

PM-KISAN scheme

- GoI has launched PM KISAN scheme on 24-02-2019 to supplement the financial needs of the farmers in procuring various inputs to ensure proper crop health and appropriate yields.
- The GoI, is providing the income support @ Rs. 6000/- per year per family through DBT mode in 3 equal installments of Rs. 2000/- for every 4 months
 - 1st instalment @ Rs. 2000/- during April to July
 - 2nd instalment @ Rs. 2000/- during August to November
 - 3rd instalment @ Rs. 2000/- during December to March
- The benefit is transferred directly to the bank accounts of eligible beneficiaries through Direct Benefit Transfer mode, using modern digital technology.
- The farmers receiving benefit under PM KISAN were more likely to invest in buying agricultural equipment, seeds, fertilizer, and pesticides etc.,

Eligibility Criteria:

- Farmer family having cultivable land is considered as unit for getting PM KISAN benefit except for certain exclusion categories.

Exclusion categories:

The following categories of farmers under higher economic status

- (1) All Institutional Land holders; and
- (2) Farmer families in which one or more of its members belong to
Following categories :
 - a) Former and present holders of constitutional posts.
 - b) Former and present Ministers / State Ministers and former present
Members of Lok Sabha / Rajya Sabha / State Legislative
Assemblies /State Legislative Councils, former and present Mayors
of Municipal Corporations, former and present Chairpersons of
District Panchayats.
 - c) All serving or retired officers and employees of Central / State.
Government Ministries / Offices / Departments and their field
units, Central or State PSEs and Attached offices / Autonomous
Institutions under Government as well as regular employees of the
Local Bodies (Excluding Multi Tasking Staff / Class IV / Group D
employees).
 - d) All superannuated / retired pensioners whose monthly pension is
Rs.10,000/- or more (Excluding Multi Tasking Staff / Class IV /
Group D employees).
 - e) All Persons who paid Income Tax in last assessment year.

Description of the exclusion criteria pertaining to Income tax payees:

- ‘Gol has informed that Since the scheme was launched on 24.02.2019,hence while identifying the ineligible beneficiaries, Gol will verify the PM-KISAN database against the IT database starting from the assessment year 2017-18 till present’.
 - This has been revised as “IT Payee is one who has paid IT in at least three assessment years out of the last five assessment years and out of the said flagged assessment years, at least two should be consecutive years.”
- f) Professionals like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with Professional bodies and carrying out profession by undertaking practices.
- g) Land ownership norms:
- The cut- off date for determination of eligibility of beneficiaries under the scheme is to own the land as on 01.02.2019 and no changes thereafter shall be considered for eligibility of benefit under the scheme for next 5 years.
 - Subsequent to 01.02.2019, there could be change in ownership due to the following reasons:
 - i) Transfer of ownership due to inheritance resulting out of death of the land owner. In such cases, the family of the successors would be entitled to the benefits, if otherwise eligible as per scheme guidelines.
 - ii) In cases of cultivable land transferred to other persons through Sale Deed, Partition Deed, Gift Deed, etc., the transferee will not be eligible under the Scheme as he/she was not the land owner as on 01.02.2019.

Eligibility Criteria of GOI (Mandatory) from 12th installment onwards:

Installment number	Installment period	Mandatory Criteria
12 th	Aug 22-Nov 22	Land Linkage
13 th	Dec 22- Mar 23	Land Linkage & Aadhaar based payment
14 th	Apr 23- July 23	
From 15 th onwards	Aug 23-Nov 23	Land Linkage, Aadhaar based payment & e-KYC

- Till now, Gol has extended 19 installments benefit to the beneficiaries and releasing 20th installment (April-July25) tentatively in 3rd or 4th week of June 2025.

Technological interventions implemented:

- To empower farmers with information and facilities at their fingertips, some of the significant farmer-centric initiatives are listed as follows:
 - a) A dedicated web portal and a mobile application for the beneficiaries to know their present status.
 - b) A mobile application with the facial authentication-based e-KYC feature for ease of doing e-KYC across the country.

