Rajasthan Public Welfare Benefits Delivery Scheme (Bhamashah)

राजस्थान जनकल्याण एवं राजकीय सेवाओं के लाभ के प्रभावी वितरण की योजना (भामाशाह)

भामाशाह योजना

Bhamashah Scheme

S. No.	Particulars	Important Dates
1.	Announcement of Bhamashah Scheme (Vote of Account)	20-02-2014
2.	Start date of Bhamashah Enrolment	15-08-2014
3.	Start date of Bhamashah Card Distribution	15-12-2014
4.	Start of Direct Benefit Transfer	July 2015

भामाशाह योजना

Scheme Objectives

- Women Empowerment
- Financial Inclusion
- Direct Benefit Transfer

भामाशाह योजना

Scheme Components

- State Resident Data Hub
- Points of Service
- Family Identification
- Resident Identity Card
- Transaction Mapper

भामाशाह योजना

Highlights of the Scheme

- **Financial Inclusion :**
  (access to financial services to the entire population without discrimination at a reasonable cost)
- To open **at least one CBS bank account for each family** of the State
- To make **banking services available near the doorsteps** of the residents of the state through banks/post office/CSCs/business correspondents
- To motivate all state residents to **open Aadhaar enabled biometrically operated** bank accounts linked with core banking facility.
- **Women Empowerment :**
- To open family bank account in their name of **eldest female head of the family.**
- To transfer family based benefits into the bank account of women HoF.
- To **financially empower women** with freedom to decide what to spend their money on.
- **Creation of Bhamashah Resident Data Hub :**
- To create Single clean and authentic family database of the residents of the State after de-duplication, verification and quality control.

Highlights of the Scheme

- **Direct Benefit Transfer :**
- To **reform and institutionalize direct benefit delivery mechanism** of government programmes :
    - To transfer all **cash benefits directly to the bank account** of the beneficiaries of the state.
    - To provide all **non-cash benefits directly into the hands of the beneficiaries** of the state using aadhaar enabled biometric authentication.

- **Automation of Service Delivery Platform :**
- To expand existing electronic service delivery infrastructure for targeted delivery of services/benefits. **To open an IT center at each Gram Panchayat**. The IT center shall comprise of CSC/e-mitra kiosk and shall provide G2C services to the residents including banking service and grievance filing.

भामाशाह योजना

Basic Demographic Data (KYR+)

Enrolment Form for Bhamashah

Date : _____

Name of Head of Family: _____ Category : SC / ST /OBC / TSP/ SBC / General

Land holding Category : Small Farmer/Marginal Farmer/Without land Type of Land : Irrigated / Unirrigated

Residential Address : State : _____ District : _____ Tehsil : _____ Village/City : _____ Ward No. : _____

House No. : _____ Street : _____ Apartment : _____ Colony : _____ Pincode : _____

Mobile No.: _____ Landline : _____ Email : _____

Family Bank A/c No. : _____ Bank name : _____ Branch Name : _____

House Category : Independent house-Bungalow/Apartment/ Pucca House / Semi-pucca/Kaccha House / Hut/ Without house Living in present address since : _____ years

S. No	Name	Father name	Mother name	Spouse Name	Sex	DOB/Age (dd/mm/yy)	Relation With HOF	Marital Status	Education	Occupation	Specially abled	Income Per month	Bank A/c no.	Branch	Residential Status	Religion
1.							Self									
2.																
3.																
4.																
5.																
6.																
7.																
8.																

Gender : 1 – Male, 2 – Female, 3 – Transgender Residential Status : 1 – Domicile, 2 – Immigrant, 3 - NRI

Relation with HOF : 1 – Self, 2 – Wife/Husband, 3 – Son/daughter, 4 – Son/Daughter-in-law, 5 – Grandchild, 6 – Father/Mother, 7 – Father/Mother-in law, 8 – Great Grandchild

Marital Status : 1 – Never married, 2 – Married, 3 – Window/er , 4 – Divorced, 5 – Separated, 6 – Abandoned, 7 – Other

Religion : 1 – Hinduism, 2 – Islam, 3 – Christianity, 4 – Sikhism, 5 – Jainism, 6 – Budhism, 7 – Zorastrian, 8 - Others

