

To ensure the payment of pension to targeted beneficiaries, the process of linking beneficiary accounts with Aadhaar numbers was not being done effectively due to incomplete and incorrect digitalization of legacy data.

*(Paragraphs 2.8 and 2.9)*

Disbursement monitoring mechanism was absent leading to disbursement of multiple pension payments or double payments to same beneficiaries in two schemes viz. Old Age Samman Allowance and Ladli Social Security Allowance. District Social Welfare Officer's (DSWOs) were unable to identify beneficiaries, verify their eligibility status and ensure that pensions are being disbursed to the correct beneficiaries.

*(Paragraph 2.10)*

Pension of ₹ 54.54 crore was transferred to different bank accounts instead of correct beneficiaries account in two schemes viz. Old Age Samman Allowance and Widow and Destitute Pension

*(Paragraph 2.11)*

The benefit of social security pension schemes was disbursed to retired Government employees also which was against the rules of the schemes.

*(Paragraph 2.13)*

Pension amounting to ₹ 64.13 crore was transferred to 0.38 lakh beneficiaries whose status had been shown as untraceable by the banks.

*(Paragraph 2.14)*

The audit trails related to 5.56 lakh beneficiaries was missing in the data dump. In absence of audit trails it could not be ascertained when and from which IP address and by whom they were enrolled. Besides there was gap in beneficiary ID sequence and missing records of beneficiaries in master database.

*(Paragraphs 2.15.3 and 2.20)*

Identification of DBT applicable schemes in 28 departments was not done.

*(Paragraph 3.1)*

The data regarding schemes, amount transferred through DBT and saving after implementation of DBT depicted on the DBT Portal was not complete since Agriculture department did not provide any information and had also not uploaded the DBT data including savings on the state DBT Portal.

*(Paragraph 3.3)*

### **Recommendations**

- ❖ To ensure transfer of payment to correct beneficiaries' accounts, the Government may evolve proper systems for authentication of *Aadhaar* numbers of legacy beneficiaries with Aadhaar portal.
- ❖ The Government/Department may carry out a comprehensive review of the beneficiaries' data including legacy data to ensure its completeness, authenticity and correctness.
- ❖ The Government/Department may put in place a robust system for scrutiny of applications, validation and verification process of beneficiaries and transfer of benefit in correct account. Access to state pensioner database should be obtained and before enrolment of beneficiaries cross verification should be carried out.
- ❖ Distribution of pension to deceased persons should be avoided by linking the software with various agencies and not only from data of Registrar General of India. System of disseminating information like payment of financial assistance to the beneficiaries through SMS should be considered.
- ❖ The Government may consider evolving real time monitoring mechanism for effective decision making and supervision. This would assist in assessing the undisbursed amount of pension in respect of untraceable beneficiaries and discontinuance of pension of unauthorized beneficiaries. and to revert back the amount in these cases in the Department's account and evolve Information System for regular SMS notifications to the beneficiaries.

- ❖ The Department may put in place a mechanism to ensure preparation of required documents (User Requirement Specifications, System Requirement Specifications, Detailed Design Document, etc.) whenever development of new system is taken up.
- ❖ The State Government may evolve proper systems for identification and on boarding of all DBT applicable schemes on DBT portal, beneficiaries and saving earned after implementation of DBT.
- ❖ The State Government may take strenuous efforts for effecting recovery of inadmissible payment of assistance besides fixing responsibility for inaction by the authorities concerned.
- ❖ DBT Cell may ensure that meeting of advisory board is conducted periodically as envisaged in the guidelines.

# **Chapter 1**

## **Overview**



## Chapter 1

### Overview

#### 1.1 Introduction

##### *1.1.1 Direct Benefit Transfer*

Direct Benefit Transfer (DBT) is a major reform initiative by the Government of India (GoI) to ensure better and timely delivery of benefits from Government to the people. This marks a paradigm shift in the process of delivering benefits like wage payments, fuel subsidies, food grain subsidies directly into the bank accounts of the beneficiaries, removing leakages and enhancing financial inclusion i.e. extension of financial services to the unbanked areas and providing universal access to banking services across the country.

As a step in technology enablement, all benefits transferred, in cash or in-kind, are captured and adequately represented as part of an aggregation web-interface. DBT Bharat portal (<https://dbtbharat.gov.in>) has been conceptualized and developed as a national aggregator for all information in the country.

##### *1.1.2 Vision of Direct Benefit Transfer*

DBT vision includes a governance regime which ensures a simple and user-friendly Government to People interface and directly delivers entitlements to eligible individuals and households in a fair, transparent, efficient and reliable manner. Besides, it was a major reform initiative by Government in various Social Welfare Beneficiary Schemes.

#### **DBT proposes to ensure**

- Accurate targeting
- De-duplication
- Reduction of Fraud and corruption
- Process Re-engineering of Schemes for flow of information and funds
- Greater accountability
- Elimination of waste in subsidy

##### *1.1.3 Provisions of General Financial Rules, 2017*

Rule 87 of General Financial Rules, 2017 stipulates that

(1) Transfer of benefits should be done directly to beneficiaries under various Government Schemes and Programmes using Information and Communication Technology (ICT). Necessary process reengineering to minimize intermediary

levels and to reduce delay in payments to intended beneficiaries with the objective of minimizing pilferage and duplication should be done for all Government Schemes and Programmes. The process for implementation of DBT as prescribed should be adopted.

(2) DBT should include transfer of in-kind benefits and cash transfers to beneficiaries as well as transfers/honorariums given to various enablers of government schemes like community workers, etc. for successful implementation of the schemes.

(3) Transfer of cash benefits from Ministries/Departments should be done:

- a) directly to beneficiaries from Ministries/Departments;
- b) through State Treasury Account; or
- c) through any Implementing Agency as appointed by Centre/State Governments.

#### ***1.1.4 Pre-requisites of DBT***

The principal objective of DBT is to facilitate direct processing and credit of payments to the legitimate beneficiary in right account and in right time i.e. without delay.

The pre-requisites of DBT are:

- Digitization of database of beneficiaries;
- Opening of bank accounts of beneficiaries; and
- Aadhaar enrolment.

#### ***1.1.5 Identification of DBT Schemes***

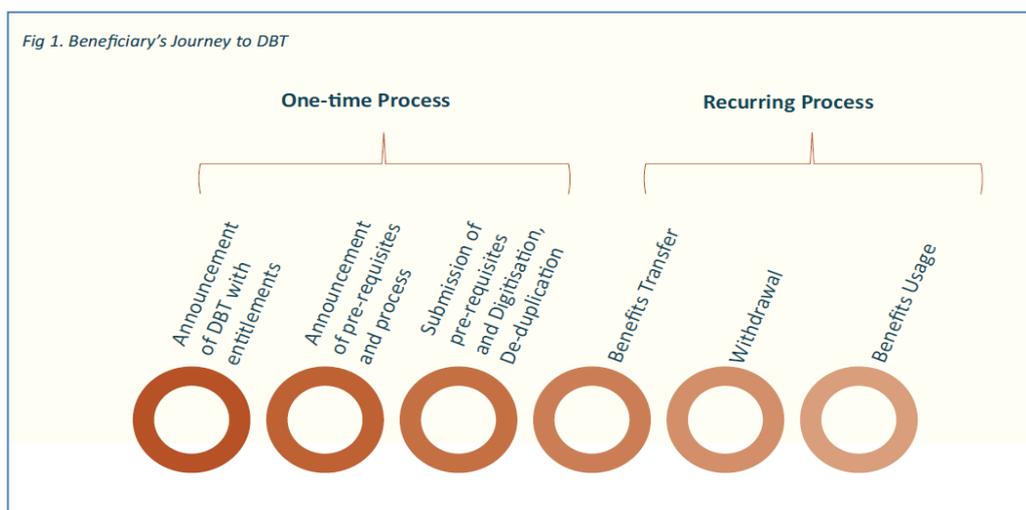
A scheme will be a DBT Scheme if:

- individuals or household can be identified as beneficiaries under the scheme;
- benefits transferred to identified beneficiaries viz. cash or in kind; and
- the scheme is funded from Consolidated Fund of India or Consolidated Fund of the State.

## 1.2 Various Process of Direct Benefit Transfer

Under DBT, various schemes in the categories of Cash and in-kind are being covered<sup>1</sup> according to ‘Standard Operating Procedure (SOP) for DBT payments’ issued by GoI. Following process is to be followed by implementing agencies through Public Financial Management System (PFMS) or other payment systems:

- I. Beneficiary identification and enrolment in Ministry’s DBT scheme Management Software;
- II. Beneficiary validation/registration on PFMS (or any other system), including first time validation of bank account details;
- III. Generation of payment file instructions; and
- IV. Processing of payment file and payment to beneficiary.



Source: DBT Flyer

## 1.3 Organisational setup

The Department of Social Justice and Empowerment (SJE), Haryana is entrusted with the welfare, social justice and empowerment of disadvantaged and marginalized section of the society. The responsibility of implementation of social welfare schemes in the State is vested with the Department. The implementation of the selected schemes and beneficiary approval is carried out by District Social Welfare Officers (DSWOs) in the department.

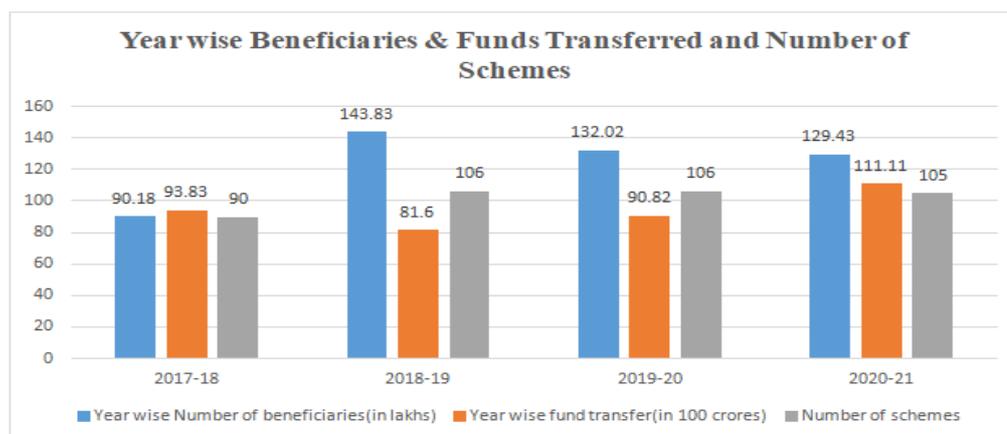
<sup>1</sup> E.g. **Cash**: PAHAL (Direct Benefit Transfer for LPG), Mahatma Gandhi National Rural Employment Guarantee Act, National Social Assistance Programme. **In-kind**: Public Distribution System. **Other Transfers**: ASHA workers under National Health Mission, *Aanganwadi* workers under Integrated Child Development Services, teachers in Aided School and Sanitation staff in Urban Local Bodies.

For a coordinated effort between the Centre and State to enable: faster decision-making, eliminate duplication of efforts and smoothen out differences i.e. fostering an easier transition of schemes on to DBT, GoI asked States to set up DBT Cells. These DBT Cells in the States are expected to be a one-stop point for coordinating all efforts for bringing and implementing schemes on to DBT. Therefore, a State DBT cell was constituted on 13 June 2016 under Finance Department of Haryana as a nodal point for all the activities and matters related to DBT operations in the State. The State DBT cell is responsible for primarily working towards coordinating the implementation of DBT in various schemes which is administered by the Finance Department. The Cell acts as a nodal point for all the activities and matters related to DBT operations in the State.

#### 1.4 Status of Direct Benefit Transfer in the State

As a Major reform initiative, Government of Haryana introduced various Social Welfare Beneficiary Schemes in the different departments in the State. At present 135 DBT applicable schemes of 25 departments are on boarded on the State DBT portal. Year-wise number of beneficiaries, schemes and amount transferred to beneficiaries' accounts<sup>2</sup> is depicted in the following chart:

**Chart 1: Year wise Beneficiaries, Funds transferred and Number of schemes**



The above chart shows that the total amount transferred to beneficiaries accounts during the years 2017-18 to 2020-21 was ₹ 37,736 crore. The number of beneficiaries had increased to 143.83 lakh in 2018-19 as compared to 90.18 lakh in 2017-18. The increase was mainly due to 'Livestock Health and Disease Control' scheme (16.63 lakh beneficiaries), Mid-day meal scheme (14.92 lakh beneficiaries) and Samagra Shiksha (9.44 lakh beneficiaries). Thereafter, it decreased to 129.43 lakh in 2020-21 mainly due to decrease in

<sup>2</sup> A single person enrolled in multiple schemes is a separate beneficiary under each scheme.

number of beneficiaries in eight schemes in 2019-20 and further decrease in four schemes<sup>3</sup> in 2020-21.

- In order to aggregate benefit transfer information and the activities for the State DBT Cell through an electronic platform, a State DBT Portal was created in September 2017 which is integrated with the DBT Bharat Portal. Main features of State DBT portal are:
  - aggregated Dashboard of DBT Schemes;
  - scheme wise or location wise Reports;
  - Progress Monitoring System for DBT applicable scheme/service; and
  - DBT Scheme Code Management.
- As per Protocol Document for DBT in states, DBT Cell coordinates with all Departments in compiling a list of schemes and programs to which DBT is applicable.
- The identification of DBT applicable State and Centrally Sponsored Schemes is done by the concerned Departments implementing the schemes. Identified schemes are uploaded on the state DBT portal by DBT Cell on the request of concerned department. The process of uploading the scheme on DBT Portal is described below:
  - The concerned Department fills up the prescribed proforma for uploading the scheme on the State DBT portal and submits to the DBT cell which is done in physical form and then incorporated through data entry.
  - The DBT cell uploads the information provided by the Department on the DBT portal to generate a unique code for the scheme (State scheme or Centrally Sponsored Scheme on sharing basis).
  - After the unique code is generated, rest of information in the proforma is uploaded on the State DBT portal by the DBT Cell.
  - The scheme is now visible to the respective Departments on the State DBT portal for further updation.
  - The Departmental user is created for each department and user id and password are assigned for accessing the scheme uploaded on the State DBT portal.

