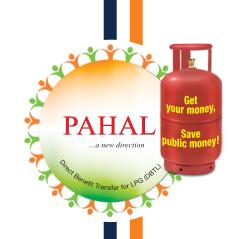
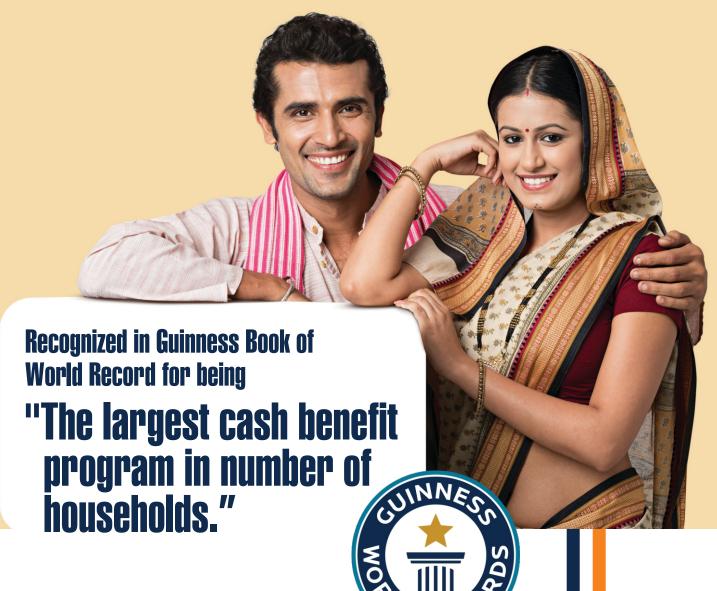


'PAHAL'

Pratyaksh Hanstantrit Labh

Direct Benefit Transfer for LPG (DBTL)















Ministry of Petroleum & Natural Gas Government of India



"This makes PAHAL Yojana among the largest cash transfer schemes in the world. Congrats to beneficiaries & officials."

Hon'ble Prime Minister Shri Narendra Modi Feb 5, 2015





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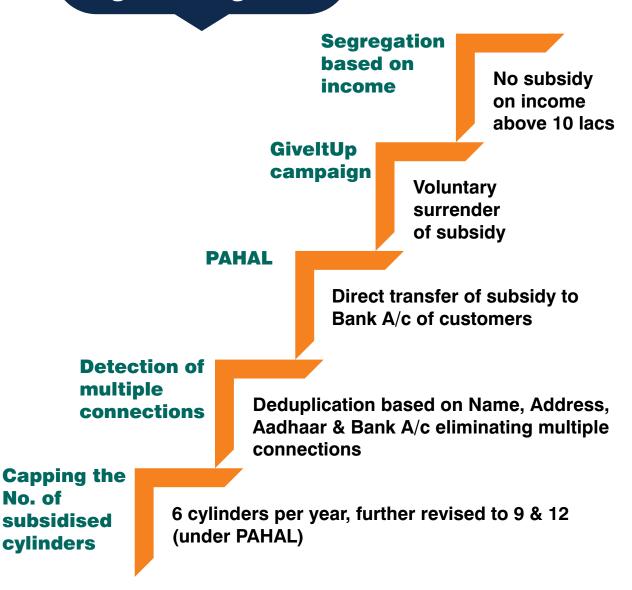
Direct Benefit Transfer for LPG (DBTL)

- The Government of India (GOI) gives subsidy to the customers on the purchase of domestic LPG cylinders of 14.2 kg and 5 kg. The rate of the LPG subsidy is decided market-wise.
- Direct Benefit Transfer of LPG Subsidy (DBTL) scheme was initially rolled out in 291 districts in the country starting from 1st June 2013 in six phases. In this scheme, the Aadhaar number was must for availing LPG subsidy by consumer.
- Under the scheme, consumers were to pay the market price for the domestic LPG refill and the subsidy amount was transferred directly to their bank account.
- Thereafter, the Government comprehensively reviewed the scheme and after examining the difficulties faced by the consumers, re-launched a modified scheme on 15.11.2014 and named it as PAHAL - Pratyaksh Hanstantrit Labh.
- Under the revised scheme, customers not having Aadhaar can also join the scheme by submitting their bank account details to LPG distributor.
- Oil Marketing Companies are transferring the subsidies to the bank a/c of the customers through Public Financial Management System (PFMS) and are claiming the same from GOI through Petroleum Planning and Analysis Cell every month.



Steps leading to better targeting of subsidy

Subsidy to the targeted segments





DBTL and Aadhaar made LPG a site for Public Policy Success

- Paved way for launch of PMUY scheme for providing LPG to poor households.
- Giveitup: On a tap/click more than 10 million citizens opted out of LPG subsidy.
- Today LPG penetration in the country is near saturation.
- 291 million families enrolled under DBTL.
- Complete Onboarding of DBTL subsidy on Public Financial Management System (PFMS).
- Targeted subsidy to PMUY consumers.
- Better monitoring and quick grievance redressal of consumers.



