

MOST IMPORTANT
FOR PERSONAL ATTENTION

From,

Director,
Social Justice & Empowerment Department,
Haryana, Chandigarh

To,

1. Divisional Commissioners, Ambala, Gurgaon, Rohtak and Hisar.
2. All Deputy Commissioners in Haryana State (By name).
3. All District Social Welfare Officers in Haryana State.

Memo No. 17049-94/SJE /EBT / 2011
Chandigarh, dated August 16th, 2011

Subject: Guidelines for the review of EBT scheme at the district level.

Abbreviations used: **Electronic Benefits Transfer – EBT
 Financial Inclusion - FI
 Business Correspondent – BC
 Customer Service Point – CSP**

Memo:

The Government has decided that the benefits under the social security schemes of the Department of Social Justice & Empowerment will be remitted through the scheme of Electronic Benefits Transfer (EBT) of the designated Banks. For this purpose, the no-frills savings account offered by banks under their Financial Inclusion scheme using the Business Correspondent model has been leveraged to remit the pension/samman allowance electronically into the bank account of the beneficiary. The beneficiary's account will earn interest as applicable to other savings accounts of the bank. The beneficiary will be able to operate his bank account on the days fixed at the Customer Service Point (CSP) established for the village/ward by the Bank. This would serve as the basic financial infrastructure for cash transfer by other Departments as well.

In the FI model, the disbursement of cash is not an appropriate performance metric. The appropriate performance metric is the quality of service of the enrolment centers and of the CSPs operated by the BC of the Banks. The monitoring of the EBT Scheme at the district level should therefore be carried out as per the following guidelines:

1. Operation of the Enrolment Centres:

- i) Whether the location and the territorial area covered by each Enrolment Centre in the district is well publicised?

- ii) The visit report of the inspecting officers regarding the quality of operation of the Enrolment Centres.

2. Revision of the CSP Schedule as per the need of the district:

- i) Whether the draft schedule of the CSP prepared by the Bank has been suitably revised taking into account the contiguity of the cluster and other local needs. The average customers per CSP should be within $\pm 20\%$ of the district average.

Advisory: In case the cluster served by a CSP consists of more than two villages, the average number of customers served by the CSP should be kept below the district average to be duly compensated by the cluster consisting of one or two villages.

- ii) Whether the CSP schedule is well-publicised up to the village level, including the elected Panchayat members?

3. Quality of the sub-agents deployed by the BC at the CSP:

The sub-agent must be a local person, resident of the cluster. It is advisable that the sub-agent wears the uniform identifying him with the Bank/BC.

4. Quality of banking operations at the CSP:

- i) Whether the sub-agent is adhering to the published schedule at the CSP?
- ii) The quality of service may be monitored like denial of service due to mis-match in finger prints or due to signal outages.
- iii) Complaints regarding misbehaviour of the sub-agent, less amounts received by the account holder and whether receipts are provided as token of the transaction.
- iv) Feedback from the pensioners, especially the SC, women and disabled.
- v) Whether the sub-agent is visiting the incapacitated pensioners due to disability or old age for disbursement of pension?
- vi) The role of the Sarpanch or Lambardar in identifying the pensioners in case of fingerprint mis-match for disbursing pension using physical receipts.

5. Publicity:

Whether the EBT scheme is communicated up to the village level?

6. Grievance Redressal Machinery

Whether Grievance Redressal Machinery is established by the Bank in the district to address the problems or grievances of pensioners, including enrolment status and operation of bank accounts?

The EBT process is described in the document, “**Service Level Performance Standards For Electronic Benefits Transfer through Banks, Version: 2.0, Release: AUGUST, 2011**”. A copy is enclosed for your study and is also uploaded on the website of the department, www.socialjusticehry.gov.in. As per sub-para no. (iii) of para no. 7, “**Service Standards and Penalties**”, deficiency in the operation of the Enrolment Center or Customer Service Point as reported by the District Administration will attract penalty of up to ` 500/- per day per location.

Any suggestion for better implementation of the Scheme is welcome.

(Ashok Khemka)

Director

Endst. No. 17095-17104/EBT/SJE/2011 Chandigarh, dated the August 16th, 2011.

A copy of the above is forwarded to the following for kind information and necessary action:

1. The Chief Secretary, Government of Haryana, Chandigarh.
2. The Principal Secretary to Chief Minister, Haryana, Chandigarh.
3. The Principal OSD to Chief Minister, Haryana, Chandigarh.
4. The Financial Commissioner & Principal Secretary to Government, Haryana, Revenue Department.
5. The Financial Commissioner & Principal Secretary to Government, Haryana, Finance Department, Chandigarh.
6. The Financial Commissioner & Principal Secretary to Government, Haryana, Development & Panchayats Department.
7. The Financial Commissioner & Principal Secretary to Government, Haryana, Urban Development Department.
8. The Financial Commissioner & Principal Secretary to Government, Haryana, Information & Public Relations Department, Chandigarh.
9. The Financial Commissioner & Principal Secretary to Government, Haryana, Social Justice & Empowerment Department, Chandigarh.
10. The Deputy Principal Secretary Chief Minister, Haryana, Chandigarh.

Director

Endst. No. 17105-17106/EBT/SJE/2011, Chandigarh, dated the August 16th, 2011

A copy of the above is forwarded to the following,

1. Senior Secretary to Chief Minister, Haryana, for kind information of the Hon’ble Chief Minister.
2. Private Secretary to Social Justice & Empowerment Minister, Haryana, for kind information of the Hon’ble Social Justice & Empowerment Minister.

Director