

# **Chapter-IX**

## **Conclusion**



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

***Coverage and Financial Management***

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

***Comparison of Social Security Pension implementation with DBT framework***

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

***Process of Social Security Pension Schemes' Implementation***

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

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

#### ***Analysis of Information Technology application***

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

#### ***Organization, and Management of Direct Benefit Transfer***


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

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

***Human Resource Management and Monitoring***


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

Shimla  
The 04 July 2022

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

***Countersigned***

New Delhi  
The 08 July 2022

  
(GIRISH CHANDRA MURMU)  
Comptroller and Auditor General of India