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<sup>3</sup> Two schemes of elementary education and one each for Rural Development and Women and Child Development.

- The Departmental user further creates scheme Owner (s) by creating *User id* and *Password* and assign the scheme(s) to the scheme Owner for updating the data on the State DBT portal.
- The DBT Scheme Code<sup>4</sup> is generated on all India basis and is a randomly generated five digit code unique to each DBT scheme for identification of DBT transactions with a purpose of distinguishing DBT applicable component/scheme during financial transactions and for reporting of data on the DBT Bharat portal.
- DBT Cell monitors the DBT scheme code process, generates the scheme-wise/location-wise report with the objective to integrate with DBT Bharat Portal and progress made by Departments with regards to the DBT on-boarding process viz. (i) Beneficiary database digitization, (ii) Seeding of beneficiary database with validated Aadhaar number, (iii) Transfer of benefit – for cash: using electronic means, and for in-kind: upon beneficiary authentication from Aadhaar Central Identities Data Repository (CIDR).

## 1.5 Selection of Schemes

The total transfer made by the State through DBT during the year 2019-20 was ₹ 9,081.69 crore. Out of this, an amount of ₹ 6,455.07 crore (71 *per cent*) was transferred by SJE. Of the 14 schemes through which funds have been transferred by SJE, maximum benefit (94 *per cent*) was transferred through three schemes viz. (i) Old Age Pension Scheme (OAP), (ii) The Haryana Pension to Widows and Destitute Women Scheme and (iii) The Haryana Disabled Persons Pension Schemes. Accordingly, these three schemes were selected for audit.

The three schemes as detailed below are aimed at providing Social Security to the respective class of persons who are unable to sustain themselves with their own resources and are in need of financial assistance:

- (i) The Haryana Government implemented the OAP scheme with effect from 01 November 1966. The State Government further enhanced the scheme and introduced “Old Age Pension Scheme-1991”, now renamed as “Old Age Samman Allowance Scheme”. The scheme was implemented from 01 July 1991.

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<sup>4</sup> The codification structure is - Scheme Code starting with (A) – Central Sector Schemes - Scheme Code starting with (B) – Centrally Sponsored Schemes - Scheme Code starting with (C) – State / UT Schemes - Scheme Code starting with (D) – District Schemes - Scheme Code starting with (E) – State / UT CSS. The balance four characters of scheme code will have values between 0-9 and A to Z.

- (ii) The Haryana Pension to Widows and Destitute Women Scheme was introduced in the year 1980-81.
- (iii) The Haryana Disabled (Divyang) Persons Pension Schemes was introduced in the year 1981-82. The aim of the scheme is to provide social security to Disabled persons.

The details of the expenditure by the SJE department and the three selected schemes are given in Table 1.1:

**Table 1.1: Details of expenditure incurred by the Department**

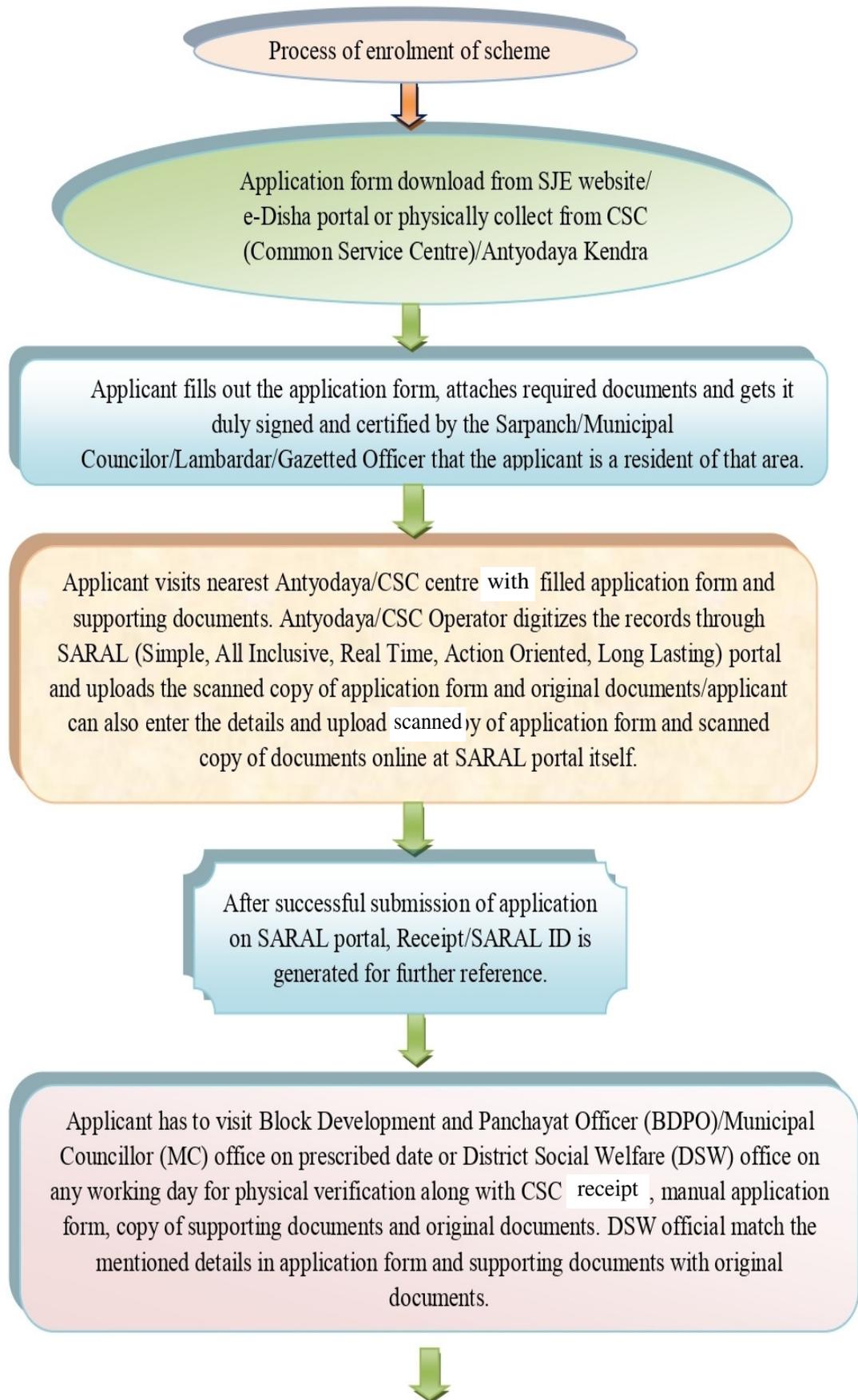
Name of Scheme	No. of Beneficiaries	Amount (₹ in crore)	Percentage of selected scheme's expenditure over the total expenditure incurred by department	No. of Beneficiaries	Amount (₹ in crore)	Percentage of selected scheme's expenditure over the total expenditure incurred by department	No. of Beneficiaries	Amount (₹ in crore)	Percentage of selected scheme's expenditure over the total expenditure incurred by department
	2018-19			2019-20			2020-21		
<b>Total expenditure incurred by department on all the schemes (₹ in crore)</b>	<b>5,714.31</b>			<b>6,455.07</b>			<b>7,701.49</b>		
<b>Expenditure incurred under selected schemes<sup>5</sup></b>									
Old Age Samman Allowance	16,83,942	3,490.19	94%	17,67,874	4,001.95	93.41%	17,85,815	4,616.93	93.26%
Pension to Widow and Destitute Women	7,19,523	1,525.93		7,39,399	1,624.41		7,60,328	2,098.46	
The Haryana Divyang Person Pension Scheme	1,67,238	351.50		1,75,129	403.40		1,76,865	467.07	
<b>Total</b>	<b>25,70,703</b>	<b>5,367.62</b>		<b>26,82,402</b>	<b>6,029.76</b>		<b>27,23,008</b>	<b>7,182.46</b>	

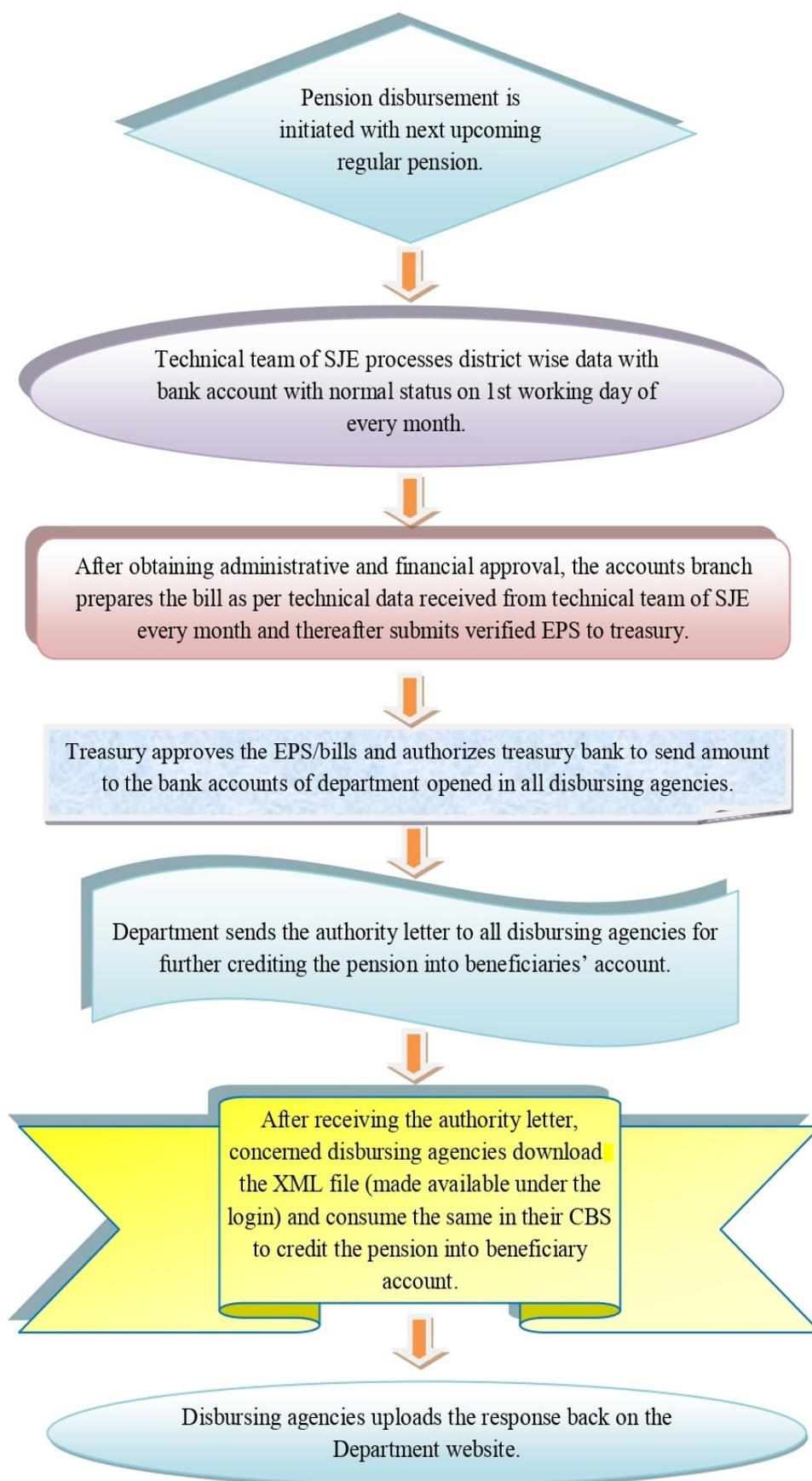
However, as per budget document, the expenditure under selected schemes are ₹ 5,372.39 crore, ₹ 6,128.29 crore and ₹ 7,156.57 crore during 2018-19, 2019-20 and 2020-21 respectively. The reasons for this difference in expenditure as per budget document and DBT portal is awaited from the department.

### **1.6 Process adopted in Social Justice and Empowerment Department for disbursement of benefits**

The steps involved in beneficiary identification, enrolment and payment to beneficiaries in SJE is as follows:

<sup>5</sup> Including benefit of ₹ 841.09 crore during 2018-19, ₹ 1,011.02 crore during 2019-20 and ₹ 1,120.21 crore during 2020-21 for Below Poverty Line (BPL) beneficiaries under National Social Assistance Program Scheme.





The department adopted PFMS system for payment to beneficiaries in October,

2020. After that digitally signed (Extensible Markup Language) XML files are being placed in the SFTP (Secure File Transfer Protocol) area on PFMS server. PFMS system picks the file and sends the acknowledgment status to National Payments Corporation of India (NPCI) for further crediting the pension amount into the beneficiaries' account. After crediting, response files are again placed in SFTP area.