Educational Status : 1 – Illiterate, 2 – Literate, 3 – 5 Pass, 4 – 8 Pass, 5 - 10 Pass, 6 - 12 Pass, 7 – Graduate , 8 - Post Graduate, 9 - Others

Income per month : 1 - less than Rs. 249/- , 2 - Rs. 250/- to Rs. 499/- , 3 - Rs. 500/- to Rs. 999/- , 4 - Rs.1000/- to Rs. 2500/- , 5 - 2500/- to Rs. 5000/-, 6 – Rs. 5000/- to 10000/-, 7 - Rs. 10000/- and above

Physically Abled : 1 - Visually impaired, 2 – Hearing impaired, 3 - Locomotive

Occupation : 1 – State Govt. Employee, 2 – Central Govt. Employee, 3 – PSU/Bank Employee, 4 – Private Sector Employee, 5 – Self Employed, 6 – Businessman, 7 – Labourer, 8 – Farmer, 9 – Unemployed, 10 – Others

Basic Demographic Data (KYR+)

Identity Verification Documents

Family Identification Documents :

Ration Card Type : BPL / APL / Anthodaya / Annapoorna / No card

Ration Card No. : _____

Electric Connection No.: _____

Water Connection No. : _____

Gas Connection No. : _____

Name of Gas Agency : Indane / HP/ Bharat Gas / Other____

BPL Card No. : _____

MGREGA No. : _____

Individual Identification Documents :

S. No	Name	Aadhaar No.	Voter Id	PAN No.	Driving Licence No.	Passport No.	NPR Receipt no.	Mobile No.
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								

Verification Type : 1 – Document Based verification , 2 – Information provided by Head of the family (Please tick the correct option)

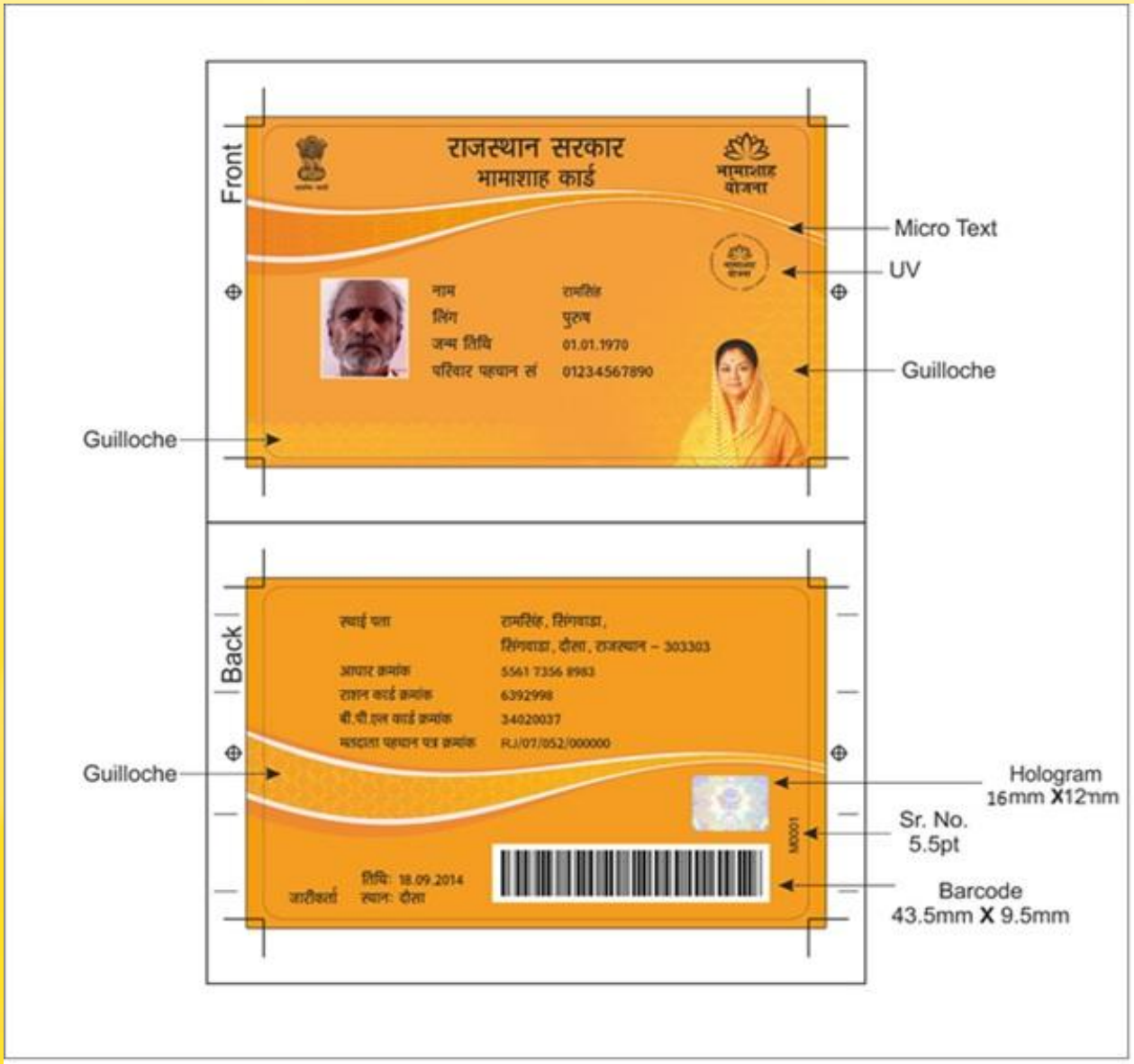
Signature of Verifier
(Name, Designation and seal)