PRADHAN MANTRI KISAN SAMMAN NIDHI SCHEME

(PM-KISAN SCHEME)

OPERATIONAL GUIDELINES

(REVISED AS ON 29.03.2020)

MINISTRY OF AGRICULTURE & FARMERS' WELFARE

DEPARTMENT OF AGRICULTURE, COOPERATION & FARMERS' WELFARE

(DAC&FW)

PRADHAN MANTRI KISAN SAMMAN NIDHI (PM-KISAN) SCHEME

OPERATIONAL GUIDELINES

1. Scheme

With a view to provide income support to all landholding farmers' families in the country, having cultivable land, the Central Government has implemented a Central Sector Scheme, namely, "**Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)**".

2. Objective and Benefits

The scheme aims to supplement the financial needs of all landholding farmers' families in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income as well as for domestic needs. Under the Scheme an amount of Rs.6000/- per year is released by the Central Government online directly into the bank accounts of the eligible farmers under Direct Benefit Transfer mode, subject to certain exclusions.

3. Definition of farmer's family

A landholder farmer's family is defined as "a family comprising of husband, wife and minor children who owns cultivable land as per land records of the concerned State/UT". The existing land-ownership system will be used for identification of beneficiaries for calculation of benefit.

4 Exclusions

4.1 The following categories of beneficiaries of higher economic status shall not be eligible for benefit under the scheme:

- (a) All Institutional Land holders; and
- (b) Farmer families in which one or more of its members belong to following categories :
 - i) Former and present holders of constitutional posts
 - ii) Former and present Ministers / State Ministers and former / present Members of Lok Sabha / Rajya Sabha / State Legislative Assemblies / State Legislative Councils, former and present Mayors of Municipal Corporations, former and present Chairpersons of District Panchayats.
 - iii) All serving or retired officers and employees of Central / State Government Ministries / Offices / Departments and their field units, Central or State PSEs and Attached offices / Autonomous Institutions under Government as well as regular

employees of the Local Bodies (*Excluding Multi Tasking Staff / Class IV / Group D employees*)

- iv) All superannuated / retired pensioners whose monthly pension is Rs.10,000/- or more (*Excluding Multi Tasking Staff / Class IV / Group D employees*)
- v) All Persons who paid Income Tax in last assessment year.
- vi) Professionals like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with Professional bodies and carrying out profession by undertaking practices.

(c) In case of new beneficiaries being uploaded on the PM-KISAN Portal, all land holding farmers' families who are Non-resident Indians (NRIs) in terms of the provisions of the Income Tax Act, 1961 shall be excluded from any benefit under the Scheme.

4.2 For the purpose of exclusion State / UT Governments can certify the eligibility of the beneficiaries based on self declaration by the beneficiaries. In case beneficiary is not available / does not reside in the village, State / UT Governments may consider certification based on the declaration by other adult member of his / her family. In case of incorrect self declaration, beneficiary shall be liable for recovery of transferred financial benefit and other penal actions as per law.

5. Methodology for calculation of benefit

5.1 The benefit shall be paid to only those farmers' families whose names are entered into the land records. Exception has, however, been made for North-East States and Jharkhand in this regard.

5.2 The cut-off date for determination of eligibility of beneficiaries under the scheme shall be 01.02.2019 and no changes thereafter shall be considered for eligibility of benefit under the scheme for next 5 years. However, this date is not applicable when transfer of ownership of cultivable land takes place on account of succession due to death.

5.3 Benefit will be allowed in those cases where transfer of ownership of cultivable land takes place on account of succession due to death of the landowner. However, those eligible farmers whose names have been entered in the land record after 01.12.2018 till 01.02.2019 shall be eligible for the benefits from the date of entry of land rights in the land records. In such cases where, transfer of ownership of cultivable land has happened due to any reason which could be purchase, succession, will, gift, etc., between 01.12.2018 and 31.01.2019, the installment pertaining to the 4-monthly period / trimester December, 2018 - March, 2019 during the financial year (2018-19) shall be proportionate amount from date of transfer till 31.03.2019 with respect to the 4 months period.