### **1.7 Audit objectives**

The Performance Audit has been undertaken to ascertain:

- (i) Whether necessary process re-engineering was done for implementation of DBT so as to minimize:
  - a) intermediary levels;
  - b) delay in payments to intended beneficiaries; and
  - c) pilferage and duplication.
- (ii) Whether the infrastructure, organization and management of DBT was adequate and effective.

### **1.8 Audit Scope**

The scope of this performance audit is limited to the three social security pension schemes namely, (i) Old Age Samman Allowance (ii) Pension to Widow and Destitute Women and (iii) The Haryana Divyang Person Pension Scheme. Total expenditure incurred was taken as a size measure for the purpose of sampling.

Audit examined the efficacy of the system through data analysis and records of DBT Cell and Social Justice and Empowerment Department. The results of data analysis were validated in selected six districts viz. Ambala, Kaithal, Karnal, Kurukshetra, Panchkula and Yamunanagar.

In absence of system design documentation, the existence of IT controls could not be validated.

### **1.9 Audit Criteria**

The audit criteria for the performance audit were derived from:

- Documents, circulars, orders, instructions and notification issued by DBT Mission, Ministry of Finance, Ministry of Rural Development and State Government.
- Standard Operating Procedures, Handbook on DBT and Guidelines for State DBT Cell issued by DBT Mission.

- Guidelines of Schemes on process of identification and authentication of beneficiaries and payments.
- Instructions regarding maintenance of database, generation of various reports and IT controls.

### **1.10 Audit methodology**

An entry conference was held in December 2020 with the officers of the DBT Cell and Social Justice and Empowerment Department wherein audit objectives, audit criteria, scope of audit were discussed.

The Performance audit focused on examining the implementation of DBT for selected schemes through data analysis and examination of records of DBT Cell and Social Justice and Empowerment Department. The audit observations were validated in field offices of selected districts.

The draft Performance audit report covered the period April 2017 to July 2020 and forwarded to the Government on 28 September 2021. An exit conference was held on 03 December 2021 with the Additional Chief Secretary (Finance), Principal Secretary, Social Justice and Empowerment; Director, Social Justice and Empowerment; Secretary Finance, Deputy Director and other officers. The views of the Department/Government have been incorporated in the Performance Audit report and replies thereon of the DBT Cell and Social Justice and Empowerment during exit conference have also been incorporated in the Performance Audit report.

### **1.11 Audit Findings**

The audit findings are contained in Chapters 2 and 3 of this Report. Audit findings, conclusions and recommendations relating to each of the two audit objectives have been reported in two distinct chapters to facilitate easy comprehension and follow up. The findings are based on the data and records furnished by the DBT Cell and Social Justice and Empowerment Department.

### **1.12 Acknowledgement**

Audit acknowledges the co-operation and assistance extended by the officials of the DBT Cell, Social Justice and Empowerment Department and its field offices at various stages during conduct of the performance audit.



## **Chapter 2**

# **Re-engineering Process for implementation of Direct Benefit Transfer**



## Chapter 2

### Re-engineering Process for implementation of Direct Benefit Transfer

#### 2.1 Non-preparation of documentation for IT system

DBT is a major reform initiative to re-engineer the existing cumbersome delivery processes using modern ICT. Technology is a critical component required to enable DBT in any scheme or program.

The schemes were in operation under manual mode. For adoption of the DBT framework including re-engineering of process and maintenance of audit trail it was important to follow a systematic approach for system development. This would require a consultative process for gathering user requirement, translating it into system requirement and design; and documenting the same for knowledge transfer and business continuity.

Audit carried out data analysis on beneficiaries' data for the period from 2017-18 to 2019-20 (extended up to July 2020) obtained from Social Justice and Empowerment Department using Microsoft Structured Query Language (MS SQL) and Computer Assisted Audit Techniques like, Tableau and Interactive Data Extraction and Analysis (IDEA).

Validation of the results of data analysis was done in the field offices i.e. in six District Social Welfare Offices viz. Ambala, Kaithal, Karnal, Kurukshetra, Panchkula and Yamunanagar with the available records. Using statistical sampling method, five *per cent* of cases were randomly selected for validation within each selected district offices.

The work of development of application for computerisation of disbursement of benefits under benefit schemes of Department of Social Justice and Empowerment was done through M/s National Informatics Centre (NIC). Audit observed that NIC did not prepare any User requirement specification (URS)/ System requirement specification (SRS) before taking up the development of the application.

When systems are developed in the absence of full documentation, it would not only make it difficult to maintain system in the longer term, but it would not be possible to review the system for deriving assurance that it works as intended.

Due to non-preparation of SRS, Audit could not assure itself, about mapping of complete business rules in the application and adequate system controls. Deficiencies like enrolment of deceased pensioners, payment of pension to deceased pensioners, enrolment of underage persons for Old Age Pension Scheme, same person enrolled under multiple schemes, multiple persons enrolled under single Aadhaar ID, Transfer of benefit to account of person other than the beneficiary were observed during audit (discussed in subsequent paragraphs) which indicate weak systemic control.

As the SRS/URS was not prepared, the efficacy of the DBT system was checked through targeted audit queries designed in line with audit objectives and data analysis. The analysis and verification was focused to identify whether the objectives of process re-engineering, duplication, accurate targeting and management of DBT were achieved. The findings of the analysis are discussed in detail in the chapters.

The financial implication of the shortcomings as analysed from the data provided by the Department was ₹ 237.31 crore as detailed in Table 2.1 below:

**Table 2.1: Details of financial implication of shortcomings**

(₹ in crore)

Para Ref.	Category/Sub Category	Old Age Samman Allowance	Pension to Widow and Destitute Women	Haryana Divyang Person Pension Scheme	Impact in money Value with respect of payment to ineligible beneficiaries
2.6.1	Transfer of Pension to the dead beneficiaries account under different social security schemes	80.12	13.76	3.66	97.54
2.6.3	Transfer of Social Security Pension to the dead beneficiaries' treated as normal pension account	1.63	0.56	0.14	2.33
2.9	Pension disbursed to multiple beneficiaries on same aadhaar Number	6.61	2.08	0.46	9.15
2.10	Undue benefit by providing benefits simultaneously under two schemes	0.21	-	-	0.21
2.11	Transfer of beneficiaries Pension to other persons' bank accounts	36.95	17.53	-	54.48
2.12	Payment to ineligible beneficiaries (transfer to beneficiaries before attaining the age of 60 years)	0.94	-	-	0.94
2.13	Disbursement of social security pension to retired Government employees and family pensioner	5.96	2.27	0.30	8.53
2.14	Disbursement of social security pension to untraceable beneficiaries	46.38	13.91	3.84	64.13
	<b>Total</b>				<b>237.31</b>

The issues/observations of IT application development without documentation and instances of irregular payment should be investigated and appropriate action should be taken.

## 2.2 Delay in disbursement of pension benefits

DBT was to ensure a better and timely delivery of benefits to the people by speeding up payments and enhancing financial inclusion<sup>1</sup>. According to authority letter issued by the department to the disbursing banks/post offices, pension amount should be credited in beneficiaries' account on the date of issue of the authority letter. However, considering standing operating procedure for DBT payment the maximum total time for receiving payment response (success/failure) is T+4working days, where T is the day of the transaction when the payment file is received with authorisation to process payment by system for DBT and T<sub>4</sub> represents the maximum permissible time for submission of response file after process of payment (success/failure) to the originator of payment file.

Audit observed that:

### (A) Payment status fields

On analysis of data of beneficiaries provided by the department for the period between April 2017 and July 2020, it was noticed that pension of ₹ 19,803.12 crore (10,47,65,864 transactions) was transferred during the period to beneficiaries' account under social security schemes. In this database status of each transaction from destination bank was captured under the field 'payment status'. Seven types of values were captured under the field 'payment status' viz. 'Success', 'other', 'credit success', 'A/c Frozen', 'A/c Dormant', 'A/c does not exist', 'A/c Closure' and 'Response not received'.

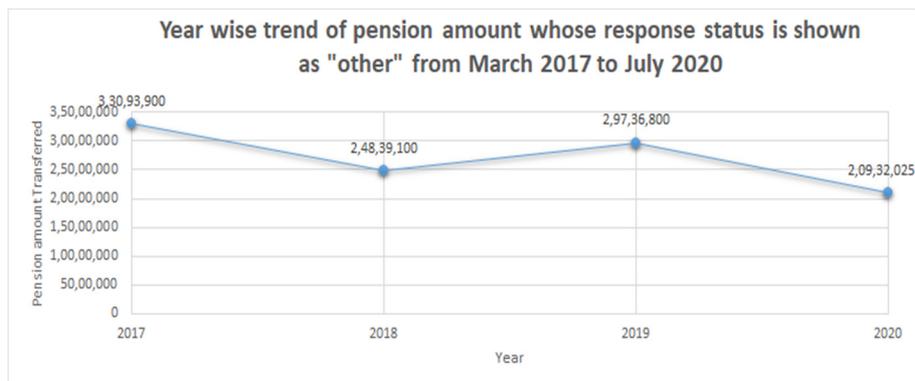
Audit analysis revealed that:

- Out of ₹ 19,803.12 crore, only ₹ 16,695.71 crore (8,74,52,031 transactions) was successfully transferred to the beneficiaries' accounts (*Annexure -I*).
- Transaction status of ₹ 3,025.61 crore (1,68,80,027 transactions) has not been updated in database by the department. Disbursing agencies were required to upload the response on SJE pension portal. However, it was neither uploaded on portal nor monitored by the department.
- Pension of ₹ 81.80 crore (4,33,806 transactions) has not been transferred to the beneficiaries' account due to multiple reasons i.e. A/c frozen, A/c dormant, A/c does not exist, A/c closure and other. Further, it could not be ensured whether this amount was received back by the department or lying with disbursing banks/post offices.

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<sup>1</sup> Financial inclusion means that department has access to useful services that meet their needs – transactions, payments and savings. – delivered in a responsible and sustainable way.

- There were transactions of ₹ 10.86 crore (58,872 transactions) where the status of credit/payment into beneficiaries' accounts was depicted under the head 'other' in the database. The current status of these transactions could not be ensured due to lack of reconciliation. The Department should take remedial action by reconciling to actual status of credit.



The department mentions in the monthly authority letter issued to the disbursing banks/post offices to credit the amount in beneficiaries' accounts on the same day of issue of authority letter and return the undisbursed amount to the department along with its details. No such exercise was done by the disbursing banks/post offices nor was this pursued by the department. It was also pertinent to mention that the department did not sign any Memorandum of Understanding with disbursing banks/post offices.

### **(B) Time taken for transactions**

Pension of ₹ 7,852.23 crore was transferred in 4,22,06,476 transactions (*Annexure-II*) after maximum permissible time for submission of response file after process of payment (success/failure) to the originator of payment file i.e. after four days from authority letter to the banks/dispersing agency. The delay ranged between one day (i.e. day after T+4) to 444 days.

The delay in disbursement of benefit to the beneficiaries defeated the principal objective of DBT, while the lack of timely reconciliation and non enforcement of instructions for crediting the amount will have to be remedied for the system to work as intended.

### **2.3 Delay in passing intended benefits due to late enrolment of beneficiaries**

Article 41 of the Constitution of India directs the State to provide public assistance to its citizens in the case of unemployment, old age, sickness and disablement as well as in other cases of undeserved want, within the limit of the State's economic capacity and development. Social security, invalid and old age pensions figure as Items 23 and 24 of the 7<sup>th</sup> Schedule of the Constitution of India in the Concurrent List. It is in compliance of these guiding principles that

the GoI introduced National Social Assistance Programme (NSAP) under the Ministry of Rural Development on Independence Day, 1995 as a fully funded Centrally Sponsored Scheme.

The NSAP at present includes five<sup>2</sup> sub-schemes as its components which includes the following three: **(a)** Indira Gandhi National Old Age Pension Scheme (IGNOAPS) **(b)** Indira Gandhi National Widow Pension Scheme (IGNWPS) **(c)** Indira Gandhi National Disability Pension Scheme (IGNDPS).

Guidelines issued in respect of NSAP in October 2014 by the Ministry of Rural Development states that:

- (i) The States may ensure the deserving person's eligibility should be proactively identified by reaching out to their households. However, if an eligible person's name does not figure in the Below Poverty Line (BPL) list, he/she should not be left out from the eligible beneficiaries list.
- (ii) The assistance under the sub-schemes of NSAP is applicable for persons belonging to BPL category.
- (iii) The eligible age for IGNOAPS is 60 years.
- (iv) Field level workers/officials should be entrusted with the task of identifying beneficiaries and getting the forms filled up. Also support should be provided to get the requisite certificates from the authorities concerned.
- (v) For the identification of new beneficiaries of BPL, Gram Panchayats/Municipalities should be given the central role. Elected heads and representatives should be sensitized on the criteria and processes of NSAP.
- (vi) Also as per the directions of the Hon'ble Supreme Court of India in Writ Petition (Civil) number 196 of 2001, the deserving person's eligibility should be identified and included in the beneficiaries list.
- (vii) While individuals can file applications, it is incumbent on the authorized officials to reach out to potential beneficiaries on an 'out today' approach and get the application forms filled up and provide assistance to get the relevant records. Field level workers / officials should be entrusted with the task of identifying beneficiaries and getting the forms

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<sup>2</sup> (i) Indira Gandhi National Old Age Pension Scheme (IGNOAPS) (ii) Indira Gandhi National Widow Pension Scheme (IGNWPS) (iii) Indira Gandhi National Disability Pension Scheme (IGNDPS) (iv) National Family Benefit Scheme(NFBS) and (v) Annapurna Scheme. The benefit provided by the selected schemes of State to BPL beneficiaries includes the benefits provided under NSAP.

filled up. Also support should be provided to get the requisite certificates from the authorities concerned.

