

**Government of West Bengal  
Finance Department  
Audit Branch**

No.4869-F(Y)

Date: 04/12/2024

**MEMORANDUM**

For the past few years several schemes have been implemented by the Government of West Bengal whereby the financial benefits are directly transferred to the concerned beneficiaries through Direct Benefit Transfer (DBT) mode. Different State Government Departments are acting as the Nodal Implementing Agencies in respect of different such ongoing schemes having different modes of operation.

In order to ensure more security in financial transaction in course of directly transferring the benefits to the beneficiaries and offering them a common standard of operation, It was under active consideration of the State Government for some time to formulate a basic standard of operation for all these schemes.

Consequently, the Government is pleased to frame a Standard Operating Procedure (SOP) for all the ongoing DBT Schemes in the following manner:

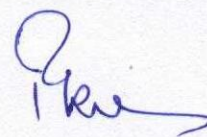
**SOP for DBT payment**

- 1) At the time of entering beneficiary details the Account Numbers of the beneficiaries should be entered twice in the dedicated field for avoiding any typographical mistake in entering the A/c No. of the concerned beneficiary. The first entry is to be preferably masked.
- 2) Necessary facilities shall be there for uploading Copy of 1<sup>st</sup> page of bank pass book /cancelled cheque where the bank A/c details (such as name, A/c No., IFSC etc.) of the concerned beneficiary are clearly shown.
- 3) Special care should be taken at the time of matching the benefit scheme with the beneficiary getting the benefit.
- 4) Validation should be there in the portal/system so that the same bank A/c Number cannot be captured against different names of beneficiaries.
- 5) IFSC validation should be there in the system as per latest RBI IFSC List.
- 6) Bank A/c of the concerned beneficiary should be of a bank branch within the jurisdiction of West Bengal.
- 7) The bank A/c details should be approved by the competent officer desirably not below the rank of Group-A.
- 8) There shall be restriction on rectification of the failed transactions. The failed transaction should preferably be auto cancelled and the allotment of the same amount should be

rolled back (if within the same financial year). The failed transaction should thereafter be reprocessed with fresh transaction.

- 9) All beneficiaries' details should be verified through NPCIL, a subsidiary of RBI.
- 10) Verified bank A/c and IFSC matched with name of the beneficiary may be considered for further processing for DBT.
- 11) Special care/ attention shall be given to those where the name of the beneficiaries are not matched properly with their bank A/c details.
- 12) Adequate SMS alert facilities shall be there for informing the beneficiaries regarding their present status of the concerned DBT scheme (e.g., sms shall be pushed when the application of concerned beneficiary is approved/rejected under any DBT scheme, payment status like "processed by HOO", "Processed at treasury", "payment success" and "payment failed". For failed transactions, necessary instruction for correction of their bank details may be given to the concerned beneficiaries via SMS.
- 13) Where applications are submitted online, there should not be any physical movement of paper, forms and no manual intervention should be in the system.
- 14) Where applications are submitted manually, the portal/system shall be developed in such a way so that, the identity of the persons entering the beneficiary details and the persons approving the concerned beneficiary could easily be traced out in the system.
- 15) Seamless integration shall be implemented between departmental portal and payment portal. Integration and file transfer application should be used or upgraded to latest version with higher security.
- 16) A DBT reconciliation statement shall be prepared by the concerned Department every month or quarterly to reconcile the figure of beneficiary approved, beneficiary processed for payment; payment success and payment failed along with reprocess status.

This shall be implemented with immediate effect.



**Additional Chief Secretary  
to the Government of West Bengal**

Copy forwarded for information and necessary action to:-

1. The Additional Chief Secretary/Principal Secretary/Secretary,  
..... Department, Government of West Bengal
2. The Secretary, Finance (Audit) Department, Government of West Bengal.
3. The Commissioner, ..... Division.
4. The Resident Commissioner, Government of West Bengal, A/2, State Emporia Buildings, Baba Kharak Singh Marg, New Delhi-110001.
5. The Special Secretary / Additional Secretary /Joint Secretary /Deputy Secretary, Finance Department, Government of West Bengal.
6. The.....Department/Directorate.....
7. The Director of Treasuries & Accounts, West Bengal, 3rd Floor, Mitra Buildings, 8, Lyons Range, Kol-I.
8. The Director .....
9. The District Magistrate/District Judge/Superintendent of Police,.....
10. The PA to the Chief Secretary to the Government of West Bengal.
11. Shri Sumit Mitra, Network Administrator, Finance (Budget) Department. He is requested to upload this order in the Finance Department's website.
12. The Pay & Accounts Officer, Kolkata Pay & Accounts Office - I, 81/2/2, Phears Lane, Kol-12.
13. The Pay & Accounts Officer, Kolkata Pay & Accounts Office -II, P-I, Hyde Lane, Kol-12.
14. The Pay & Accounts Officer, Kolkata Pay & Accounts Office -III, SUVANNA, SGO Complex, 5<sup>th</sup> & 6<sup>th</sup> Floor, Plot No-9, Block- DF, Sector-I, Bidhannagar, Kol-64.
15. The Sub-Divisional Officer, .....
16. The Treasury Officer, .....
17. The Group ...../..... Branch, Finance Department

  
**Senior Special Secretary to the  
Government of West Bengal  
Finance Department**