संघ राज्य प्रशासन, लद्दाख
वित्त विभाग

**THE ADMINISTRATION OF
UNION TERRITORY OF LADAKH
FINANCE DEPARTMENT**

F. No. G/150/2021 (E. 2278) /911-918

ई-मेल/email: directorat@ladakh.gov.in

यूटी सचिवालय, लेह/**UT Secretariat, Leh**
Dated: /0 .07.2025

OFFICE MEMORANDUM

Subject: Implementation of New Direct Benefit Transfer (DBT) related protocols in PFMS-reg.

Reference is invited to the communication **F. No. D-11011/24/2016-DBT (Vol.II) dated: 27.06.2025** received from the Cabinet Secretariat/DBT Mission, Government of India, regarding the reduction of payment failures in Direct Benefit Transfer (DBT). It has been informed that, Public Financial Management System (PFMS) has recently deployed two new protocols: **'Partial Acceptance' and 'Sharing of De-seeded Adhaar'** to reduce payment failures in DBT.

In this regard, all Departments of UT Ladakh are requested to take note of the contents of the aforesaid communication issued by Cabinet Secretariat/DBT Mission, Government of India.

Issued with the approval of the Competent Authority.

Sd/-
Dr.Laltinkhuma Franklin (IAS)
Director Accounts & Treasuries,
UT Ladakh.

Enclosure: (enclosed as above).
Copy to the:

1. All Administrative Secretaries, Union Territory of Ladakh.
2. Director General of Police, UT of Ladakh for information.
3. Deputy Commissioner/CEO LAHDC Leh/ Kargil for information.
4. All Head of Departments of UT Ladakh, for information.
5. All Drawing and Disbursing Officers of UT Ladakh, for information.
6. Pay and Accounts Officer Leh, and Kargil for information.
7. OSD to Chief Secretary & Secretary Finance UT of Ladakh.
8. Office Record File.

10/07/2025
Ajaz Hussain
Chief Accounts Officer
Directorate of Accounts and Treasuries
UT of Ladakh.

F. No. D- 11011/24/2016-DBT (Vol. II)
Govt. of India/ भारत सरकार
Cabinet Secretariat/ मंत्रिमंडल सचिवालय
DBT Mission/ प्रत्यक्ष लाभ अंतरण मिशन
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4th Floor, Shivaji Stadium Annexe
Rajiv Chowk, New Delhi-110001
Dated 27th June 2025

OFFICE MEMORANDUM

Subject: Implementation of New DBT related protocols in PFMS – reg.

The undersigned is directed to reiterate that reduction of payment failures in DBT is a top priority and towards this end Public Financial Management System (PFMS) has recently deployed two new protocols: 'Partial Acceptance' and 'Sharing of De-seeded Aadhaar'.

2.   Further, PFMS has informed that:

(a)   'Partial Acceptance Protocol' has saved around 6.63 crore DBT Transactions (16% of total records initiated across 18 external systems) from being rejected;

(b)   'Sharing of De-seeded Aadhaar Protocol', has reduced the credit rejection due to the reason 'Aadhaar number de-seeded from NPCI mapper' from 62.9% of total DBT failures in 2023-24 to 28.9% in 2024-25.

3.   However, vide letter No. AC-18011/2/2025-PFMS/E-18161/949-950 dated 21st May, 2025 (copy enclosed), Controller General of Accounts has informed that the aforesaid protocols have not yet been implemented by all the stakeholders.

4.   In view of their efficiency and effectiveness, all DBT implementing Ministries / Departments and States / UTs are hereby requested to ensure implementation of these protocols at the earliest.

