TABLE OF CONTENTS

		Page
Preface		v
Performance Audit on Direct Benefit Transfer in Jharkhand		
Executive Summary		1
Chapter 1	Introduction	5
Chapter 2	Framework of DBT Implementation in the State	11
Chapter 3	Pre and Post Matric Scholarship Schemes for SC, ST and BC	21
Chapter 4	Pre and Post Matric Scholarship Schemes for Minority	39
Chapter 5	National Social Assistance Programme	51
Chapter 6	IT Audit of '*e*-Kalyan' Portal	65

Appendices

		Reference to	
		Paragraph	Page
2.1	DBT schemes being implemented by various departments in Jharkhand	2.2	85
3.1	Prescribed Rates of scholarship under Pre matric scholarship and Post Matric scholarship scheme	3.2.1	88
3.2	List of Pre & Post matric Schools selected for verifying SC/ST/BC scholarship	3.7	89
3.3	Ghost Beneficiaries in Pre-Matric Schools	3.8.1	92
3.4	Ghost Beneficiaries in Post-Matric schools	3.8.1	92
3.5	Disbursement of Post Matric scholarships to BC category beneficiaries who obtained less than prescribed marks in previous examination	3.8.2	93
3.6	Disbursement of Post Matric scholarships to SC/ST category beneficiaries who obtained less than prescribed marks in previous examination	3.8.2	93
3.7	Payment of scholarship to ineligible beneficiaries of Backward Community	3.8.2	94
3.8	Disbursement of Post Matric scholarships to BC category beneficiaries whose parental income were more than the prescribed limit	3.8.2	123

		Reference to	
		Paragraph	**Page**
3.9	Excess payment of Post Matric scholarships	3.8.3	123
3.10	Payment of Post Matric scholarship by non-approved/blacklisted institutes	3.8.4	124
3.11	Disbursement of scholarship to the beneficiaries for same class in subsequent year/passed out beneficiaries	3.8.5	124
4.1	List of selected Pre & Post minority Schools/Institutes	4.7	125
4.2	Disbursement of scholarship to Ghost/fake beneficiaries	4.8.1	126
4.3	Disbursement of scholarships to fake beneficiaries without involvement of schools/institutes	4.8.2	127
5.1	Essential documents required to be attached with applications under various schemes	5.4	128
5.2	Fund allotted and spent under Central and State pension schemes	5.5.2	128
5.3 A	List of selected Blocks	5.6	129
5.3 B	Major audit observations noticed from data analysis of NSAP	5.6	130
5.4 A	Delay in sanction/approval of pension applications from date of application	5.10 (i)	131
5.4 B	Delay in sanction/approval of pension applications from the date of recommendation	5.10 (i)	132
5.5	Pension application which was sanctioned but not uploaded in NSAP portal	5.10 (ii)	133
5.6	Photograph and Application of Male beneficiaries under widow pension	5.11	134
5.7	Payment of more than one pension to a beneficiaries	5.12	135
6.1	Applications in which difference between year-of-birth and year-of-admission is ten (10) years or less	6.12.2 (1st Bullet)	136
6.2	Applications in which different applicant names were captured against one *Aadhaar* number	6.12.2 (1st Bullet)	144

		Reference to	
		Paragraph	**Page**
6.3 A	Same applicant name, fathers' name, bank account number and *Aadhaar* No., pursuing same course in different academic years but from different Institutes	6.12.2 (3rd Bullet)	160
6.3 B	Same applicant name, fathers' name, bank account number and *Aadhaar* No., pursuing same course in different academic years but from different Institutes	6.12.2 (3rd Bullet)	177
6.4 A	Same applicant name, fathers' name and bank account number but with different *Aadhaar* No., granted scholarship for pursuing same course in different academic years	6.12.2 (3rd Bullet)	178
6.4 B	Same applicant name, fathers' name and bank account number but with different *Aadhaar* No., granted scholarship for pursuing same course in different academic years from same institutes (outside State)	6.12.2 (3rd Bullet)	190
6.5	Scholarship payment to multiple beneficiaries through the same Aadhaar number	6.12.4 (2nd Bullet)	191
	Abbreviation		196