Audit noticed that 78,567<sup>3</sup>(district wise details given in *Annexure-III*) BPL beneficiaries were registered in scheme management system after attaining age of 60 years. The range of delay in enrolment of these BPL beneficiaries was between one year to 20 years as shown below:

**Table 2.2: Details of range of delay in enrolment of beneficiaries**

Delay range in years(after 60 years)	Number of beneficiaries
0-5	61,987
6-10	12,969
11-20	3,288
<b>Grand Total</b>	<b>78,244</b>

In the Old Age Samman Allowance scheme, audit observed that 78,244 (out of which 75,214 are shown as normal<sup>4</sup> in status as on date) BPL beneficiaries were registered with delays ranging between one year to 20 years, whereas these beneficiaries should have been proactively identified by the department when beneficiary attained the age of 60 as required under the guidelines. The beneficiaries should be identified by reaching out to their households by the department.

There were 22,206 BPL beneficiaries in six selected districts who were given benefit with delay as per results of data analysis. The findings of data analysis was cross checked with 541<sup>5</sup> cases (0-5 years : 426, 6-10 years: 91, 11-20 years: 21 cases, three cases for more than 20 years) in the six selected offices of DSWOs. The verification confirmed the results of data analysis in respect of all 541 cases. Besides, no household survey was done by any of the six DSWOs.

Reply from Social Justice and Empowerment Department was awaited (December 2021).

#### **2.4 Delay in enrolment of beneficiaries violated the Right to Service Act provisions**

The Haryana Right to Service Act (RTS Act), 2014 provides for the delivery of service to eligible person within the notified time limits for the pension schemes of the Social Justice and Empowerment Department. Under RTS Act, the time period for providing services has been revised (November 2016) from 120 days to 60 days from the date of application.

<sup>3</sup> Apart from 78,244 mentioned in table, delay of 21-40 years in passing intended benefits to 323 beneficiaries (for periods beyond the inception of scheme) was also noticed.

<sup>4</sup> Any person eligible to receive benefit under a scheme as on that date as per the database.

<sup>5</sup> Ambala-100, Kaithal-100, Karnal-100, Kurukshetra-100, Panchkula-41 and Yamunanagar-100

Audit noticed that 2,84,471 beneficiaries were registered in scheme management system after the time limit prescribed in the Haryana RTS Act i.e. beyond 60 days. The range of delay in enrolment of beneficiaries was between one day to 963 days in the selected schemes viz. Old Age Samman Allowance, Pension to Widow, Destitute Women and Haryana Divyang Person Pension.

As per results of data analysis, there were 80,434 beneficiaries in six selected districts who were enrolled with delays. The results were cross verified with 600<sup>6</sup> (delay ranging between: one day to 609 days) selected cases in the six selected offices of DSWOs. The validation confirmed the results of data analysis for all the 600 cases. The DSWOs confirmed the findings in their response.

Reply from Social Justice and Empowerment Department was awaited (December 2021).

## **2.5 Non-adherence to specific timelines for disbursement of social security pensions**

Social security pension schemes are in the nature of income support schemes and every beneficiary under the scheme is entitled to receive pension on a monthly basis. As per the directions of the Hon'ble Supreme Court of India in Writ Petition (W.P.) number 196 of 2001, the State Governments were directed to make the payment in respect of IGNOAP to BPL beneficiaries by 7<sup>th</sup> of each month.

Audit noticed on analysis of data of beneficiaries that there was delay in issuing pension payment authority to disbursing agencies. The delay ranged between two and 262 days (calculated from 10<sup>th</sup> 7 of each of the month). It was also noticed that pension payment was not being done regularly in the said timeline under all the schemes including IGNOAP to BPL beneficiaries which was in violation of the directions of Hon'ble Supreme Court decision.

Non-ensuring of timelines stipulated for making payment of benefits would result in hardships to vulnerable section of society. Besides, the department instructs disbursing banks/post offices in the monthly authority letter to credit the amount in beneficiaries' accounts on the same day of issue of authority letter and return the undisbursed amount to department along with details.

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<sup>6</sup> Ambala-100, Kaithal-100, Karnal-100, Kurukshetra-100, Panchkula-100 and Yamunanagar-100

<sup>7</sup> Three days considered for processing at Department level.

## 2.6 Transfer of Pension to the dead beneficiaries account

As per rule 9 (ii) of ‘Old Age Allowance Scheme 2005’, Scheme Rules, 2005 applicable with effect from 29 November 2005 vide Haryana Government notification dated 20 September 2006, allowance shall cease to be payable on the death of a beneficiary and if the beneficiary dies before receiving allowance for a particular period, the same shall lapse.

Further, as per the Govt. notification No. 459-SW(4)-2011 dated 10 June 2011, in case there is no withdrawal from the bank account for a continuous period of 60 days, such bank account will be rendered “inoperative” for the purpose of this Scheme by the Bank with no further credit of benefits under this Scheme into it. Such “inoperative” bank accounts will be reported by the Bank to the Department. In case the beneficiary applies for re-operationalization of the bank account within the next 90 days with justifiable reason, the bank account may be re-operationalized with the permission of the Director. If not, the bank account will be rendered “dead” for the purpose of this Scheme and the benefits credited into the bank account after the last withdrawal would be remitted back by the Bank to the Department with accrued interest.

The department instructs disbursing banks/post offices in the monthly authority letter to credit the amount in beneficiaries’ accounts on the same day of issue of authority letter and return the undisbursed amount to department along with its details. Department also stated that data of death cases was being fetched from Registrar General of India (RGI) portal and deceased beneficiaries were being identified by matching aadhaar number.

Analysis of data revealed the following:

### 2.6.1 Transfer of Pension to the dead beneficiaries account under different social security schemes

Pension amounting to ₹ 98.96<sup>8</sup> crore was transferred to 91,436 number of dead beneficiaries’ account under selected schemes for period ranging from one month to 40 months as detailed below:

**Table 2.3: Details of pension transferred to dead beneficiaries**

Name of Scheme	Number of beneficiaries	Total amount transferred (₹in crore)
Old Age Samman Allowance	74,893	81.29
Pension to Widow and Destitute Women	12,990	13.97
Haryana Divyang Person Pension Scheme	3,553	3.70
<b>Total</b>	<b>91,436</b>	<b>98.96</b>

Data analysis revealed that there were 25,861 beneficiaries in the six selected districts where pension was transferred in the accounts after their demise. This

<sup>8</sup> Includes ₹1.42 crore for 2580 beneficiaries discussed in Para 2.9 and 2.11 to 2.14.

was cross-verified with 569<sup>9</sup> selected cases at the six selected offices of DSWOs. The validation exercise confirmed the results of data analysis. In 50 cases (seven Kaithal, six Panchkula and 37 in Yamunanagar) an amount of ₹ 9.04 lakh was recovered. In the remaining 519 cases, the concerned DSWOs have taken up the issue with the concerned banks and requested for transfer of the pension amount back to the department's account as confirmed by DSWOs in their response.

Disbursement of pension to beneficiaries already identified as deceased indicated that neither suitable controls/checks were put in the system to restrict these transactions nor the payments were monitored by the appropriate authorities. Department is also not using any Business Intelligence or reports to monitor the gaps identified by audit during data analysis.

Reply from Social Justice and Empowerment Department was awaited (December 2021).

### **2.6.2 Payment to beneficiaries enrolled after their death**

During scrutiny, it was observed that 1,092 beneficiaries<sup>10</sup> were enrolled under selected schemes after their death.

The pension of ₹ 23.27 lakh was transferred to 241 beneficiaries (out of 1,092 beneficiaries as seen from the data furnished) whose enrolment as beneficiary was done after their death under the selected schemes.

It is pertinent to mention that the status of these beneficiaries is also shown as 'dead' in database even as on date (July 2020). This indicated inadequate monitoring and system controls.

In six selected districts, there were 78 beneficiaries enrolled after their death (as per results of data analysis) where pension was transferred to the accounts. This was validated in seven<sup>11</sup> selected cases at the six selected offices of DSWOs. In three cases (one case in Kaithal and two in Yamunanagar) an amount of ₹ 0.21 lakh has been recovered. In the remaining four cases, the concerned DSWOs have stated to have taken up the issue with the concerned banks and requested for transfer of the pension amount back to the department's account.

Reply from Social Justice and Empowerment Department was awaited (December 2021).

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<sup>9</sup> Ambala-100, Kaithal-100, Karnal-100, Kurukshetra-100, Panchkula-69 and Yamunanagar-100

<sup>10</sup> Old Age Samman Allowance-828 beneficiaries, Pension to Widow and Destitute Women-167 beneficiaries and Haryana Divyang Person Pension Scheme-97 beneficiaries.

<sup>11</sup> Ambala-1, Kaithal-1, Karnal-1, Kurukshetra-1, Panchkula-1 and Yamunanagar-2

### 2.6.3 Transfer of Social Security Pension to the dead beneficiaries' treated as normal pension account

Pension amounting to ₹ 2.34<sup>12</sup> crore was transferred to 618 beneficiaries' account under three schemes after their death till date (July 2020) as detailed below:

**Table 2.4: Details of pension transferred to beneficiaries after death under three schemes**

Pension Type	Number of Beneficiaries	Pension Amount transferred (in ₹)
Old Age Samman Allowance	419	1,63,59,650
Widow Pension	159	56,37,600
Disability Pension	40	14,39,650
<b>Total</b>	<b>618</b>	<b>2,34,36,900</b>

Further, the above accounts were shown as normal beneficiaries i.e. eligible beneficiaries for pension disbursement even as on date (July 2020).

As per results of data analysis, there were 188 beneficiaries in six selected districts in which pension was transferred to dead beneficiaries treated as normal. This was further validated through cross verification of 10<sup>13</sup> cases in six selected offices of DSWOs. Out of the 10 cases, in one case (Karnal district) an amount of ₹ 0.34 lakh was recovered and in another case DSWO (Panchkula) stated that verification of beneficiary is under process. In the remaining 8 cases, DSWOs of Ambala, Kurukshetra, Kaithal, and Yamunanagar stated that deficiency occurred during the aadhaar validation process due to linking of wrong aadhaar numbers and thus these beneficiaries were declared as dead. However, after physically appearing of these beneficiaries previously declared dead and production of their aadhaar card, pension of these beneficiaries was re-started.

Reply from Social Justice and Empowerment Department was awaited (December 2021).

The reply indicates that procedure prescribed by Unique Identification Authority of India (UIDAI) for seeding of Aadhaar was not followed. As Aadhaar seeding is supposed to be error-free, keying in of wrong Aadhaar numbers at the time of enrolment/migration of legacy data and rectification after their physically appearing casts doubts on the integrity of data as well as the process adopted. Department needs to investigate and fix responsibility.

During exit conference, Department of SJE stated that this problem is being faced in the case of legacy data. However, while processing new data department is ensuring this would not happen. Data on RGI portal is not available on real time basis. However, the department comes to know the detail

<sup>12</sup> Includes ₹ 0.01 crore for 12 beneficiaries discussed in Para 2.9, 2.11 and 2.14.

<sup>13</sup> Ambala-3, Kaithal-2, Karnal-1, Kurukshetra-2, Panchkula-1 and Yamunanagar-1

of dead beneficiaries after lapse of three to four months. In this period pension continues to be released to these dead beneficiaries.

## **2.7 Non-updation of beneficiaries' income in the pension database**

As per Haryana Government Notification, issued on 22 March 2012, maximum income limit for availing social security pension was increased from ₹ 50,000 per annum to ₹ 2,00,000 per annum. The person was eligible for the grant of Old Age Samman Allowance, if:

- (i) the person was of age 60 years or more;
- (ii) the person is domiciled and is a resident of Haryana State; and
- (iii) his/her income from all sources together with that of his/her spouse does not exceed ₹ 2,00,000 per annum.

Similarly, a woman of age 18 years and above was eligible for grant of Widow and Destitute Women pension under the Scheme if her own income from all sources was below ₹ 2,00,000 per annum.

Audit noticed that income field for 34,07,826 beneficiaries out of total number of 34,84,872 beneficiaries was left blank in two schemes i.e. Old Age Samman Allowance and Widow and Destitute Women Pension Scheme. Neither any mechanism was evolved to verify the annual income of the beneficiary at the time of enrolment nor periodic review of income of beneficiaries done to ensure the eligibility.

Thus, validation process of beneficiaries was largely non-existent. Further, non-capturing of income in the database resulted in incomplete and unreliable data.

During exit conference, the department stated that updation of income in pension database is being done in phased manner involving the platform using Parivar Pehchan Patra<sup>14</sup> functionality. It was also suggested on behalf of State Government that verified income of beneficiaries may be updated in database. Also ACS (Finance) suggested that in the income field, department should shift from self-declaration mode to verified income mode.

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<sup>14</sup> Parivar Pehchan Patra (PPP) aims to build a comprehensive, reliable and accurate database of families residing in the State which can be further utilized by various line departments for welfare scheme delivery across the State. It shall contain details such as the family's structure, its residential details, social and economic details of each member of the family. A unique 8-digit ID is issued to each family registered in the PPP database. This ID can be used by the family members to apply for any services/schemes of the State linked to PPP.