5.   This issues with the approval of Competent Authority.

Enclosed: As above

(Shalini Gupta)
Joint Director
Tel: 011-23343860 (Ext:318)

To,
1.   Secretaries to all Ministries / Departments of Government of India
2.   Chief Secretaries of all States / Administrators of all UTs
3.   Director General, National Informatics Centre (with respect to ServicePlus)

Copy to:
1.   Coordinators, DBT Cells in all Ministries / Departments
2.   Coordinators, DBT Cells in all States / UTs
3.   PPS to AS(DBT)

No. AC-18011/2/2025-PFMS/ (E- 18161)/ 949-950

Government of India
Ministry of Finance
Department of Expenditure
Public Financial Management System
4th Floor, Shivaji Stadium Annexe,
New Delhi – 110001   Dated: 21.05.2025

To

The Additional Secretary
DBT Mission, Cabinet Secretariat,
New Delhi-110001

DIr(DK)

Subject: Implementation of new DBT protocols.

Sir,

Direct Benefit Transfer (DBT) payments are facilitated through the IT-based platform of the Public Financial Management System (PFMS). PFMS is continuously involved in closely monitoring payments made under various DBT schemes, with a focus on improving system efficiency and ensuring better service delivery for Ministries/ Departments and beneficiaries.

2.   In this regard, PFMS has deployed two new protocols namely, (i) Partial Acceptance Payment Protocol and (ii) sharing of De-seeded Aadhaar information with the systems integrated with PFMS for DBT payments (External System).

3.   The advantages of these protocols are as follows:

i.   **Partial acceptance protocol**: Previously, if a single record in a payment file was incorrect, the entire file would be rejected, leading to unnecessary delays in processing valid payments. Under new protocol, correct records in the payment file are processed for payment, while incorrect records are sent back to the respective Ministry or Department for necessary corrections.

ii.   **Sharing of De-seeded Aadhaar protocol**: Under this system, NPCI provides de-seeded Aadhaar data to PFMS, which in turn is shared with ministries/ departments through their external systems. With this implementation, Ministries can now exclude de-seeded Aadhaar records from their payment files thereby reducing credit failures.

4.   Although these protocols have been implemented by most of the major DBT external systems—such as PAHAL, PM-KISAN, and NSP—there are still some external systems (list enclosed in Annexure I) that have yet to implement either or both of the protocols.

5.   In view of the above, your kind intervention is requested to ensure that the concerned external systems take the necessary steps to facilitate the seamless implementation of the aforementioned protocols.

(Vikas Chandra Karol) 21.5.25
Dy. CGA, PFMS

Copy for information to
1.PS to Jt. CGA (DBT)

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S.No	Ministry / Department / State/ UT	SSID	External System	Partial Acceptance Protocol Status	Aadhaar Deseeded Protocol Status
1	Ministry of Rural Development	0008	NSAP	Not live *	Live
2	Government of Uttar Pradesh	0013 & 0048	UP State Treasury, UP-ICDS	Not live	Not live
3	Government of Bihar	0029	Bihar Social Welfare Dept. (E-Labharthi)	Not live	Live
4	Government of Puducherry	0034	PDS-Puducherry	Not live	Live
5	Ministry of Health and Family Welfare	0038	Nikshay	Not live	Not live
6	Ministry of Women and Child Development	0039	PMMVY	Not live	Not live
7	Ministry of Youth Affairs and Sports	0045	Dept. of Sports	Not live	Live
8	Ministry of Skill Development and Entrepreneurship	0053	NSDC	Not live	Live
9	Government of Chhattisgarh	0054	Chhattisgarh State School Scholarship Portal	Not live	Live
10	Ministry of Electronics and Information Technology	0078	Service Plus	Not live	Not live
11	Government of Kerala	0173 & 0188	Sevana Software, eGRANTZ Portal	Not live	Live
12	Government of Punjab	0196	Punjab State Portal	Not live	Live
13	Ministry of New and Renewable Energy	0219	PM Surya Ghar Muft Bijli Yojna (SBI FMS Digigov Portal)	Live	Not live
14	Ministry of Corporate Affairs	0224	PM Internship Scheme	Live	Not live

* Made live on 12th June 2025

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(E-18268)

No. No. AC-18011/5/2025-DBT Vertical PFMS/ 6000-6004
Government of India
Ministry of Finance
Department of Expenditure
Public Financial Management System

4th Floor, Shivaji Stadium Annexe,
New Delhi – 110001
Dated: 18.02.2025

OFFICE MEMORANDUM

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Subject: Sharing of Aadhaar-Seeded Data with External System.