5.3.1 In cases where the land records have not been updated for rights accruing due to succession on account of the death of land owners before 01.12.2018, such updation of land records may be done by the States in a time bound manner. The successors

whose names are entered in land records for rights accrued as aforementioned shall be eligible subject to fulfilment of other conditions of the Scheme and the exclusion clauses.

5.3.2 Clause 5.3 of the Operational Guidelines, which provides for proportionate amount of financial benefit under the scheme to be transferred in the bank accounts of the beneficiaries in cases involving transfer of ownership between 01.12.2018 to 31.01.2019, shall remain applicable to the cases of succession as well which is clear from the wording of the said clause.

5.3.3 Subsequent to 01.02.2019, there could be change in ownership due to the following reasons:-

- i) Transfer of ownership due to inheritance resulting out of death of the land owner. In such cases the family of the successors would be entitled to the benefits, if otherwise eligible as per scheme guidelines.
- ii) In cases of cultivable land transferred to other persons through Sale Deed, Partition Deed, Gift Deed, etc., the transferee will not be eligible under the Scheme as he / she was not the land owner as on 01.02.2019. However, in such cases even the transferor of the land will become ineligible if the family of the transferor does not have any cultivable land subsequent to such a transfer.

5.3.4 The State Governments have to put in place the administrative mechanism based on their existing land revenue administrative regime to take care of formulations. There should be clear cut responsibility entrusted to the officials responsible for undertaking mutation of land records.

- i) In case of correction of land record for recording land ownership accrued due to inheritance before 01.12.2018 then the eligibility of the family under the scheme shall be properly determined as per the conditions of the scheme. The procedure for determining the eligibility as per the exclusion clauses shall remain as prescribed.
- ii) In case of transfer of land ownership due to inheritance, reassessing the eligibility of the family under PM-KISAN - If the family is no longer eligible, then the same have to be updated in the PM-KISAN portal so that the benefits can be discontinued subsequently. In case of family of the deceased land owner is still eligible (where spouse or the minor children are having cultivable land and eligible as per guidelines), the details of the new beneficiary alongwith other details with the fresh self-declarations have to be provided to the concerned authorities for inclusion / modifications so that the benefit to the survivors of the family can continue.
- iii) Subsequent to inheritance if the families of the inheritors also become freshly eligible under PM-Kisan then all the details of the freshly eligible families have to be incorporated in the database so that benefits start accruing to such families from the date when inheritance became operational.

- iv) In case of transfer of cultivable land for reasons other than death after 01.02.2019, the officials have to reassess the eligibility of the transferor and decide whether the benefits have to be stopped or not and intimate the authorities so that the PM-KISAN portal can be updated. Transferees are not entitled for any benefits under PM-KISAN in such cases.

5.4 The beneficiaries, whose names are uploaded on PM-Kisan Portal by the State / UT Government in a particular 4-month period / trimester, shall be entitled to receive benefit for that trimester and for further installments pertaining to the subsequent trimesters for that financial year.

5.5 In some of the North Eastern States, the land ownership rights are community based and it might not be possible to assess the quantum of land holder farmers. In such States an alternate implementation mechanism for eligibility of the farmers will be developed and approved by the Committee of Union Ministers of Ministry of Development of North East Region (DoNER), the Ministry of Rural Development (Department of Land Resources), the Union Agriculture Minister and the concerned State Chief Ministers or their Ministerial representatives, based on the proposal by the concerned North Eastern States.

5.5.1 For identification of *bona fide* beneficiary under PM-Kisan Scheme in Manipur, the following proposal of Government of Manipur was considered and approved by the Committee:

“The certificate issued by the Village authority, namely, the Chairman/Chief, authorizing any tribal family to cultivate a piece of land, may be accepted. Such certification of village Chairman/Chief shall be authenticated by the concerned sub-divisional officers. All the exclusions under the Operational Guidelines will be applicable.”