Signature of Applicant

Bhamashah Family Sample Card

भामाशाह योजना

Bhamashah Individual Sample Card



भामाशाह योजना

Bhamashah e-Card

राजस्थान सरकार
भामाशाह ई-कार्ड
GOVERNMENT OF RAJASTHAN
BHAMASHAH E - CARD
सत्यमेव जयते
भामाशाह योजना
आपका भामाशाह पहचान / Your Bhamashah ID
YAOYDYB
नाम ललता शर्मा
लिंग महिला
जन्म तिथि 01.01.1957
परिवार बैंक खाता संख्या 14630234004345
आधार संख्या 3545 4565 6778
स्थाई पता वार्ड नः - 18, जयपुर- 324432
परिवार विवरण
क्र.सं.	नाम	मुखिया से सम्बन्ध	लिंग	जन्म तिथि	आधार क्रमांक
1	विनोद कुमावत	अन्य	पु.	09.10.1986	6727 5449 2181
2	कविता शर्मा	पुत्री	म.	01.01.2001	-
3	पिंकू शर्मा	पुत्र	पु.	01.01.2003	-
पहचान विवरण
गैस कनेक्शन संख्या	उपलब्ध नही	मनरेगा संख्या	उपलब्ध नही
बी पी एल कार्ड संख्या	उपलब्ध नही	राशन कार्ड संख्या	53301
जल आपूर्ति खाता संख्या	उपलब्ध नही	पी.पी.ओ संख्या	उपलब्ध नही
तिथि : 11/07/2015 08:16 PM

राजस्थान सरकार
भामाशाह ई-कार्ड
परिवार पहचान सं: YAOYDYB
परिवार की मुखिया

राजस्थान सरकार
भामाशाह ई-कार्ड
GOVERNMENT OF RAJASTHAN
BHAMASHAH E - CARD
सत्यमेव जयते
भामाशाह योजना
आपका भामाशाह पहचान / Your Bhamashah ID
YAOYDYB
नाम विनोद कुमावत
लिंग पुरुष
जन्म तिथि 09.10.1986
बैंक शाखा का नाम BARBOJAICOM
बैंक खाता संख्या 14630200000432
आधार संख्या 6727 5449 2181
स्थाई पता वार्ड नः - 18, जयपुर- 324432
पहचान विवरण
बी पी एल कार्ड संख्या	उपलब्ध नही	राशन कार्ड संख्या	53301
मातृत्व पहचान पत्र क्रमांक	उपलब्ध नही	पी.पी.ओ क्रमांक	RJ-S-786542
मनरेगा संख्या	उपलब्ध नही		
तिथि : 11/07/2015 08:19 PM