Milestones

Acknowledged by Guinness Book of World Records in 2015

₹ 1,46,900

Crore transferred to the bank a/c of customers till 31,12,22

Launched in 54 districts on 16.11.14 & PAN India on 01.01.15

More than 90% Aadhaar seeding* (*Not mandatory for Assam and Meghalaya)

More than 85% through Aadhaar Payment Bridge

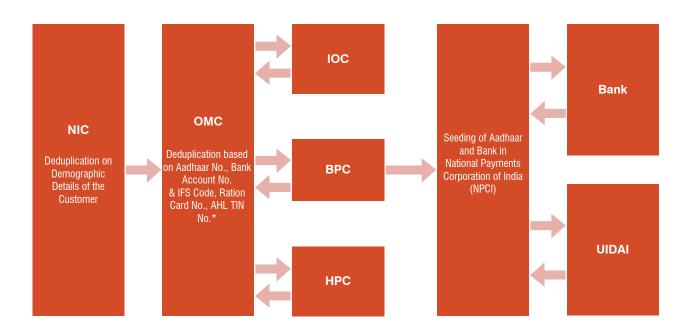


Guinness World Record for world's largest Cash benefit program





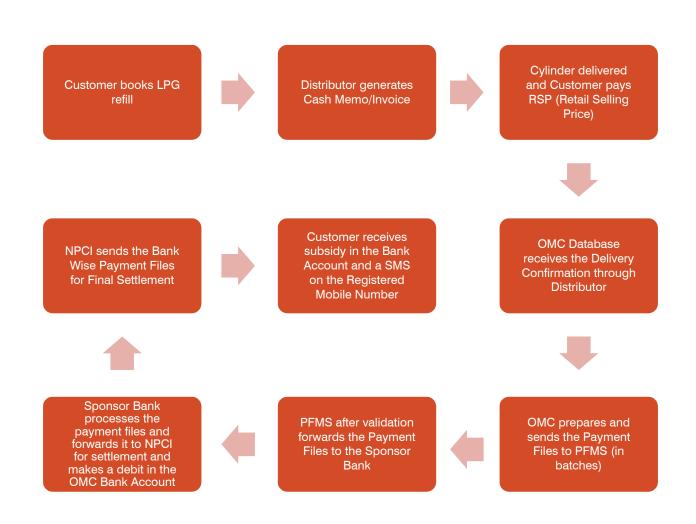
Deduplication & Aadhaar and Bank Seeding



^{*} AHL TIN (Abridged Household List Temporary Identification Number) is a unique 29 digit number assigned to each member of BPL household by SECC-2011 census.



Process flow for LPG Subsidy





Cash transfer under PAHAL

Subsidy Quota Calculation (12 nos. of 14.2KG or equivalent for 5KG) [for new consumers prorated in days left in the FY]



Pick up Eligible LPG Refills for Subsidy (CTC)



Generate Subsidy Records along with Subsidy Amount to be transferred



Encrypt the files with Digital sign (with Checksum)



Generate Files in batches separately for APBS and NACH



Segregate the APBS (ATC) and NACH(BTC)



Upload the Payment Files to PFMS SFTP Server.



PFMS sends the Payment Files to Sponsor Bank (SBI) after cross checking the Aadhaar No. in the Payment Files with their database.



SBI sends the files to NPCI for settlement



Failure transactions gets re-attempted in predefined interval of 15 days for 2 financial years and after that the records are marked expired



PFMS shares the data with OMCs who in turn backstamp the refill records with success or failure



SBI receives the bank response by t + 4 days and keep the final response for download by PFMS



Authentications/ Checks available in system

- Enrollment of customers based on submitted KYC, POI (Proof of Identity) & POA (Proof of Address) document, thereby ensuring genuineness of the connection.
- Deduplication on name & address of customer to identify multiple connection suspect, on industry basis.
- Seeding of Aadhaar number by LPG distributor in LPG database, based on Aadhaar card copy submitted by the customer.
- Ensuring uniqueness of LPG connection based on deduplication of Aadhaar. By this it is ensured that an individual cannot get more than 12 subsidized cylinders from the system.
- For Aadhaar Transfer Compliant (ATC) customers, Aadhaar seeding at bank end:
 - i) Opening of Bank A/c with KYC norms of banking system.
 - ii) Seeding of Aadhaar in bank a/c by submission of Aadhaar consent form by customers. In many banks Aadhaar authentication is also carried out before seeding Aadhaar.
- For Bank Transfer Compliant (BTC) customer, bank a/c seeding at LPG distributorship in LPG data,
 - i) Based on the submitted documents, i.e., passbook of customers.
 - ii) Followed by verification of the seeded bank a/c at banks end by matching account number and name.