5.5.2 For identification of *bona fide* beneficiary under PM-Kisan Scheme in Nagaland, the following procedure was approved by the Committee:

- 1) In case of community owned cultivable land in the state of Nagaland which is under permanent cultivation, for identification of beneficiaries under PM-KISAN, the certificate issued by the village council/authority/village chieftan regarding land holding, duly verified by the administrative head of the circle/sub-division and countersigned by the Deputy Commissioner of the District shall suffice subject to the exclusions under the operational guidelines.
- 2) In case of cultivable land in the State of Nagaland which is categorised as Jhum land as per definition under Section-2(7) of the Nagaland Jhum Land Act, 1970 and which is owned by the community/clan/village council/village chieftan, the identification of beneficiaries under PM-Kisan scheme, shall be on the basis of certification of land holding by the village council/chief/head of the village, duly verified by the administrative head of the circle/sub division and countersigned by the Deputy Commissioner of the District. Provided that the name of the beneficiary is included in the state of Nagaland’s Agriculture Census of 2015-16. This proviso shall not be applicable in cases of succession and family partition.

The list of such beneficiaries shall be subject to the exclusions under the operational guidelines.

5.6 For identification of *bona fide* beneficiary under PM-Kisan Scheme in Jharkhand, the following proposal of Government of Jharkhand was considered and approved by the Committee:

"The farmer will be asked to submit 'Vanshavali (Lineage)' linked to the entry of land record comprising his \ her ancestor's name giving a chart of successor. This lineage chart shall be submitted before the Gram Sabha for calling objections. After approval of the Gram Sabha, the village level \ circle level revenue officials will verify and authenticate the Vanshawali and possession of holding. This authenticated list of farmers after due verification of succession chart shall be countersigned by the District level revenue authority. Farmers' names, subject to the exclusion criterion after following the aforementioned process, shall be uploaded on the PM-Kisan portal along with other required details for this disbursement of benefit under the scheme."

6. Strategy for Implementation

6.1 The States shall prepare database of eligible beneficiary land holder farmer families in the villages capturing the Name, Age, Gender, Category (SC/ST), Aadhaar Number, Bank Account Number and the Mobile Number of the beneficiaries. Responsibility of identifying the land holder farmer family eligible for benefit under the scheme shall be of the State / UT Government. In case of beneficiaries in States of Assam, Meghalaya, J&K where Aadhaar number has not been issued to most of the citizens, Aadhaar number shall be collected for those beneficiaries where it is available and for others alternate prescribed documents such as Driving Licence, Voters' ID Card, NREGA Job Card, or any other identification documents issued by Central / State / UT Governments or their authorities, etc. can be collected for identity verification purposes. These three States have been exempted from the requirement of Aadhaar number till 31.3.2021. In the meantime these States will complete Aadhaar enrolment. States / UTs shall ensure that there is no duplication of the payment transferred to eligible families. Speedy reconciliation in case of wrong / incomplete bank details of the beneficiary should be ensured.

6.2 For the purpose of exclusion States have to take a self-declaration from the beneficiaries as detailed in par 4.2 above. In the said self-declaration taken by the States / UT Governments an undertaking should also be included wherein the consent of the beneficiaries should be taken for using the Aadhaar number for verification of his eligibility for the scheme with the concerned agencies. This consent of the beneficiary should be "to agree that the department responsible for implementation of the Pradhan Mantri Kisan Samman Nidhi Yojana in Union Government or the State Government / Union Territory Administration can use the beneficiary Aadhaar number and other information provided in the declaration to verify the eligibility of the beneficiary for scheme as per extant scheme guidelines with the concerned agencies".

6.3 The existing land-ownership system in the concerned State / UT will be used for identification of beneficiaries. Accordingly, it is of utmost importance that the land records are clear and updated. Further, State / UT Governments would also expedite

the progress of digitization of the land records and linking the same with Aadhaar as well as bank details of the beneficiaries.

6.4 The lists of eligible beneficiaries would be published at the village level. Farmers' families who are eligible but have been excluded should be provided an opportunity to represent their case.

7. Review, Monitoring and Grievance Redressal Mechanism

7.1 There will be stratified review / monitoring mechanism at National, State and District Level. At the National level, the Review Committee will be headed by Cabinet Secretary. The States shall notify the State and District Level Review / Monitoring Committee.

7.2 The States shall also notify State and District Level Grievance Redressal Monitoring Committees for looking into all the grievances related to implementation of the scheme. Any grievances or complaints which are received should be disposed off on merit preferably within two weeks time.