## **2.8 Deficiency in digitization of master database of beneficiaries**

Analysis of data of beneficiaries revealed that aadhaar number, which is unique for each person, for 1,15,329 beneficiaries was changed during the period April 2017 to July 2020 in which 1,01,980 beneficiaries are still getting pension as normal and the remaining 13,349 beneficiaries' status have been updated to Died/Aadhaar Disputed/Cancelled/Duplicate/Ineligible/Suspended or Untraceable.

As per Section 7 of the Aadhaar (Targeted delivery of Financial and other subsidies, benefits and services) Act, 2016, Aadhaar is used as means of authentication for availing services, benefits and subsidies.

The selected schemes namely (i) Old Age Pension Scheme, (ii) Pension to Widows and Destitute Women Pension Scheme and (iii) Disabled Persons Pension Scheme were in operation since 1964, 1980-81 and 1981-82 respectively. However, DBT was implemented by the Department from February 2015 while use and possession of Aadhaar was made mandatory with effect from 23 March 2017 for transfer of benefit through DBT in Haryana.

The Department entered Aadhaar numbers without ensuring correctness and there was no validation of the numbers entered with the Aadhaar database. Whenever beneficiary approached for correction in the Aadhaar number the same was corrected in the database.

Further, the change of Aadhaar was not reflected in the audit trail for 1,045 beneficiaries out of 1,15,329. In the absence of audit trail in respect of these beneficiaries, it could not be ascertained when or by which user of IP address these missing beneficiaries were enrolled from. Missing of audit trail is a serious issue and indicates that system is not tamper proof and creates doubt about the integrity of system. Missing of audit trail needs to be investigated and responsibility fixed.

The change of aadhaar number after enrolment of beneficiary and absence of audit trail indicates that validation/verification checks were not applied to authenticate beneficiaries with aadhaar at the time of enrolment. Thus, due to lack of verification checks, application is vulnerable to amendments to data that could lead to erroneous payments, wrong postings of transactions and ultimately qualified accounts.

In the selected districts it was observed during data analysis that Aadhaar of 23,772 beneficiaries were changed. This was cross verified with 499<sup>15</sup> selected cases at the six selected offices of DSWOs. The DSWOs stated that action in these cases would be taken after verification.

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<sup>15</sup> Ambala-83, Kaithal-100, Karnal-100, Kurukshetra-100, Panchkula-16 and Yamunanagar-100

Audit revealed that the provision for the change of Aadhaar has also been provided at the social justice portal. The department should ensure where due to circumstances the Aadhaar number is required to be changed, it should be supported by stringent process and an audit trail.

## **2.9 Pension disbursed to multiple beneficiaries on same Aadhaar Number**

As per Haryana Government Notifications No.203-SW(4)-2011 dated 19 April 2011 and 878-SW(4)-201 dated 5 September 2017, a person can avail the benefit of at most one pension/allowance, even if eligible under more than one social security schemes listed below:

- (i) Old Age Samman Allowance Scheme.
- (ii) The Haryana Pension to Widows and Destitute Women Scheme.
- (iii) The Haryana Divyang Pension Scheme.
- (iv) Dwarf Allowance Scheme.
- (v) Eunuch Allowance Scheme.
- (vi) Financial Assistance to Kashmiri Migrant Families.

Further, as per Haryana Government Notification No. 459-SW (4)-2011 dated 10 June 2011, if a person is detected to have more than one bank account under the Electronic Benefits Transfer (EBT) Scheme, all his bank accounts would be terminated. He would become ineligible to receive benefits under any Social Security Scheme of the State in future. Any benefits received under the Scheme by suppressing true information or making wrong claim would be recovered as arrears of land revenue with 12 *per cent* interest per annum.

Audit noticed that pension of ₹ 16.17 crore was transferred to 25,134 beneficiaries' with 12,314 Aadhaar IDs between April and October 2017 under Old Age Samman Allowance, Haryana Pension to Widows and Destitute Women and Haryana Divyang Pension schemes. In this regard, Audit observed that Pension of ₹ 9.32<sup>16</sup> crore was disbursed to 14,641 beneficiaries (out of 25,134) though the status being updated as non-existing, cancelled, died, duplicate, untraceable, ineligible, etc. between the period from April to October 2017 and subsequently stopped after October 2017. The following significant issues were observed in the disbursement of ₹ 9.32 crore made:

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<sup>16</sup> It includes 274 beneficiaries to whom unauthorised pension of ₹ 0.17 crore was transferred as pointed out in Para 2.10, 2.11, 2.13 and 2.14.

- (A) Pension was disbursed to two or more beneficiaries under same or different schemes with *same* Aadhaar ID and different beneficiary pension IDs (*Annexure-IV*).
- (B) Department disbursed pension to 56 beneficiaries under above mentioned three schemes without<sup>17</sup> any Aadhaar.
- (C) 6,593 beneficiary pension IDs were generated using 3,265 Aadhaar IDs (out of 12,314 Aadhaar IDs) and amount of ₹ 3.94 crore transferred to these beneficiaries. Out of these 6,593 beneficiary pension IDs, status of 3,328 pension IDs were updated as dead and remaining 3,265 beneficiary pension IDs were still getting pension. This resulted into disbursement of unauthorised pension of ₹ 1.96 crore to 3,328 beneficiaries whose status was declared as dead in database.
- (D) Pension amounting to ₹ 1.98 crore (during April to October 2017) was transferred to 3,052 beneficiaries pension IDs which were generated using 1,524 Aadhaar IDs. In these cases, beneficiary name and father's name were same for two or more beneficiaries with same Aadhaar. The risk of single beneficiary getting multiple benefits could not be ruled out in Audit.
- (E) Pension of ₹ 4.51 lakh was transferred to 68 beneficiaries pension IDs (pension IDs were generated using 34 Aadhaar IDs) where Aadhaar and bank account number were same for two different beneficiary pension IDs.

Department may consider having a Business Intelligence report highlighting such discrepancies and also develop IT controls to rule out these inconsistencies.

After October 2017, one or more accounts having same Aadhaar ID was closed by stating status as dead and status of other account as normal i.e. pension being disbursed till date. This implies that Aadhaar has not been used for uniqueness of beneficiary identity, controls do not exist to inhibit duplicity in IDs and verification process was compromised.

It was observed during data analysis, that there were 6,501 cases (beneficiaries) in six selected districts in which pension was disbursed to multiple beneficiaries with same Aadhaar. This was cross checked with 330<sup>18</sup> cases at the six selected offices of DSWOs. All DSWOs stated that action in these cases would be taken after verification.

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<sup>17</sup> The Aadhaar number mentioned against each was 9999-9999-9999

<sup>18</sup> Ambala-29, Kaithal-80, Karnal-83, Kurukshetra-65, Panchkula-4 and Yamunanagar-69

In view of the observations above, it could be seen that the input controls were weak resulting in incomplete, unauthorized/irrelevant and duplicate data entries in the pension database. Further, due to lack of documentation, the systemic controls envisaged by department were not available. Besides, deficiencies/discrepancies noted during audit showed that systematic controls were mostly absent.

Reply from Social Justice and Empowerment Department was awaited (December 2021).

### **2.10 Undue benefit by providing benefits simultaneously under two schemes**

As per Haryana Government notification No.878-SW(4)-201 dated 05 September 2017 (in reference to Notification No.203-SW(4)-2011 dated 19 April 2011), the beneficiaries of Old Age Samman Allowance Scheme cannot avail the benefit of Ladli Social Security Allowance Scheme simultaneously, as the benefit of Ladli Social Security Allowance Scheme is applicable up to the age of 60 years and that of Old Age Samman Allowance Scheme after 60 years.

Analysis of data of beneficiaries revealed that pension of ₹ 42.81 lakh was transferred to 298 beneficiaries' under Old Age Samman Allowance and Ladli Social Security Allowance schemes simultaneously. This resulted in unjustified payment of ₹ 21.41<sup>19</sup> lakh to 298 beneficiaries.

Audit also observed that for this purpose, new beneficiary IDs were assigned for other scheme by modifying beneficiary's account number, name or father's name but the Aadhaar number remained same.

In the selected districts, data analysis revealed that pension was transferred simultaneously under two schemes to 179 beneficiaries. This was cross-verified in nine<sup>20</sup> test checked cases at the six selected offices of DSWOs. The verification confirmed the results of data analysis. In one case in Kaithal district an amount of ₹ 0.52 lakh has been recovered. In the remaining 8 cases, DSWOs Ambala, Karnal, Kurukshetra and Yamunanagar intimated that recovery notices have been issued.

Reply from Social Justice and Empowerment Department was awaited (December 2021).

<sup>19</sup> It includes 2 beneficiaries to whom unauthorised pension of ₹ 0.16 lakh was transferred as pointed out in Para 2.11 and 2.14.

<sup>20</sup> Ambala-2, Kaithal-1, Karnal-1, Kurukshetra-2, Panchkula-0 and Yamunanagar-3

## 2.11 Transfer of beneficiaries Pension to other persons' bank accounts under social security schemes

Rule 87 of the General Financial Rules, 2017 stipulates that transfer of benefits should be done directly to beneficiaries under various Government Schemes and Programmes using ICT. Necessary process re-engineering to minimise intermediary levels and to reduce delay in payments to intended beneficiaries with the objective of minimising pilferage and duplication should be done for all Government Schemes and Programmes.

Analysis of beneficiary data revealed that pension of ₹ 54.54<sup>21</sup> crore for 9,305 beneficiaries (during April 2017 to July 2020) was transferred to bank account with different names in Old Age Samman Allowance and Widow and Destitute Pension as detailed below:

**Table 2.5: Details of pension transferred to other persons' bank accounts**

Pension	No. of Beneficiaries	Amount transferred during April 2017 to July 2020 (in ₹)
Old Age Samman Allowance	6,317	37,00,10,000
Widow and Destitute pension	2,988	17,53,81,400
<b>Total</b>	<b>9,305</b>	<b>54,53,91,400</b>

It is pertinent to mention that mobile number, bank account number and Aadhaar number have also not been linked to the correct beneficiaries.

This involves risk of embezzlement, and Department should investigate such cases and fix responsibility of the concerned officials.

## 2.12 Payment to ineligible beneficiaries

As per notification No. 458A-SW(4)-2011 dated 10 June 2011, a person is eligible for the grant of Old Age Samman Allowance, if, (i) the person is of age 60 years or more; and (ii) the person is domiciled and resident of Haryana State.

Also as per Haryana Government, Social Justice and Empowerment Department notification No. 459-SW(4)-2011 dated 10 June 2011, any benefits received under the Scheme by suppressing true information or making wrong claim would be recovered as arrears of land revenue with 12 *per cent* interest per annum.

Analysis of data revealed that 1,860 beneficiaries were enrolled under Old Age Samman Allowance scheme before attaining the eligibility age of 60 years and total pension amounting to ₹ 94.25<sup>22</sup> lakh was transferred to these beneficiaries.

<sup>21</sup> It includes 37 beneficiaries to whom unauthorised pension of ₹ 0.06 crore was transferred as pointed out in Para 2.12 to 2.14.

<sup>22</sup> It includes 2 beneficiaries to whom unauthorised pension of ₹ 0.05 lakh was transferred as pointed out in Para 2.14.

This shows that desirable input controls at the time of enrolment i.e. validation and verification of the beneficiaries was inadequate and ineligible beneficiaries were getting enrolled.

Validation of 500<sup>23</sup> cases at the six selected district offices of DSWOs was done. The validation confirmed the results of data analysis. In respect to 58 cases of Karnal district, recovery process was initiated and ₹ 1.51 lakh in 22 cases recovered. In the remaining 442 cases, DSWOs Ambala, Kurukshetra, Kaithal, Panchkula and Yamunanagar stated that action would be taken after verification.

Reply from Social Justice and Empowerment Department was awaited (December 2021).

### **2.13 Disbursement of social security pension to retired Government employees and family pensioner**

As per notification No. 458A-SW(4)-2011 dated 10 June 2011 and No. 308-SW(4)-2012 dated 22 March 2012, a person is not eligible for the grant of Old Age Samman Allowance, in case, the person is receiving pension from any Government or Local/Statutory Body or any organization substantially financed by any Government or Local/Statutory Body.

Also, a woman otherwise eligible for Haryana pension to widows and Destitute Women Scheme is ineligible in case she is employed by any Government or by any Local/Statutory Body or any organization substantially financed by any Government or Local/Statutory Body or who is drawing pensioner family pension therefrom as per notification No. 458B-SW(4)-2011 dated 10 June 2011.

It is pertinent to mention here that in the case of Haryana Divyang Pension Scheme, the eligibility criteria was for income to be less than minimum wages of unskilled labour.

Analysis of data of beneficiaries and data of pensioners (up to December 2018) from e-pension module of Integrated Financial Management System (IFMS) gathered from Office of the Director General, Treasuries and Accounts, Haryana and Centralized Pension Processing Cell (CPCC) SBI, Panchkula for the period April 2017 to July 2020 revealed that 1,475 beneficiaries enrolled under these three selected schemes viz. Old Age Samman Allowance scheme, Haryana Pension to Widows and Destitute Women Scheme and Haryana Divyang Pension scheme were retired employees of Government of Haryana or were family pensioners. Disbursement of social security pensions to these beneficiaries was violation of above-mentioned government instructions.

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<sup>23</sup> Ambala-100, Kaithal-73, Karnal-100, Kurukshetra-100, Panchkula-29 and Yamunanagar-98

Further, it was observed that ₹ 8.60<sup>24</sup> crore was disbursed to these unauthorised persons, which was recoverable with interest.

Audit is of the opinion that if similar type of data from other agencies and department i.e. Central Government, Government Company, Boards, autonomous bodies, etc. were to be subjected to Business Intelligence, the numbers are likely to be higher.

