

Meeting with Banks

Pradhan Mantri Awaas Yojana - Gramin

December, 2016



Ministry of Rural Development

Government of India

Highlights of PMAY-G

Assistance to be provided for construction of 1 Cr. houses in rural areas over the period of 3 years

Unit assistance enhanced to Rs. 1,20,000 in plain areas and to Rs. 1,30,000 in hilly states/difficult areas /IAP districts

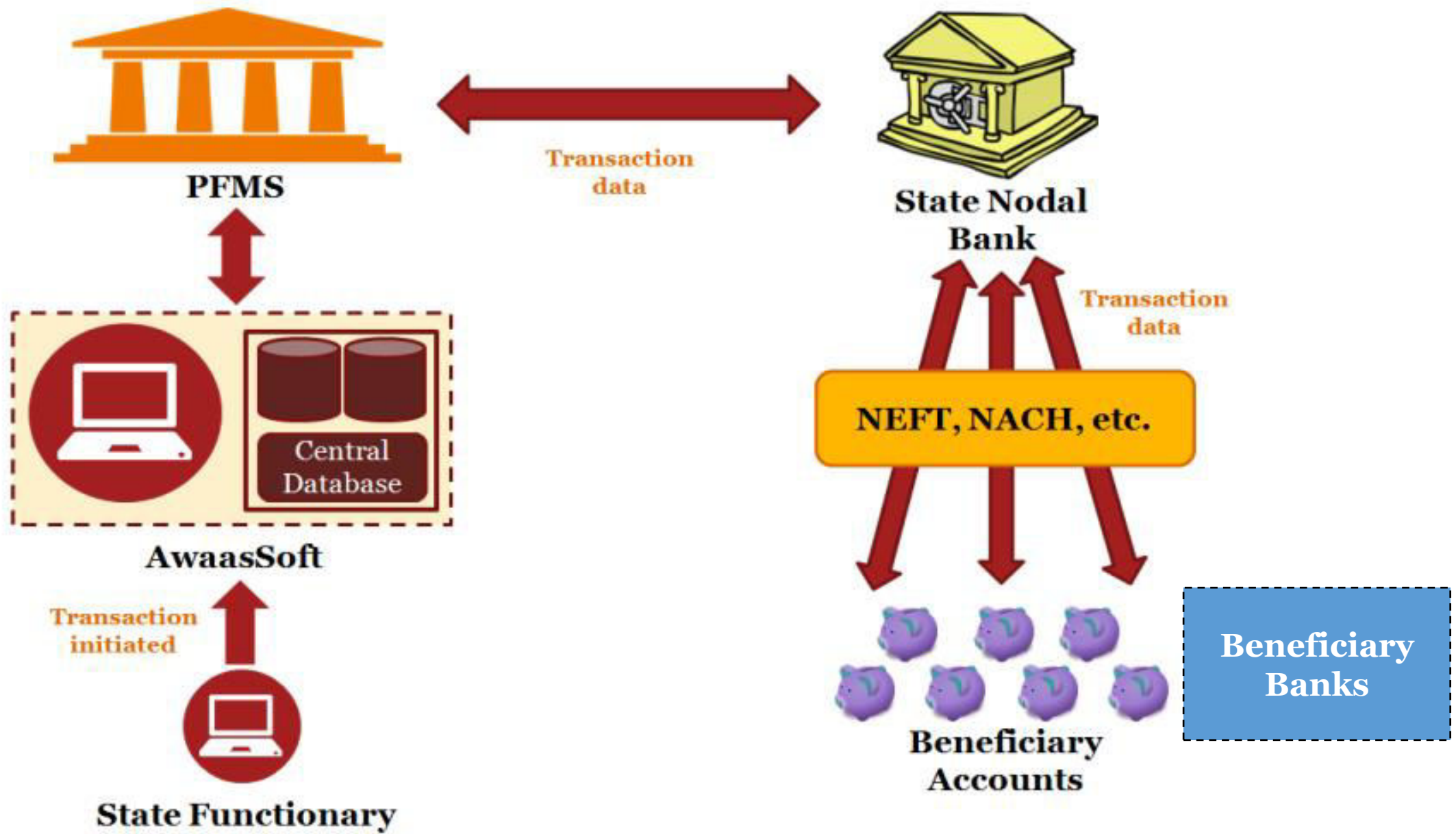
Assistance to be released to a beneficiary in instalments ranging from 3 to 6 in number