8. Setting up of Project Monitoring Unit (PMU)

8.1 A Project Monitoring Unit (PMU) at Central level will be set up in the Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW) in the form of a Society registered under the Societies Registration Act, 1860. This PMU shall be tasked with the responsibility of overall monitoring of the scheme and shall be headed by Chief Executive Officer (CEO). PMU shall also undertake publicity campaign (Information, Education and Communication-IEC).

8.2 Each State / UT Government will designate a Nodal Department for implementation of the scheme and coordinating with Central Government with regard to implementation of Income Support Scheme.

8.3 On the lines of PMU at central level, States / UTs may consider setting up dedicated Project Monitoring Units at State / UT Level. 0.125% for the amount of installments transferred to beneficiaries can be transferred by Central Government to State / UT Government to cover the expenditure on their PMUs, if established and for meeting other related administrative expenses including cost to be incurred for procurement of stationary, field verification, filling of prescribed formats, their certification and its uploading as well as incentive for field functionaries, publicity, etc. States / UTs will furnish the details of the account to which Administrative Charges are credited by the Central Government. The administrative charges payable to the States / UTs will be provided by Government of India based on the volume of work and the number of beneficiaries.

9. PM-Kisan Portal for implementation of the scheme (Beneficiary Details uploading by State)

9.1 Beneficiaries under the scheme are to be identified by the respective State and Union Territory. The details of farmers are being maintained by the States / UTs either in electronic form or in manual register. To make integrated platform available in the country to assist in benefit transfer, a platform named **PM-Kisan Portal** available at URL (<http://pmkisan.gov.in>) has been launched for uploading the farmers' details at a single web-portal in a uniform structure.

9.2 The PM-Kisan Portal has been created with the following objectives -

- i) To provide verified and single source of truth on farmers' details at the portal.
- ii) Timely assistance to the farmers in farm operation
- iii) A unified e-platform for transferring of cash benefits into farmer's bank account through Public Financial Management System (PFMS) integration.
- iv) Location wise availability of benefited farmers' list.
- v) Ease of monitoring across the country on fund transaction details.

9.3 PM-Kisan Portal :

The following farmer attributes need to be entered in the Portal:

Farmer Attributes: (Essential):

State, District, Sub-District/Block, Village, Farmer Name, Type of Identity – Aadhaar Number and in case Aadhaar not available, Aadhaar enrollment number with any other ID proof like Voter ID etc, Gender, Category, IFSC Code, Bank Account Number.

Farmer Attributes (Optional):

Father name, Address, Mobile Number, Date of Birth/Age, Farm-Size in Hectare, Survey Number, Khasra Number

Optional attributes such as Mobile number can be utilized for SMS alerts. Other optional attributes may be used for purpose of future requirement. However, these attributes are not essential for purpose of transfer of money.

These attributes are illustrated on PM-KISAN Portal <http://pmkisan.gov.in> as follows



PM Kisan Samman Nidhi Portal
 Department of Agriculture, Cooperation & Farmers Welfare
 Ministry of Agriculture & Farmers Welfare
 Government of India

HOME ABOUT US DOWNLOAD CONTACT US LOGIN

Welcome Mr Rama Reddy Application User 31-Jan-2019 Logout

Farmer Registration Form

Mandatory

State*	District*	Sub-District	Block*	Village*
ANDHRA PRADESH	ANANTAPUR	—Select Sub District—	AGALI	—Select Village—

Farmer Name*	Gender*	Category*
Farmer Name	—Select Gender—	—Select Category—

Identity Proof*	Identity Proof No*	IFSC Code*	Account No.*
—Select Identity Proof—	Aadhar Number	IFSC Code	Account No

Optional

Father/Mother/Husband Name	Address	Mobile No	Age/DOB
Father's Name	Address	Mobile	DD/MM/YYYY

Ownership (Land Holding)	Survey/Khata No:	Khasra/ Drag No:
<input checked="" type="radio"/> Single <input type="radio"/> Joint	Survey/Khata No.	Khasra/ Drag No.

