

graph TD

A[Beneficiary] --> B[Submits Aadhaar & Account Details to Bank];

B --> C[Beneficiary Signs Consent Form for DBT];

C --> D[Bank Seeds Account Details into Core Banking System (CBS)];

D --> E[Bank Updates NPCI's Aadhaar Mapper with Beneficiary's Aadhaar & Account Info];

E --> F[Government Scheme Ministry Sends Payment Request with Aadhaar Numbers to PFMS];

F --> G[PFMS Sends Payment Instruction to NPCI (via APB)];

G --> H[NPCI Routes Payment Using Aadhaar Mapper to Correct Bank];

H --> I[Bank Credits DBT Payment to Beneficiary's Account];

I --> J[Beneficiary Receives SMS Confirmation of Credit];