Average number of beneficiaries in a financial year: 33.33 Lakhs

Approximately 132 lakh instalments to be paid in a financial year

Approximate value of instalments to be paid in a financial year: 39,600 Crores

*Electronic Benefit
Transfer under PMAY-G*



PFMS provides the following two services to the Rural Housing Division of MoRD in relation to transfer of benefit to the end user under the Pradhan Mantri Awaas Yojana - Gramin program

1. Medium for the validation of beneficiary accounts by banks

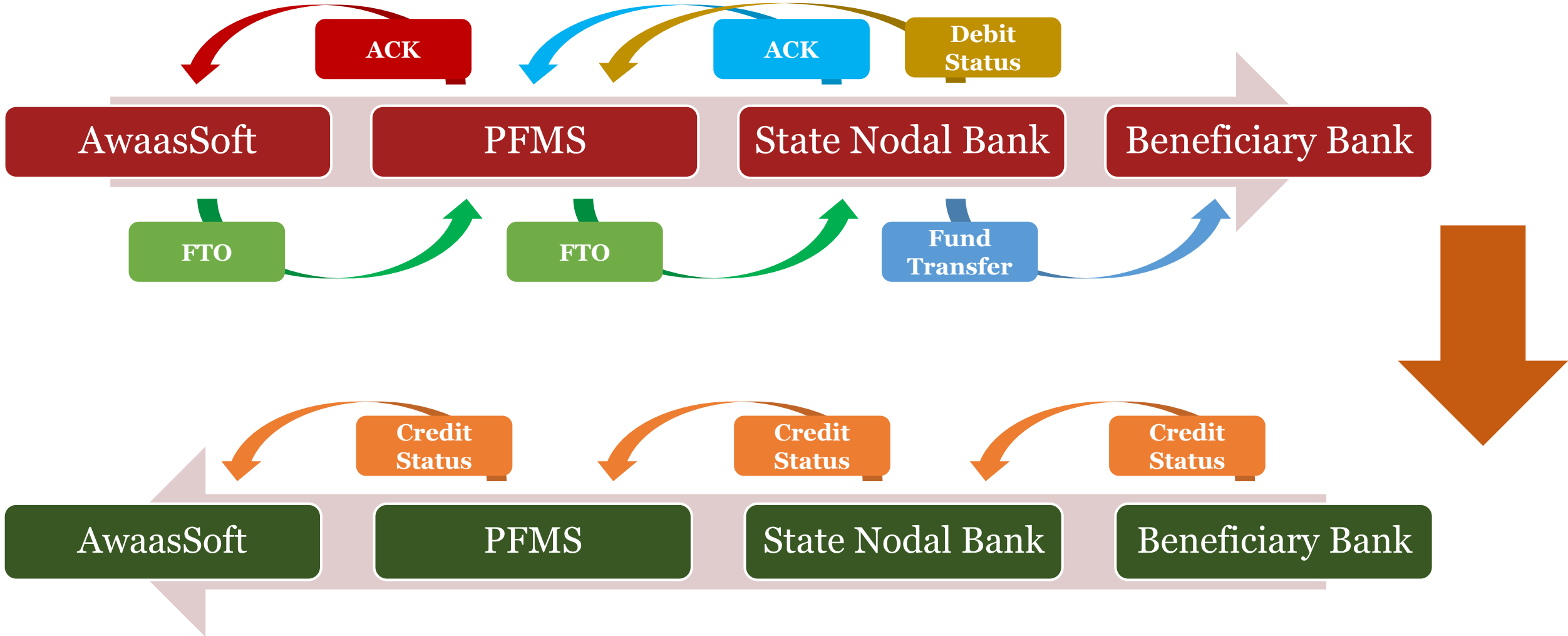
2. Medium for processing of FTOs by state nodal banks

State Nodal Banks for Central Housing Schemes

S. No.	State Nodal Bank	State	Reported account balance (in Crores)
1	United Bank of India	Arunanchal Pradesh	45.64
2	State Bank of India	Assam	1226.11
3		Chattisgarh	1129.38
4		Goa	6.02
5		Manipur	51.73
6		Meghalaya	79.72
7		Mizoram	25.79
8		Nagaland	4.12
9		Odisha	1455.71
10		Sikkim	15.92
11		Tripura	120.11
12	Uttar Pradesh	2752.80	
14	Bank of Maharashtra	Maharashtra	755.84
15	ICICI	West Bengal	1225.65