Direct Benefit Transfer (DBT) payments are facilitated through the PFMS IT platform. PFMS develops new protocols from time to time for ease of beneficiary validations, timely payments and reducing payment failures. PFMS had developed a protocol for sharing Deseeded status of beneficiaries with the external systems.

2. To minimize payment failures and enhance system efficiency, PFMS has developed a new protocol whereby status of **Aadhaar-Seeding** is obtained on daily basis from the NPCI
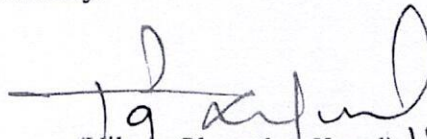
3. External Systems may obtain the daily **Aadhaar-Seeding** status of beneficiaries of their respective schemes directly from the PFMS.

4. In this regard, Ministry/Department may issue necessary directions to the technical resources of their respective External Systems to avail daily seeding status. Following officials may be approached for getting required technical integration document/ SoP to avail facility of getting daily **Aadhaar-Seeded** information.

- Shri Girish Kumar Gupta, AAO, DBT,PFMS – girish.gupta1990@gov.in.
- Smt Ankita Lal, Consultant, DBT, PFMS - dbtpmu-8@gov.in

5. This new protocol will help to ensure seamless data exchange and reduce processing delays.

This issues with the approval of the Competent Authority.

(Vikas Chandra Karol) 18/2/25

Dy. CGA, PFMS

DS(JP)
Pls examine.
27/2
AD(SS)

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To,

      All the DBT scheme owner Ministries/Departments/Implementing Agencies/External Systems.

Copy for information to

1. PS to Addl. CGA, O/o CGA.
2. PS to Jt. CGA (DBT)
3. Joint Secretary, DBT Mission, Cabinet Secretariat
4. Pr. CCAs/CCAs/CAs of DBT scheme owner Ministries/ Departments with the request to take up the matter with concerned Division of the Ministry/Department.
5. Sr. AOs of all the State Directorates of PFMS with a request to widely circulate this OM to their scheme managers/SNAs

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Status as on 4th June, 2025

Aadhaar Deseeding Protocol: Analysis of DBT transactions from external systems that could have been prevented from rejection / return if this protocol was implemented.

Status of Implementation of sharing of De-seeded Aadhaar with external systems processing DBT transactions (started with effect from 05.02.2024).

(i)   Before implementation of this protocol the total credit failure due **to 'Aadhaar number de-seeded from NPCI mapper by bank'** reason was 3.1 crore in the FY 2023-24 out of total no of 4.93 crore credit failures.

(ii) After implementation of this protocol total credit failure under this reason has reduced to .94 crore in FY 2024-25 out of total no of 3.26 crore credit failures.

(iii) This reduction is mainly due to implementation of this protocol under major external system particularly under PAHAL, PMKISAN etc.

(iv) Presently, the external systems under which this protocol is implemented constitute more than 97% of Aadhaar based DBT transactions processed.

2.   List of balance major external systems which has yet to implement this protocol is below. Credit failure due to **'Aadhaar number de-seeded from NPCI mapper by bank'** in these systems are also indicated against their names in the following list.

			FY 2024-25		
Sl No.	SSID	External System Name	Total Transactions	Credit Failure	Credit failure due to Aadhaar number de-seeded from NPCI mapper by bank
1	0013	UP State Treasury	4,84,19,096	5,47,631	1,99,458
2	0224	PM-Internship Scheme	30,43,631	1,356	12
3	0038	Nikshay	3,71,69,213	2,03,837	13,526
4	0039	PMMVY	97,46,338	69,686	26,444
5	0048	UP-ICDS	1,25,79,665	2,793	0
6	0078	Service Plus	2,64,739	1,333	0
7	0219	PM-Surya Ghar	7,18,855	2,721	0