Submit for Aadhar Authentication Save Reset

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9.4 There are 3 ways through which a State / UT can onboard on the PM Kisan Portal:

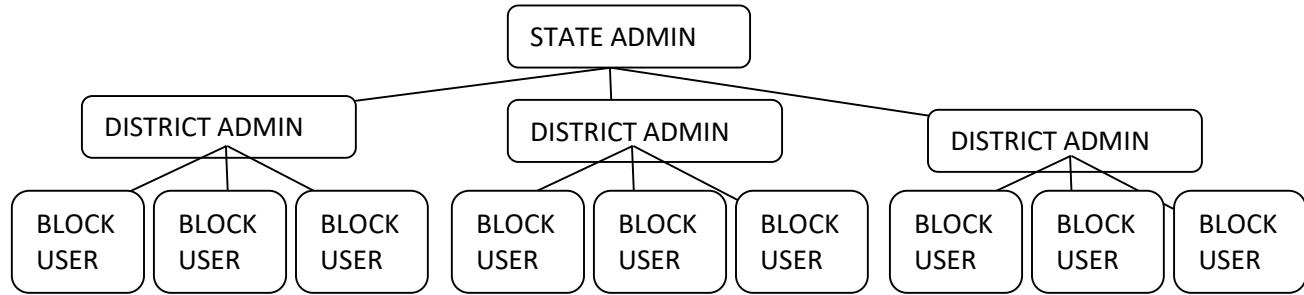
- (a) If a State / UT has village / district wise list of farmers, they may upload the same in a pre-defined format and with the help of local NIC State Unit.
- (b) Some existing data of farmers is already available on the PM-Kisan Portal which will be visible on selection of States / Districts / Village. States / UTs which do not have their own list may use this village-wise list of farmers as provided on the portal and edit the same to finalize the farmers' list. For this the correction window shall be available at PM-Kisan portal for authorized users of District and Block officials.
- (c) If States / UTs want to make fresh entry of a farmer, provision is there for registration of these farmers in a defined and standardized format.

9.5 Databases of Pradhan Mantri Fasal Bima Yojana (PMFBY), Soil Health Cards, Socio Economic and Caste Census (SECC) can also be utilized for this purpose.

State/UT wise status of number of farmer records shall be available at <http://pmkisan.gov.in>.

9.6 Records preparation process through PM-KISAN Portal:

1. State-admin and District-admin need to be identified for creation of login credentials or approval of login credentials in case of self-registration by District and Block / Tehsil / Taluka officials.



2. Farmers list as available on the portal shall be available at Block / Tehsil / Taluka level official's login.
3. Search facility will also be available to get details on Farmers by Name, Aadhaar Number or Mobile Number in case PM-KISAN Portal data is being used. Facility to add new farmers' details shall be available, if details are not found in the list.
4. The verified list shall be e-signed by the District level or block / tehsil / taluka level officials as the case may be. The exclusion categories specified in scheme guidelines also need to be taken care before e-signing the verified farmers list.
5. The States Nodal Officer shall submit a district wise e-Signed list of farmers to the Program Division of DAC&FW through PM-Kisan Portal.

10 Modalities for transfer of benefit

10.1 The financial benefit of Rs.6000/- per year is to be released to the eligible farmers in three installments of Rs.2000/- each every 4-month / trimester, i.e. April-July, August-November and December-March.

10.2 The Scheme is being implemented through an Aadhaar linked electronic data base containing details of all members of the families of the farmers whose names appear in the land records. For transfer of the financial benefits to the eligible farmers, Aadhaar number shall be collected for all beneficiaries, since payment of all installments pertaining to the trimester December, 2019 – March, 2020 onwards shall be done only on the basis of Aadhaar seeded data base. However, exemption has been to the States of Assam, Meghalaya and Jammu & Kashmir from the requirement of Aadhaar number and Aadhaar seeded database under the scheme till 31.3.2021. In the meantime these States will complete Aadhaar enrolment so that subsequent installments are released on the basis of Aadhaar seeded data only. States / UTs shall ensure that there is no duplication of the payment transferred to eligible families.