S. No.	State Nodal Bank	State	Reported account balance (in Crores)
16	Bank of India	Bihar	1970.02
17		Jharkhand	671.33
18	Punjab National Bank	Haryana	124.77
19		Himachal Pradesh	33.80
20		Madhya Pradesh	1419.68
23		Uttarakhand	64.46
24	Indian Bank	Puducherry	0
25	HDFC	Punjab	107.62
26	Bank of Baroda	Rajasthan	888.64
27	Dena Bank	Gujarat	401.78
28	Indian Overseas Bank	Tamil Nadu	602.81
29	State Bank of Travancore	Kerala	245.04
30	J&K Bank Ltd.	Jammu & Kashmir	0

How the FTOs get processed



Problems Experienced

Delays in Processing of FTOs

1. Non-agreement between Banks and PFMS on the number of FTO files dispatched by PFMS to Banks.

2. Non-agreement between Banks and PFMS on the number of credit status files dispatched by Banks to PFMS.

Number of Beneficiaries whose Payments are Pending

S. No.	State	State Nodal Bank	Mar, 2016	Jul, 2016	Aug, 2016	Sep, 2016	Oct, 2016	Nov, 2016	Dec, 2016
1	WEST BENGAL	SBI / ICICI	1	68		1		651	8250
2	CHHATTISGARH	SBI						8	491
3	MADHYA PRADESH	PNB		1	8	33	4		1630
4	UTTAR PRADESH	SBI		1		1	2		903
5	BIHAR	Bank of India						10308	14571
6	ASSAM	SBI					1	1	3
7	MAHARASHTRA	Bank of Maharashtra			2		5		903
8	UTTARAKHAND	PNB				4			13
9	RAJASTHAN	Bank of Baroda					151	1288	4980
10	GUJARAT	Dena Bank			19	10	15	92	179
11	TAMIL NADU	Indian Overseas Bank		3				1486	1596
12	ODISHA	SBI						9	3945
13	HIMACHAL PRADESH	PNB				1			91
14	HARYANA	PNB				29			337
15	TRIPURA	SBI							33
16	JHARKHAND	Bank of India						1272	3088
	TOTAL		1	73	29	79	178	15115	41013

Report Screenshot

S.No.	Pending Items	Reported by AwaasSoft As On 19-12-2016, 12:15:39 PM
	FTOs (no. of beneficiaries) pending at PFMS for more than 2 days (Total).	466
1	Individual beneficiary cases pending for 3 to 6 days	419
2	Individual beneficiary cases pending for more than 6 days	47
	FTOs (no. of beneficiaries) pending at Banks for more than 5 days (Total).	35839
3	Individual beneficiary cases pending from March,2016	1
4	Individual beneficiary cases pending from July,2016	73
5	Individual beneficiary cases pending from August,2016	21
6	Individual beneficiary cases pending from September,2016	73
7	Individual beneficiary cases pending from October,2016	178
8	Individual beneficiary cases pending from November,2016	13934
9	Individual beneficiary cases pending from December,2016	21559
	Non-Integrated Beneficiary Account Verification pending for more than 2 days (Total).	195
10	Individual beneficiary cases pending for 3 to 6 days	49
11	Individual beneficiary cases pending for more than 6 days	146
	Integrated Beneficiary Account Verification pending for more than 5 days (Total).	2522
12	Individual beneficiary cases pending from April,2016	33
13	Individual beneficiary cases pending from May,2016	17
14	Individual beneficiary cases pending from June,2016	10
15	Individual beneficiary cases pending from August,2016	107
16	Individual beneficiary cases pending from September,2016	160
17	Individual beneficiary cases pending from October,2016	459
18	Individual beneficiary cases pending from November,2016	845
19	Individual beneficiary cases pending from December,2016	891