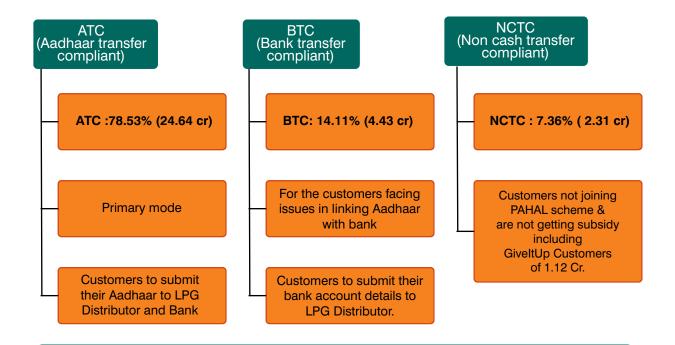
Checks available in LPG refill Cycle process

- Customer is given 3 SMS updates (on refill booking, cash memo generation & delivery confirmation) on his mobile number thus making him fully aware of all stages of transaction.
- Refill delivery is mandatory at customer premises.
- Counterfoil of the cash memo has to be signed by the customers as the delivery receipt which has to be preserved by the distributors for further audits.
- Subsidy is credited in the customer bank a/c after ensuring delivery confirmation by distributor in the system, thereby minimising the incentive for diversion.
- Feedback link is given after refill delivery, which is monitored by OMC officials through analytical reports.
- Well laid down system of handling grievances received through call centre and website.



Breakup of DBTL Consumers

Data as on 01.01.23



Notes

- ◆ As per MoP&NG directives, w.e.f 01.12.16, as mentioned in the Notification under section 7 of Aadhaar Act 2016, subsidy is only triggered to the customers having Aadhaar seeding in LPG data base
- Exemption is provided to the LPG customers of Assam and Meghalaya from submission of Aadhaar for LPG subsidy.
- For other states, if a customer is not having Aadhaar card then he/ she can also submit the enrolment ID or other relevant documents as per notification issued under section 7 of Aadhaar act 2016 to avail LPG subsidy.



DBTL Achievements

- 41 million fake/multiple/ghost consumers blocked on account of inactive/duplicate connection.
- 23.2 million consumers voluntarily taking non-subsidized LPG.
- Targeted benefit of ₹ 200 per Cylinder to PMUY beneficiaries has become possible at negligible cost.
- Check on diversion of domestic LPG for commercial use.
- Subsidy on LPG restricted to intended beneficiaries only.
- More than ₹ 9650 Cr credited to bank A/c for free refills during Covid pandemic during Apr-Dec 2020 under Pradhan Mantri Gareeb Kalyan Package.





Launching today in Mysore district

Over 6 lakh LPG consumers in 18 districts are already receiving their subsidy directly in their bank accounts.

YOU TOO CAN JOIN THEM!

Simply carry a copy of your Aadhaar card to the following TWO places:

- 1) Your Bank, and link your Aadhaar Number with your Bank Account Number.
- Your LPG Distributor, and link your Aadhaar Number with your LPG Consumer Number.

If you do not link your Aadhaar Number to your Bank Account and LPG Consumer Number within 3 months, you will have to buy cylinders at market price. No subsidy will be available to you thereafter, in the absence of Aadhaar linkage. Attention! All LPG consumers attached to the LPG distributors situated in Mysore district.



AADHAAR

Aam Aadmi Ka Adhikaa



HURRY! Don't Wait Till the Deadline!! Act Today!!!

Visit the websites: http://petroleum.nic.in/dbtl, www.indane.co.in, www.ebharatgas.com and www.hpgas.com or call 18002333555 for more details.

Advertisement in leading newspaper for creating awareness among customers to join PAHAL Scheme in 2014



The chief secretary assured that government would take adequate steps to mobilise the state machinery and sensitise people so that more LPG consumers avail benefit of the scheme.

market price of LPG refill the consumers.
The market price northovers around Rs 750 cylinder, while the consumer charged Rs 425.
**LPG, Page 8

ified the earlier Aadhair dock-DBT scheme following a Supreme Court order not a make it mandatory for people to link subsidy schemes to And-hair. Under the modified DBT, consumers have been given the option to link the ordinary

bank account or Aadhaar-based bank account. The scheme has been







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Direct Benefit Transfer for LPG (DBTL)



पेट्रोलियम एवं प्राकृतिक गैस मंत्रालय भारत सरकार Ministry of Petroleum & Natural Gas Government of India