Data analysis revealed that there were 485 cases in six selected districts in which pension was transferred to retired government employees and family pensioners. This was validated in 26<sup>25</sup> selected cases at the six selected offices of DSWOs. The validation confirmed the results of data analysis. In five cases of Kaithal district an amount of ₹ 6.11 lakh had been recovered (One case from selected sample and four in other cases). In the remaining 25 cases, DSWOs Ambala, Kurukshetra, Karnal, Kaithal, Panchkula and Yamunanagar intimated that after verification, pension has been stopped and recovery notices have been issued.

Reply from Social Justice and Empowerment Department was awaited (December 2021).

During exit conference, the department accepted the issue and stated that recovery would be made as well as demonstrative action would be considered.

#### **2.14 Disbursement of social security pension to untraceable beneficiaries**

As per Government notification No. 459-SW(4)-2011 dated 10 June 2011, in case there is no withdrawal from the bank account for a continuous period of 60 days, such bank account will be rendered “inoperative” for the purpose of this Scheme by the Bank with no further credit of benefits under this Scheme into it. Such “inoperative” bank accounts will be reported by the Bank to the Department. In case the beneficiary applies for re-operationalization of the bank account within the next 90 days with justifiable reason, the bank account may be re-operationalized with the permission of the Director. If not, the bank account will be rendered “dead” for the purpose of this Scheme and the benefits credited into the bank account after the last withdrawal would be remitted back to the Department with accrued interest by the Bank.

It was seen that pension amounting to ₹ 64.13 crore was transferred to 38,060 beneficiaries under three schemes viz. Old Age Samman Allowance, Pension to Widow, Destitute Women and Haryana Divyang Person Pension though the status was updated to ‘untraceable’ by the banks and these beneficiaries had not withdrawn the pension amount from their bank accounts even after continuous

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<sup>24</sup> It includes 36 beneficiaries to whom unauthorised pension of ₹ 0.07 crore was transferred as pointed out in Para 2.14.

<sup>25</sup> Ambala-5, Kaithal-5, Karnal-6, Kurukshetra-4, Panchkula-1 and Yamunanagar-5

90 days of the payment. Further, this amount pertains to only 18 pension disbursing banks/post offices (out of 63 pension disbursing banks/post offices). Audit noticed that remaining 45 pension disbursing banks/post offices did not carry out any activity related to identification and declaring any beneficiary as 'untraceable'. Further, the activity relating to declaring any beneficiary as 'untraceable' by pension disbursing banks/post offices was also not being done regularly.

In 18 pension disbursing banks/post offices, ICICI bank and United Bank of India took action only once i.e. in January 2020. There was also delay in declaring an account 'inoperative' which ranged from 124 to 7,389 days.

As per authority letter, details of undisbursed amount were to be submitted by disbursing banks/post offices every month. However, no such exercise was done and Department had also not signed any Memorandum of Undertaking or Memorandum of Understanding (MoU) with these disbursing banks/post offices to ensure compliance.

Reply from Social Justice and Empowerment Department was awaited (December 2021).

During exit conference, the department stated that ₹ 228 crore have been recovered from banks. However, the details of beneficiaries from whom the amount has been recovered was not mentioned.

## **2.15 Porting of incomplete legacy data**

A legacy database is an old record that is inherited from the legacy records and also form a base for departmental decisions. The work of digitisation of legacy records was an important aspect to embed control over duplicate records and it should be ensured that the complete and correct information was captured in the system as the same would be used over a long period of time for disbursement of benefits to the intended beneficiaries.

In the absence of assurance about correct porting of legacy data audit could not ensure total recovery of old record. However, audit observed the following discrepancies:

### ***2.15.1 Non porting of enrolment date in legacy data***

Analysis of data of beneficiaries revealed that data of 21,99,374 beneficiaries ported was incomplete. The important mandatory field i.e. 'Enrolment date' was shown as 'Null' in the database for the legacy data that was digitized from the old legacy records. The entry/enrolment date is an important parameter to know when the beneficiary got enrolled for availing the benefit.

### 2.15.2 Incorrect age in legacy data

The selected three schemes are Centrally Sponsored Schemes and the expenditure incurred on these schemes by the State is reimbursed from the Central Government. The Central Government reimburses this expenditure in biannual instalments (twice an year). The eligibility criteria and the scale of assistance under the sub-schemes of NSAP are as follows:-

- Indira Gandhi National Old Age Pension Scheme (IGNOAPS): The eligible age for IGNOAPS is 60 years. The pension is ₹ 200 p.m. for persons between 60 years and 79 years. For persons who are 80 years and above the pension is ₹ 500 per month.
- Indira Gandhi National Widow Pension Scheme (IGNWPS): The eligible age is 40 years and the pension is ₹ 300 per month. After attaining the age of 80 years, the beneficiary would get ₹ 500 per month.
- Indira Gandhi National Disability Pension Scheme (IGNDPS): The eligible age for the pensioner is 18 years and above and the disability level has to be 80 *per cent*. The amount is ₹ 300 per month and after attaining the age of 80 years, the beneficiary will get ₹ 500 per month. Dwarfs would also be an eligible category for this pension.

In addition to the Central Government share, the State Government deliver the benefit to the beneficiary by providing its share. As the State Government is not aware about the age of its beneficiary, then the demand for reimbursement of the amount from Centre Government would also be defective which is loss to the State Government.

A person is eligible for the grant of Old Age Samman Allowance if the person is of age 60 years or more. Similarly, a person or women in the age group of 18 years and above shall be eligible for grant of Divyang pension and Widows and Destitute Women Pension Scheme.

Scrutiny of data for the selected schemes showed that the important mandatory fields like Date of Birth and Age was 'Null' or incorrectly entered (like 0 or more than 120 years up-to 2,068 years) in 15,646 cases. Out of 15,646 beneficiaries, 3145 beneficiaries were related to old age pension enrolment wherein data in age field were entered incorrectly (less than 60 years or more than 120 years) and age field of balance 12,501 beneficiaries in respect of Divyang pension and Widows and Destitute Women Pension Scheme were updated as 'Null' in database.

If age captured was as less than 60 years then the person was not eligible for enrolment in the Old Age Samman Allowance and if it was captured as more than 120 years then the same is subject of investigation, but no correction/checking in these cases have been made by the department even after

lapse of 39 months of complete digitization. The incorrect entry in the Age field would continuously lead to the incorrect reimbursement from the Central Government in respect of NSAP scheme.

### 2.15.3 Missing records of beneficiaries from master database

It was revealed in analysis of beneficiary data that audit trail for 327 beneficiary IDs were present in data dump but no records related to these IDs existed in master data table (Beneficiary table). Hence, information about these beneficiaries such as name, father's name, DOB, address, bank account number, etc. as well as payment made to them, if any, could not be ascertained as depicted below:

**Table 2.6: Details of missing records of beneficiaries**

No. of beneficiary IDs	Details in audit trails	Remarks
186	Two entries against each ID in audit trails, one for insertion and other for deletion	No records of beneficiaries found in master database for these IDs.
16	Only one entry against each ID in audit trails i.e. for deletion of record	No records of beneficiaries found in master database for these IDs.
125	One entry against each ID in audit trails, entry is for insertion of record	No records of beneficiaries found in master database for these IDs. Information of beneficiary and payment made to them could not be ascertained.
<b>327</b>	<b>Total Beneficiary IDs</b>	

In the absence of audit trails, unauthorised changes in the database could not be ruled out. This could lead to erroneous payments.

### 2.15.4 Gaps in beneficiary ID sequence in master database

Gaps were observed in sequence of allotted beneficiary IDs e.g. beneficiary IDs from 3,871 to 3,934; 8,472 to 9,990; 4,38,109 to 4,39,430 did not exist in master database, however, beneficiary IDs before and after these gaps were allotted to other beneficiaries. In multiple cases, gap of 1 or 2 IDs was also found in the beneficiary IDs.

Further, significant gaps were also detected in beneficiary IDs. Absence in sequence from beneficiary ID 35,48,907 to 50,00,000 (absence of 14,51,094 IDs), 25,83,454 to 26,55,133 (absence of 71,680 IDs) and 33,50,818 to 33,77,769 (absence of 26,952 IDs) was observed.

In the absence of information and system documentation, audit could not derive the requisite assurance that this gap arose in the normal course of porting of legacy data.

### **2.16 Absence of IT Security Policy**

Any good IT system should have specifically laid down IT security policy indicating minimum standards and compliance requirements for specific areas like assets classification, data security, personal security, physical, logical and environmental security, communications security, legal, regulatory and contractual requirements, business continuity planning, security awareness and training, security breach detection and reporting requirements, violation of enforcement provisions, etc.

As per the Best practices and Guidelines to States on Data security, Privacy, Confidentiality and Protection issued by Ministry of Electronics and Information Technology, State is required to conduct security posture assessment to determine appropriate risk levels and maintenance requirements of its assets and frame State's security policy accordingly.

Audit observed that Department did not have any documented IT security policy. Documents of review policy, periodic reviews' minutes of meeting, etc., was not found on records.

### **2.17 Lack of training to users/staff**

Staff training and development are closely linked to staff resource planning.

Audit observed that no training was provided to staff at the time of roll out and no periodical trainings were conducted.

### **2.18 No business continuity planning and disaster recovery planning**

The objective of having a Business Continuity and Disaster Recovery Plan and associated controls is to ensure that in the event of an interruption or disaster leading to temporary or permanent loss of computer facilities, the organisation can still accomplish its mission and it would not lose the capability to process, retrieve and protect information maintained.

Continuity and disaster recovery plans should be documented, periodically tested and updated as necessary. Back-up should be cycled through a number of generations by, for example, using daily, weekly, monthly and quarterly tapes. Backup should be stored, together with a copy of the disaster recovery plan and system documentation, in a fire-safe off-site.

No record showing compliance to the above requirement was furnished by the Social justice and Empowerment Department.

### **2.19 Weak access control**

Guidelines for Assessment of Effectiveness of Security Controls (January 2010) published by GoI emphasizes use of quality authentication secret word or phrase (password). The guidelines for assessment of effectiveness in the security controls defined in the guideline are recommended for use in information systems for e-Governance. As per these guidelines the minimum and maximum password age should be one day and 30 days (typically) respectively. These

guidelines recommend imposing password complexities, password change on first use and after specific periods, restrictions on re-use of passwords, etc.

It was observed that no password policy, as per guidelines was formulated by the department.

Reply from Social Justice and Empowerment Department was awaited (December 2021). However, DSWOs Karnal, Kaithal, and Yamunanagar stated that the observation was noted for future compliance.

## **2.20 Missing audit trails in IT system**

Audit trail is a series of records either in hard copy or in electronic format that provide a chronological record of user activity and other events. It demonstrates how a specific transaction was initiated, processed and summarised and is necessary to track the history of transactions, system shortcomings, erroneous transactions, changes/ modifications in data, etc. The system should be capable of recording logs of different events with date and time of each event occurring during the business process.

Analysis of data of beneficiaries revealed that audit trails related to 5,55,807 (out of 40,07,597 beneficiaries IDs) beneficiary IDs was not present in data provided. In the absence of audit trail it could not be ascertained when or by which user of department and from which IP address these beneficiaries were enrolled.

Further, 1,183 gaps (in beneficiary ID sequence) were detected in audit trails in which 38,033 items/entries/transactions were missing. Due to inadequate controls, application is vulnerable to unauthorised amendments to programs/data. Also it could lead to erroneous payments, misleading reports, wrong postings of transactions and ultimately qualified accounts.

During exit conference, the matter was discussed and it was opined that it needs to be examined by the Department.

## **2.21 Approval of beneficiaries in bulk in a single day**

As per the system prescribed on the e-disha portal, applicants collect the application form SARAL portal/department website, etc. and the filled forms are signed/verified by the Sarpanch/Municipal Councillor/Gazetted Officer along with required supporting documents. Thereafter, applicants' details and scanned copy of application form are to be uploaded on SARAL portal by Antyodaya/Common Service Center operators (CSC)/online mode by applicants itself and after receiving the application in 'view mode' by DSWO office, the application is marked for verification. Applicant has to visit block level office (DSWO) for physical verification with application form and supporting documents. After verification, DSWO approves the application and

assigns pension ID to applicants. Data of approved beneficiaries is recorded in pension portal through Web enabled API (Application programming Interface). Pension disbursement is initiated with next upcoming regular pension.

Analysis of data of beneficiaries revealed that in Faridabad district, 3,135 beneficiaries were approved by the DSWO in a single day (11 February 2020). Similarly 1,206, 1,035, 1,297, 1,147 beneficiary cases were approved by the respective DSWOs Palwal, Sirsa, Sonapat and Jind districts in a single day. The above approvals are assessed as area of concern.

During exit conference, the Department was of the opinion that reasons for approval in bulk in a single day may be enquired from concerned DSWOs.

## **2.22 Irregular payment of commission to banks and post office**

As per office Memorandum F. No. 32 (07) / PF-II 2011 (Vol. II) Ministry of Finance Department of Expenditure (PF-II Division) dated 26 February 2016, all DBT transactions should be routed through the National Payment Corporation of India (NPCI). A transaction cost of ₹ 0.50 would be payable for each transaction to be shared between the sponsor banks, destination entities and NPCI in accordance with the extant NPCI Circular. Further, vide office Memorandum No. F. No. 32 (07) / PF-II 2011 Vol. II dated 01 June 2016 it was clarified that with regard to the charges for transactions pertaining to the State DBT Schemes, transaction charges as per the extant NPCI circular will be applicable, for which the NPCI may approach the respective State Governments for settlement of its claims for all DBT transactions for 2015-16, which were not routed through NPCI, transaction charges shall be payable at the extent NPCI rate only to claimant sponsor banks. After 31 March 2016, DBT/DBTL transactions not routed through NPCI will not be entitled to either transaction charges or cash out incentives.