10.3 The funds pertaining to income support benefit as well as administrative charges shall be released from Government of India to the States' designated account / mechanism. The benefit shall be transferred by Government of India to the beneficiaries through a mechanism wherein district wise beneficiaries' lists shall be

certified and uploaded by the States / UTs and the funds will be electronically transferred via State Notional Account [similar to Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS)] to the beneficiaries' bank accounts on the basis of their account numbers and IFSC codes. However, where the states verify that Aadhaar linked accounts are not the loan accounts of beneficiaries, the Aadhaar linked payment system can be adopted. However, from the December, 2019 – March, 2020 trimester onwards the States shall have to ensure Aadhaar linked bank accounts of the beneficiaries, except in case of Assam, Meghalaya and Jammu & Kashmir, which have been given exemption till the 31st March, 2021. For ease of implementation the States may consider assigning the job of sponsoring bank for the scheme to the same bank being used by concerned State for MGNREGS.

10.4 The funds pertaining to income support benefit as well as administrative charges shall be released from Government of India to the State designated account / mechanism. Detailed modalities for transfer of funds are as under:

(a) The amount due to the beneficiaries under the scheme is to be paid directly into their bank accounts through the mechanism of Direct Benefit Transfer (DBT). The amount will flow to the accounts of the beneficiaries held in destination banks, through the accredited bank of DAC&FW and sponsoring banks of the States /UTs, using PFMS portal. The destination bank can be a Schedule Bank, Post office, Rural Bank, Cooperative Bank or any other Financial Institution.

(b) The important steps to be taken by State / UT Governments and the Union Government for timely payment into the beneficiary account are listed below:

A. State / UT Government:

- i. State / UT Governments are to identify the beneficiaries and upload the beneficiary details on the web portal of the scheme.
- ii. Correctness of beneficiary details is to be ensured by State / UT Governments. Further, speedy reconciliation in case of wrong / incomplete bank details of the beneficiary should be ensured.
- iii. For facilitating payment, Fund Transfer Order (FTO) for the total amount in a batch of beneficiaries is to be signed by State / UT on the web portal of the scheme.
- iv. State / UT Governments are also required to identify a bank in each State / UT and designate it as sponsoring bank for this scheme. States may consider designating the same bank for use for MNREGES for sponsoring bank for this schemes.
- v. The bank to be designated as sponsoring bank is to have well developed IT system with the capabilities of integration with web portal of the scheme and PFMS.
- vi. Details of sponsoring bank along with IFSC code and bank account number in which funds are to be transferred are to be provided to the Department.

- vii. States / UT Governments are to authorise the sponsoring bank to directly transmit the amount received under the scheme to destination banks having beneficiary account.
- viii. The sponsoring bank is to transmit the funds to destination bank soon after the same are received by it.

B. Union Government:

- I. The Programme Division in the DAC&FW is to issue Sanction Order on the basis of FTOs received from States / UTs.
- II. The beneficiary account is to be credited periodically after the issuance of the Sanction Order.
- III. Beneficiary would be intimated about credit of amount to his account by Short Messaging Service (SMS).
- IV. The confirmation of credit to the beneficiary account would be received back by the DAC&FW on the day next to the day of credit to the beneficiary account.
- V. Failed / unsuccessful transactions would be reported back by the banking system to the DAC&FW, on the day next to the day of reporting of the successful transactions, along with amount involved.
- VI. Details of failed transactions would be made available to States / UTs for further verification of beneficiary details and reprocessing.

10.5 The beneficiary lists would be displayed at Panchayats to ensure greater transparency and information. Further, States / UTs would notify the sanction of benefit to the beneficiary through system generated SMS. In cases of complaints / grievances emanating subsequent to publication of beneficiary list, the same should be addressed and remedial action taken expeditiously. Efforts should be undertaken by State / UT Governments to ensure checking for around 5% of the beneficiary for the eligibility during the year.

11. Validity of the list of beneficiaries

The list of beneficiaries identified by States / UTs shall be valid for one year. However, States / UTs can upload names of eligible beneficiaries who have been identified subsequently. States / UTs should also implement a mechanism to ensure revision of the name of the beneficiary in case of mutation /changes in the land record after uploading list on the portal for updation of the eligible beneficiary details for such lands as per above para 5.3.