Incorrect Updates Related to Payments

1. False credit success - Credit success response received from PFMS but no payment credited to beneficiary's account.

2. False credit failure - Credit failure response received from PFMS but payment credited to beneficiary's account.

False Payment Updates Pending for Correction

S. No.	State	State Nodal Bank	False reject identified by blocks
1	UTTAR PRADESH	SBI	3577
2	WEST BENGAL	SBI	545
3	CHHATTISGARH	SBI	280
4	MAHARASHTRA	Bank of Maharashtra	415
5	MADHYA PRADESH	PNB	107
6	BIHAR	Bank of India	861
7	GUJARAT	Dena Bank	50
8	ODISHA	SBI	24
9	TAMIL NADU	Indian Overseas Bank	21
10	HARYANA	PNB	20
11	RAJASTHAN	Bank of Baroda	162
12	HIMACHAL PRADESH	PNB	16
13	KERALA	State Bank of Travancore	5
14	MEGHALAYA	SBI	5
15	UTTARAKHAND	PNB	8
16	JHARKHAND	Bank of India	8
17	SIKKIM	SBI	2
	TOTAL		6106

S. No.	State	State Nodal Bank	False success identified by blocks
1	WEST BENGAL	SBI	1554
2	CHHATTISGARH	SBI	1420
3	MADHYA PRADESH	PNB	1267
4	UTTAR PRADESH	SBI	788
5	BIHAR	Bank of India	324
6	ASSAM	SBI	164
7	MAHARASHTRA	Bank of Maharashtra	1371
8	UTTARAKHAND	PNB	392
9	RAJASTHAN	Bank of Baroda	73
10	GUJARAT	Dena Bank	206
11	TAMIL NADU	Indian Overseas Bank	0
12	ODISHA	SBI	24
13	HIMACHAL PRADESH	PNB	22
14	HARYANA	PNB	21
15	TRIPURA	SBI	6
16	JHARKHAND	Bank of India	15
	TOTAL		7647

Report Screenshot

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*Expectations from the
State Nodal Banks*

1

***Designation of a Single Point of
Contact for the State PMU***

Designation of a Single Point of Contact for the State PMU

Responsibilities
of the Single
Point of Contact
for the State
Team

Monitoring AwaasSoft, PFMS and Bank reports for status of FTOs

Interacting with the State team, AwaasSoft team and PFMS team for payment related issues

Escalating payment delays and any discrepancies in reported information to the Bank's technical team

Pursuing various teams for timely closure of pending FTOs

Escalating false payment updates to Bank's technical team and following up with all agencies concerned for resolution

2

*Designation of a Single Point of
Contact for the Centre*

Designation of a Single Point of Contact for the Centre

Responsibilities
of the Single
Point of Contact
for the Centre

Obtaining regular updates from the Single Point of Contact for the State PMU

Interacting with the Rural Housing division at the Centre, Office of the CGA and PFMS for smooth operation of the payment systems

Managing escalations from the Centre and State

Ensuring all communication from the Centre to the Bank is directed to the appropriate team within the Bank and necessary actions are taken

3

*Providing detailed online
payment status reports*

3

*Providing detailed online payment status reports***Information required in the online payment status reports**

FTO number	Beneficiary account number	UTR number
Date on which FTO was received from PFMS	Beneficiary bank	Date on which credit status was received from beneficiary bank
Bank advice number	Date on which fund transfer to beneficiary was initiated	Credit status received (Success / Failure)
Beneficiary name	Fund transfer amount	Date on which credit status was dispatched to PFMS

4

*Payments to beneficiary
accounts to be made using NPCI
only*

5

State Nodal Account to be debited only through FTOs received via PFMS

6

*Banks to provide real-time
update on the balance in the
State Nodal Account*

7

*Implementation of PFMS
webservices for reconciliation of
files between Bank's and PFMS's
systems*

Other requirements

Additional Needs to be Discussed

- ❑ Signing of an MoU between State RD Department and State Nodal Bank**
- ❑ Setting up sweep-in facility on State Nodal Accounts**

Summary

Basic Requirements to be satisfied by a State Nodal Bank

1 *Designation of a Single Point of Contact for the State PMU*

2 *Designation of a Single Point of Contact for the Centre*

3 *Providing detailed online payment status reports*

4 *Payments to beneficiary accounts to be made using NPCI only*

5 *State Nodal Account to be debited only through FTOs received via PFMS*

6 *Banks to provide real-time update on the balance in the State Nodal Account*

7 *Implementation of PFMS webservice for reconciliation of files between Bank's and PFMS's systems*

Desired Service Levels from State Nodal Banks

Credit Status of an FTO generated by the state must be communicated to PFMS within 2 days of FTO generation

Correct Credit Status of a transaction must be communicated to PFMS within 2 days of a False Success / Reject case being reported by the state

Thank You...