Audit noticed that Department transferred benefits under various pension schemes under DBT through Banks and Post Office. As per instructions issued by GoI, Ministry of Finance Department of Expenditure all the payment under DBT should be routed through NPCI and for this ₹ 0.50 was payable for each transaction, which was to be shared between the sponsor bank destination entities and NPCI. Further, it was also instructed that DBT transactions which were not routed through NPCI after 31 March 2016 would not be entitled for either transaction charges or cash out incentives.

The department paid ₹ 38.05 crore during the period between April 2016 and July 2020 to the Banks and Post Offices as commission transferred under the schemes, which was in violation of GoI instructions as all the respective DBT payments were made without involving NPCI and thus was irregular. Further, no MoU signed between banks/Post Offices and Department was found on records.

### **2.23 Non-updation of Savings data on State DBT Portal**

As per Guidelines/Methodology “for assessing benefits due to Aadhaar based DBT” issued by the DBT Mission, GoI which envisages that ‘Data on saving should be reported on monthly basis to DBT Mission/State DBT Cell. If any, Ministry/Department proposes to deviate from the periodicity, they should refer the matter to the DBT Mission/State DBT Cell.

Audit noticed that Social Justice and Empowerment Department assessed saving amounting to ₹201.33 crore during the year 2015-16. While scrutinizing the record of DBT Cell, it was noticed that data of saving in respect of DBT schemes for the years 2016-17 to 2020-21 was not uploaded on the State DBT cell. This was in violation of above said guidelines.

### **2.24 Non-conducting of Social Audit of Schemes under NSAP**

NSAP guidelines stipulate that social audit of all the schemes should be conducted at least once in every six months by Gram Sabha/Ward Committee and that for each social audit, the Gram Sabha/Ward Committee has to elect a Social Audit Committee comprising at least two beneficiaries from each of the schemes under NSAP, of which one shall be a woman. It should be ensured that beneficiaries from SCs, STs and Minorities also are represented in the Social Audit Committee.

Scrutiny of records of the department revealed that no such audit was conducted.

### **2.25 Conclusion**

Audit observed deficiencies like enrolment and payment to ineligible beneficiaries (deceased, underage or enrolled in other schemes), multiple beneficiaries enrolled under same Aadhaar id or without Aadhaar id, transfer of benefit to account other than beneficiaries account. This indicated not only inadequate controls but lack of effective verification and monitoring by the concerned authorities.

There were instances of missing audit trails, beneficiary data and pension being disbursed to untraceable beneficiaries questioning the integrity of the data in the application.

Planning and implementation of the IT system was deficient and assurance that the system met its objectives could not be derived in audit due to absence of complete documentation. Analysis of data showed non-compliance to various rules and procedures as detailed in the findings, indicating the system is not adequate to meet its objectives in its present form and is unable to mitigate the risk of duplication and erroneous payments.

## **2.26 Recommendations**

- To ensure transfer of payment to correct beneficiaries' accounts, the Government may evolve proper systems for authentication of Aadhaar numbers of legacy beneficiaries with Aadhaar portal.
- The Government/Department may carry out a comprehensive review of the beneficiaries' data including legacy data to ensure its completeness, authenticity and correctness.
- The Government/Department may put in place a robust system for scrutiny of applications, validation and verification process of beneficiaries and transfer of benefit in correct account. Access to state pensioner database should be obtained and before enrolment of beneficiaries cross verification should be carried out.
- Distribution of pension to deceased persons should be avoided by linking the software with various agencies and not only from data of Registrar General of India. System of disseminating information like payment of financial assistance to the beneficiaries through SMS should be considered.
- The Government may consider evolving real time monitoring mechanism for effective decision making and supervision. This would assist in assessing the undisbursed amount of pension in respect of untraceable beneficiaries and discontinuance of pension of unauthorized beneficiaries. and to revert back the amount in these cases in the Department's account and evolve Information System for regular SMS notifications to the beneficiaries.
- The State Government may evolve proper systems for identification and on boarding of all DBT applicable schemes, beneficiaries and saving earned after implementation of DBT.
- The State Government may devise mechanism to enable enrolment of eligible beneficiaries immediately after attaining the age i.e. 60 years and suitable business re-engineering process should be put in place.
- The State Government may take strenuous efforts for effecting recovery of inadmissible payment of assistance besides fixing responsibility for inaction by the authorities concerned.
- The Department may put in place a mechanism to ensure preparation of required documents (User Requirement Specifications, System Requirement Specifications, etc.) whenever development or updation of any IT system is taken up. Audit of functional requirement of IT system may also be done periodically.

## **Chapter 3**

# **Infrastructure, organisation and management of Direct Benefit Transfer**



## Chapter 3

### Infrastructure, organisation and management of Direct Benefit Transfer

#### 3.1 Non-implementation of DBT on all schemes of all departments

The State DBT cell shall primarily work towards coordinating the implementation of DBT in various schemes. The Cell shall act as a nodal point for all the activities and matters related to DBT operations in the State. As DBT operates in an environment that involves multiple stakeholders, the Cell shall be responsible for liaising with all such stakeholders for the seamless transitioning of schemes to DBT. The State Level Cell, as a part of the decentralized DBT architecture, will contribute towards achieving effective delivery of government benefits in the country by:

- Coordinating with Centre/Ministries and disseminating the directives to the respective departments in States.
- Developing scheme/department-specific ICT applications to capture data pertaining to DBT more effectively.
- Closely monitoring and evaluating the progress of various departments on DBT related indicators vis-a-vis expected outcomes.
- Incorporating best practices and international experiences to enhance the effectiveness of benefits delivery.
- Partnering with multi-lateral agencies and consulting firms to piggyback on their technological and industry knowledge.

Further, GoI issued directions in 2017-18 regarding identification and on-boarding of State Sector/UT Schemes on State DBT Portal in lines of Central Sector (CS)/Centrally Sponsored Schemes (CSS) in a time-bound manner.

The DBT Cell was constituted on 13 June 2016 in Haryana State and it coordinates with DBT implementing departments for the implementation of DBT in various Centrally and State sponsored schemes. As per process of identification of new scheme, the department being implementing agency identifies the new DBT scheme which is uploaded by the DBT cell on State DBT portal on the request of concerned department.

During scrutiny of records of DBT cell, audit noticed that the data pertaining to 25 Departments having 135 schemes were uploaded by the implementing departments. However, audit observed that out of 53 departments existing in Haryana State, the identification of DBT schemes in remaining departments was still pending (July 2021).

During exit conference, DBT Cell stated that that continuous following up with the departments is being done for identification of schemes.

### **3.2 Non-conducting of quarterly meeting of Advisory Board**

As per Haryana Government Notification dated 16 September 2016, for ensuring a smooth roll-out of direct cash transfers in an orderly and timely manner an Advisory Board of DBT cell in accordance with the guidelines of GoI was constituted. The terms of reference of Board were as under:

- To hold review meetings on quarterly basis, to ensure that the timeline for transition of all schemes to DBT mode is adhered to;
- Introduction of novel ideas which can help in delivering benefits in a more effective way;
- Review of rate of Aadhaar seeding in Bank accounts in respect of each scheme of each Department;
- Review of digitization of data;
- Streamlining of data base and ultimately its connectivity with DBT portal; and
- The receipt of saving accruing on account of DBT initiative back to State.

A protocol document for State DBT was issued (June 2017) to enable adoption and understanding of the DBT process within each Department so as to ensure that DBT framework was adopted in implementation of schemes.

Audit noticed during scrutiny of record that first meeting of advisory board was held on 30 June 2017 and no further meeting was conducted. The Advisory Board had significant role in introducing novel way of delivering benefits in more efficient way, providing long term, wider and strategic inputs to the executive body of the DBT Cell. However, only one meeting of the Board was conducted since its formation. This indicated that the Board was not functioning as envisaged.

The department replied (July 2021) that due to Covid Pandemic the meetings could not be held in time. The reply of the department is not accepted as Covid Pandemic started during March 2020 only but no quarterly meetings were conducted since June 2017.

### **3.3 Non-sharing of data of DBT schemes at State DBT Portal**

(A) DBT is a major reform initiative of the GoI to ensure better and timely delivery of benefits from Government to the people. DBT is a significant governance reform to ensure greater transparency and accountability in public service delivery through effective use of technology.

During scrutiny of records of the DBT cell for the period April 2017 to July 2020, it was claimed that ₹ 1,182.18 crore has been saved in the seven<sup>1</sup> out of 25 departments by implementing the DBT during the financial year 2014-15 to 2018-19. However, departments of Higher Education, Technical Education, Social Justice & Empowerment and Secondary Education had not worked out the savings during the years 2016-17 to 2018-19. Similarly, savings for the period 2015-16 to 2017-18 have not been worked out by Rural Development department. It was also seen that 18 out of 25 departments had not worked out the savings data from 2014-15 onwards. Further, scheme wise savings are not reflected on the DBT Portal and DBT cell has no methodology to verify authenticity of the savings information uploaded by the respective departments.

It is pertinent to mention here that department of Agriculture and Farmers Welfare distributed/disbursed ₹ 382.78 crore during the years 2017-18 to 2019-20 in 11 schemes wherein these were on-boarded on DBT portal. Out of ₹ 382.78 crore, only ₹ 1.21 crore in one scheme (2019-20) was disbursed through DBT. Remaining ₹ 381.57 crore was disbursed under 10 schemes during the years 2017-18 to 2019-20 without implementing them as DBT, which was in contravention of the above said guidelines issued by the GoI.

While accepting the audit observations, DBT Cell replied (July 2021) that for calculation and reporting of saving/benefits on monthly basis instructions have been issued to the departments. The departments have adopted different methods for calculating savings. DBT Cell also stated that Agriculture department uploaded/enrolled eleven schemes on the State DBT portal but did not provide any information and also did not upload the data on the state DBT Portal in spite of lot of communication.

**(B)** As per Haryana Government notification No. TA-HR (DMC)/2020/1768 dated 6 February 2020 introduced a new scheme named “Mukhya Mantri Parivar Samridhi Yajna (MMPSY)”. Finance Department, Government of Haryana was the Nodal Authority for the implementation of this scheme in the State. Audit observed that the scheme in question was not on boarded till January 2021. However, DBT Cell did not pursue the matter with DBT mission, GoI for framing of guidelines in this regard. It indicates that a robust framework for seeking and on boarding new schemes on DBT Portal was not put in place. DBT Cell failed to coordinate with all Departments in compiling a list of schemes and programs, including conduct of secondary research to ensure comprehensive listing.

While accepting the fact DBT cell stated (July 2021) that information was sought from Department of Economic & Statistical Analysis, Haryana regarding

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<sup>1</sup> Elementary Education, Secondary Education, Higher Education, Technical Education, Social Justice and Empowerment, Food, Civil Supplies and Consumer Affairs and Rural Development.

schemes, at that time, the scheme in question, was not in existence. Now the scheme has been on-boarded on the State DBT portal and the data for Financial Year 2020-21 uploaded.

### **3.4 Non-incorporating of best practices**

As per objective of State DBT Cell guidelines issued by DBT Mission, Cabinet Secretariat, DBT cell will contribute towards achieving effective delivery of Government benefits in the country by:

- Developing scheme/department-specific ICT applications to capture data pertaining to DBT more effectively;
- Incorporating best practices and international experience to enhance the effectiveness of benefits delivery; and
- Partnering with multi-lateral agencies and consulting firms to piggyback on their technological and industry knowledge.

It was seen in Audit that the officers of DBT cell attended only one workshop (March 2017) at the Unique Identification Authority of India (UIDAI) at Chandigarh during the period of audit i.e. from 2017-18 to July 2020. It was also noticed that no centralized specific ICT application was adopted by DBT cell. The DBT cell failed to coordinate with all Departments in compiling a list of all schemes and programs and different departments adopted different methods of implementation of DBT to deliver the benefit to ultimate beneficiaries. It was further noticed that no partnership with multi-lateral agencies and consulting firms to make use of their technological and industry knowledge have been made by DBT Cell.

During exit conference, it was stated that Haryana has been ranked first in India in implementation of DBT during 2019-20.

### **3.5 Non-compliance of the Instruction regarding transfer of funds**

As per the DBT Mission Cabinet Secretariat Guidelines for State all DBT transactions are to be routed through NPCI. While Aadhaar linked DBT transactions will be routed through Aadhaar Payment Bridge System (APBS), non-Aadhaar transactions will be routed through National Automated Clearing House (NACH). NPCI is an umbrella organisation for all retail payments system in India. It was set up with the guidance and support of the Reserve Bank of India (RBI) and Indian Banks' Association (IBA). NPCI offers a range of services like National Financial Switch (NFS), Aadhaar Payment Bridge System (APBS), Cheque Clearing, Immediate Payments Service (IMPS), National Automated Clearing House (NACH), Electronic Benefit Transfer, RuPay cards, etc.

During scrutiny of record of DBT Cell, it was noticed that instructions in respect of transfer of funds was issued to all the Administrative Secretaries and departments of Government of Haryana mentioning, the funds to be routed through NPCI and in Aadhaar linked bank accounts. If in any case, funds are to be transferred through other's account instead of directly to beneficiary (like in the case of institutions), the permission for the same may be taken by the concerned Department from the concerned Ministry/GoI or from the Finance Department, Government of Haryana as the case may be and the same may be ensured by the Treasury Officer that necessary permission in such cases has been obtained by the Departments. Further, if the funds are not credited to beneficiaries after three attempts, then the undisbursed funds may be immediately deposited in the receipt head of concerned Department. To rule out the possibility of wrong payment and deviation from the Aadhaar Act, the expenditure under the schemes drawn from the treasury and disbursed through NPCI must tally and should be reflected on Haryana State DBT portal on monthly basis.

Audit observed that funds were not routed through NPCI and in Aadhaar linked bank accounts in all the schemes in Haryana State and no monitoring process was being adopted by State DBT Cell for authentication of fund flow towards the beneficiaries in the respective departments. This was in contravention to the above mentioned instructions of the Government.

During exit conference, it was stated by the DBT Cell that the departments upload the expenditure on the State DBT portal in the form of Electronic mode in a single column which consists of APB, NEFT, RTGS and AEPS. There is no provision on the State DBT portal for bifurcation of funds transferred through NPCI as the formats of the State DBT Portal has been devised by DBT Mission, GoI. The officials of State Government suggested that the Aadhaar based payments routed through NPCI can be obtained through Treasury based IT applications.

### **3.6 Conclusion**

DBT was not implemented across all departments and schemes. After establishment of DBT cell only one meeting (on 30 June 2017) of advisory board was held and no further meeting was conducted. DBT Cell failed to coordinate with all Departments in compiling a list of schemes and programs, including conduct of secondary research to ensure comprehensive listing. DBT cell could not get the holistic picture of saving, in the absence of specific guidelines.

### **3.7 Recommendations**

- The State Government may evolve proper mechanism, for identification and on boarding of all DBT applicable schemes on DBT portal.

- DBT Cell may ensure that meeting of advisory board is conducted periodically as envisaged in the guidelines.
- ICT system should be upgraded and linked with PFMS so that all the relevant information can be extracted through this system. At present, only a few datasets are available with respect to the legacy data.

**Chapter 4**  
**Conclusions**



## Chapter 4

### Conclusions

(A) Regarding Social Justice and Empowerment Department, Audit observed that neither Department nor NIC prepared or ensured preparation of any System Design Documentation for the application. As a result, there is no assurance regarding mapping of business rules correctly in the IT system and various deficiencies were noticed like Enrolment and payment of pension to dead pensioners, enrolment of persons below 60 years of age enrolled for Old Age Pension Scheme, same person enrolled under multiple schemes, multiple persons enrolled under single Aadhaar ID, transfer of benefit to account of person other than the beneficiary. This indicated that not only absence of suitable and adequate controls but also lack of proper verification and monitoring by the concerned authorities.

The integrity of the data remained doubtful as missing of audit trails and beneficiaries' data was observed.

Due to lack of controls to track the flow of fund, pension amount related to the untraceable beneficiaries were not remitted back to department.

Irregular payments of commission were made to Banks/ Post Offices in lieu of DBT disbursement. No Memorandum of Understanding signed between banks/Post Offices and Department formalising the conditions of commission.

Lack of password policy rendered the system vulnerable to unauthorised access. Business continuity plan to take care of IT assets in case of disasters was not developed.

After on-boarding of the system, Business Intelligence has not been used to for identification of deviant transactions/ lacunae in the system.

Audit observed that planning and implementation of the IT system was deficient, data analysis showed non-compliance to various rules and procedures as detailed in the findings, which leads to the conclusion that the system is not adequate to meet its objectives in its present form.

Audit could not assure itself that the system has adequate controls to prevent unauthorised operation or restrict prohibited transactions. Further, audit analysis indicated deficient verification and monitoring.

(B) Regarding DBT Cell, audit observed that DBT was not implemented across all departments and schemes. After establishment of DBT cell only one meeting (on 30 June 2017) of advisory board was held and no further meeting was conducted. DBT Cell failed to coordinate with all Departments in compiling a list of schemes and programs, including conduct of secondary research to

ensure comprehensive listing. DBT cell could not get the complete picture of saving, in the absence of specific guidelines, after implementation of DBT in the state.

The above points have been referred (September 2021) to Principal Secretary to Government of Haryana, Social Justice and Empowerment Department and Additional Chief Secretary to Government of Haryana, Finance and Planning Department for comments and replies. Response from the Government was awaited (December 2021).

**Chandigarh**

**Dated: 08 April 2022**

*Vishal Bansal*

**(VISHAL BANSAL)**

**Principal Accountant General (Audit), Haryana**

**Countersigned**



**New Delhi**

**Dated: 21 April 2022**

**(GIRISH CHANDRA MURMU)**

**Comptroller and Auditor General of India**

# **Appendices**



## Annexure I

(Reference: Paragraph 2.2 (A); page 15)

### Payment status fields

Scheme and Year wise Status of pension amount transferred from March 2017 to July 2020												
Year	Response Type	Old Age Samman Allowance	Widow Pension	Disability Pension	Financial Assistance to Destitute Children	Financial Assistance to Kashmiri Migrants	Financial Assistance to Male and Transgender Acid Attack Victim	Financial Assistance to Non School Going Disabled Children	Allowance to Dwarf	Allowance to Eunuch	Financial Assistance to Women and Girl Acid Attack Victim	Ladli Social Security Allowance
2017	NULL	3289992600	1496322600	326075400	183611700	6000		11590400	54400	47600		74533200
	A/C Closure	67398400	11941400	3654000	843300			160800				832600
	A/C does not exist	3335200	1204800	224800	557800			38400				95600
	A/C Dormant	19183400	5766200	1363800	1494500			52000				307400
	A/C Frozen	19589600	3485000	984200	472300			52200				129400
	Other	20459200	8799400	1970000	1195700			66600				603000
	Success	18195141600	7973642200	1825952200	1090350400	85000		62683200	347200	273200		378837000
2018	NULL	4679968700	2151726100	466318600	325006700	0		19904400	60400	94000		109603200
	A/C Closure	100827800	18818600	5852400	1918400			294600				1250000
	A/C does not exist	21767000	6502400	1747600	3106300			216800		7200		552000
	A/C Dormant	445400	149400	20800	26800			6000				3600
	A/C Frozen	40559600	7319600	1934000	1386200			117200				317800
	Other	16436400	4900800	1245000	1547700			153600				555600
	Success	28848591000	12723433200	2934486000	2039661000	109000		125266200	571200	477200		642224200
2019	NULL	5957530588	2714721199	596799500	458861700			29780800	76000	106000	130000	150754000
	A/C Closure	104361400	19750000	6150000	2278100			333200				1204000

Scheme and Year wise Status of pension amount transferred from March 2017 to July 2020												
Year	Response Type	Old Age Samman Allowance	Widow Pension	Disability Pension	Financial Assistance to Destitute Children	Financial Assistance to Kashmiri Migrants	Financial Assistance to Male and Transgender Acid Attack Victim	Financial Assistance to Non School Going Disabled Children	Allowance to Dwarf	Allowance to Eunuch	Financial Assistance to Women and Girl Acid Attack Victim	Ladli Social Security Allowance
	A/C does not exist	19987000	5016000	1430000	2465100			221200				660000
	A/C Dormant	614000	96000	36000	48400			18200				4000
	A/C Frozen	33060000	5708000	1344000	965800			47600				338000
	Other	20545000	5282000	1568000	1612600			193200				536000
	Success	32344770874	14195045598	3318629000	2481648400	108000	9000	164208800	706000	632000	326000	772876000
2020	NULL	4322379680	1950171125	430153875	365663700			24839100	85500	67500	144000	118911500
	A/C Closure	74199375	14539500	4545000	2284200			206250				812250
	A/C does not exist	10991250	1770750	688500	1408050			44550				238500
	A/C Dormant	540000	101250	33750	9450							
	A/C Frozen	23203125	6358500	1158750	1495800			42900				265500
	Other	14573375	3523500	873000	1534950			112200				315000
	Success	22426686860	9605746625	2274210625	1848510450	63000	70875	126914700	501750	425250	241875	552622500
<b>Total</b>		<b>120677138427</b>	<b>52941841747</b>	<b>12209448800</b>	<b>8819965500</b>	<b>371000</b>	<b>79875</b>	<b>567565100</b>	<b>2402450</b>	<b>2129950</b>	<b>841875</b>	<b>2809381850</b>
<b>Grand Total</b>												<b>198031166574</b>

**Annexure II**  
**(Reference: Paragraph 2.2 (B); page 16)**  
**Time taken for transactions**

<b>Delay Range Wise Number of Transactions along with Pension Amount</b>			
<b>Year</b>	<b>Delay in No. of days</b>	<b>Number of Transactions</b>	<b>Pension amount</b>
2017	5-10	90,00,514	14,61,34,60,200
	11-30	18,92,978	3,00,99,83,300
	31-90	12,785	2,02,16,900
	91-365	5,887	92,76,700
	366-500	25	43,000
2018	5-10	1,14,11,576	20,87,27,84,100
	11-30	31,74,540	5,75,66,54,100
	31-90	24	42,500
	366-500	81,702	14,60,16,000
2019	5-10	1,04,39,900	20,75,33,00,068
	11-30	19,64,387	3,87,21,76,199
	31-90	3,542	69,68,800
	91-365	1,919	37,03,900
2020	5-10	37,59,780	8,43,16,77,344
	11-30	4,42,105	99,28,57,074
	31-90	11,560	2,58,49,650
	91-365	3,252	73,07,550
<b>Grand Total</b>		<b>4,22,06,476</b>	<b>78,52,23,17,385</b>

**Annexure III****(Reference: Paragraph 2.3; page 18)****Delay in passing intended benefits due to late enrolment of beneficiaries**

<b>Details of range of delay in enrolment of BPL beneficiaries</b>					
<b>District Name</b>	<b>Delay Range in Years wise number of enrolments</b>				<b>Total</b>
	<b>1-5</b>	<b>6-10</b>	<b>11-20</b>	<b>21-40</b>	
FARIDABAD	4,777	1525	507	34	6,843
SONIPAT	4,801	1289	242	15	6,347
KARNAL	3,889	1102	307	25	5,323
HISAR	4,474	601	155	16	5,246
PALWAL	3,850	856	204	17	4,927
YAMUNANAGAR	3,627	824	207	25	4,683
JIND	3,550	641	187	12	4,390
KAITHAL	3,138	648	216	23	4,025
AMBALA	3,058	581	150	19	3,808
MAHINDERGARH	3,096	494	70	5	3,665
PANIPAT	2,834	597	164	20	3,615
KURUKSHETRA	2,881	530	122	11	3,544
SIRSA	2,919	481	107	13	3,520
FATEHABAD	2,757	513	141	11	3,422
REWARI	2,418	326	49	12	2,805
ROHTAK	2,046	419	90	11	2,566
BHIWANI	2,055	325	66	9	2,455
JHAJJAR	1,671	294	64	19	2,048
GURUGRAM	1,344	352	73	13	1,782
MEWAT	1,080	296	69	4	1,449
CHARKHI DADRI	1,070	166	41	4	1,281
PANCHKULA	652	109	57	5	823
<b>Grand Total</b>					<b>78,567</b>

**Annexure IV**

**(Reference: Paragraph 2.9; page 26)**

**Pension disbursed to multiple beneficiaries on same Aadhaar Number**

<b>Pension Type</b>	<b>Number of Beneficiaries</b>	<b>Amount Transferred</b>
Old Age Samman Allowance	16,917	10,89,93,600
Widow Pension	6,766	4,32,88,000
Disability Pension	1,451	94,67,200
<b>Grand Total</b>	<b>25,134</b>	<b>16,17,48,800</b>



# **Glossary**



<b>Glossary of Abbreviations</b>	
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APBS	Aadhaar Payment Bridge System
BDPO	Block Development and Panchayat Officer
BPL	Below Poverty Line
CBS	Core Banking Solution
CIDR	Central Identity Data Repository
CS	Central Sector Scheme
CPSMS	Central Plan Scheme Monitoring System
CPCC	Centralised Pension Processing Cell
CSC	Common Service Centre
CSS	Centrally Sponsored Schemes
DBT	Direct Benefit Transfer
DSWO	District Social Welfare Officer
e- Governance	Electronic Governance
EBT	Electronic Benefit Transfer
e-Disha EPS	Electronic District Haryana Electronic Payment Summary
GoI	Government of India
ICT	Information and Communication Technology
IDEA	Interactive Data Extraction and analysis
IGNDPS	Indira Gandhi National Disability Pension Scheme
IGNOAPS	Indira Gandhi National Old Age Pension Scheme
IGNWPS	Indira Gandhi National Widow Pension Scheme
IMPS	Immediate Payment Service
MC	Municipal Councillor
MMPSY	Mukhya Mantri Parivar Samridhi Yojna
MoU	Memorandum of Understanding
NACH	National Automated Clearing House
NIC	National Informatics Centre
NPCI	National Payments Corporation of India
NSAP	National Social Assistance Programme

PFMS	Public Financial Management System
RBI	Reserve Bank of India
RGI	Registrar General of India
RTS	Right to Service
SARAL	Simple, All Inclusive, Real Time, Action Oriented, Long lasting
SFTP	Secure File Transfer Protocol
SJE	Social Justice and Empowerment
SOP	Standard Operating Procedure
SRS	System Requirement Specification
UIDAI	Unique Identification Authority of India
URS	User Requirement Specification
WP	Writ Petition
XML	Extensible Markup Language



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