राजस्थान सरकार
भामाशाह ई-कार्ड
भामाशाह योजना

Family Card

Individual Card

Co-Branded RuPay Card

भामाशाह योजना

JAM Trinity

- J - Jan dhan yojana (Ensuring atleast one bank account per family)
- A - Aadhaar (implementation of Aadhaar framework)
- M - Mobile (connecting platform between the government and citizens)

- *Just Achieving Maximum(JAM) -*
  - *Maximum value for every rupee spent*
  - *Maximum empowerment for our poor*
  - *Maximum technology penetration among the masses*

- Hon'ble Prime Minister Shri Narendra Modi

भामाशाह योजना

Process Flow of the Scheme

- Enrolment of Residents (Offline & Online Enrolment and Updation)
- Verification of Documents (Two level Verification Process)
- Data Quality Check (Two level check using IBM-MDM and appl.Software)
- Generation of Bhamshah Id.
- Bhamashah Resident Data Hub
- Card Printing and Distribution(Family Card, Individual Card & E-Card)
- Seeding and Linkage with Departmental Data
- Direct Benefit Transfer
- Point of Service

भामाशाह योजना

Challenges faced prior to deployment of Project

- **Minimal Financial Inclusion :** No linkage of residents with financial services and no service delivery was available near door step of residents of the State
- **Minimal Women Empowerment** : Being a patriarchic society, eldest male head of the family. Lady of the house was economically dependent on male members of the house.
- **No Referral Database :** No single referral repository of all residents in the state.
- **Minimal Point of Service** : Very few point of service in the vicinity of the resident. Hence more money and time of residents were wasted for availing the services.
- **Leakage in benefit transfer** in Welfare schemes
- Planning and Roll out of new Welfare Schemes used to take more time
- High operational cost involved in benefit transfer of welfare schemes – Rs. 25/- per beneficiary per month for disbursing benefits through money order

Cost Effectiveness

Savings :

S. No.	Particulars	Detail	Beneficiary	Approx. Savings
1.	Unorganized Labour/ NFSA	UWIN Card	2 crores	**Rs.100 crores**
2.	Health Insurance	RSBY Card		
3.	Pensioners	Rs. 25/- per pensioner	60 lakhs	**Rs.180 crores**

Expenditure :

S. No.	Particulars	Detail	Budget Amount
1.	Logistics	IEC, Camps, Enrollment, Cards etc.	Rs. 110 crores
2.	Hardware /Software		Rs. 25 crores
3.	Application Stack		Rs. 15 crores
4.	Incentive	@ Rs. 2000/- per BPL	Rs. 250 crores
	Project Cost		**Rs. 400 crores**

भामाशाह योजना

Bhamashah Enrolment Statistics

S.No.	Particulars	Families	Individuals
1.	Enrolment	> 1.33 crores	>4.75 crores
2.	Bhamashah Data Hub	>1.21 crores	>4.38 crores
3.	Bhamashah Cards Printed	>1.16 crores	>0.14 crores

S.No.	Particulars	Detail	Status
1.	Points of Service	E-Mitra Kiosks	>40000
		E-Mitra with micro-ATM	>23000
		BC	>7000

भामाशाह योजना

Status of DBT Transactions

S.No.	Particulars	Cash No. of Transaction	Cash Amount Transferred	Non-Cash (PDS only)
1.	DBT Transactions	>7.25 crore	>Rs. 5100 crores	> 6.67 crores

Schemewise breakup of Cash DBT :

S.No.	Name of Scheme	No. Of Transactions	Amount Transferred
1.	Pension	>5.72 crores	>Rs. 3061 crores
2.	MG-NREGA	>1.38 crores	>Rs. 1769 crores
3.	Janani Suraksha Yojana	>2.30 lakhs	>Rs. 33 crores
4.	Shubh Laxmi Yojana	>1 lakh	>Rs. 21 crores
5.	BPL families	>22 lakhs	>Rs. 305 crores

भामाशाह योजना

Cash Disbursed through Micro-ATM

S.No.	Scheme Name	Beneficiaries received benefit in Bank A/C	Cash Withdrawal from Micro-ATM
1.	Pension	54 L	>Rs. 195 Cr.
2.	MG-NREGA	70 L	>Rs. 98.8 Cr.

भामाशाह योजना

Month wise progress of PDS transaction

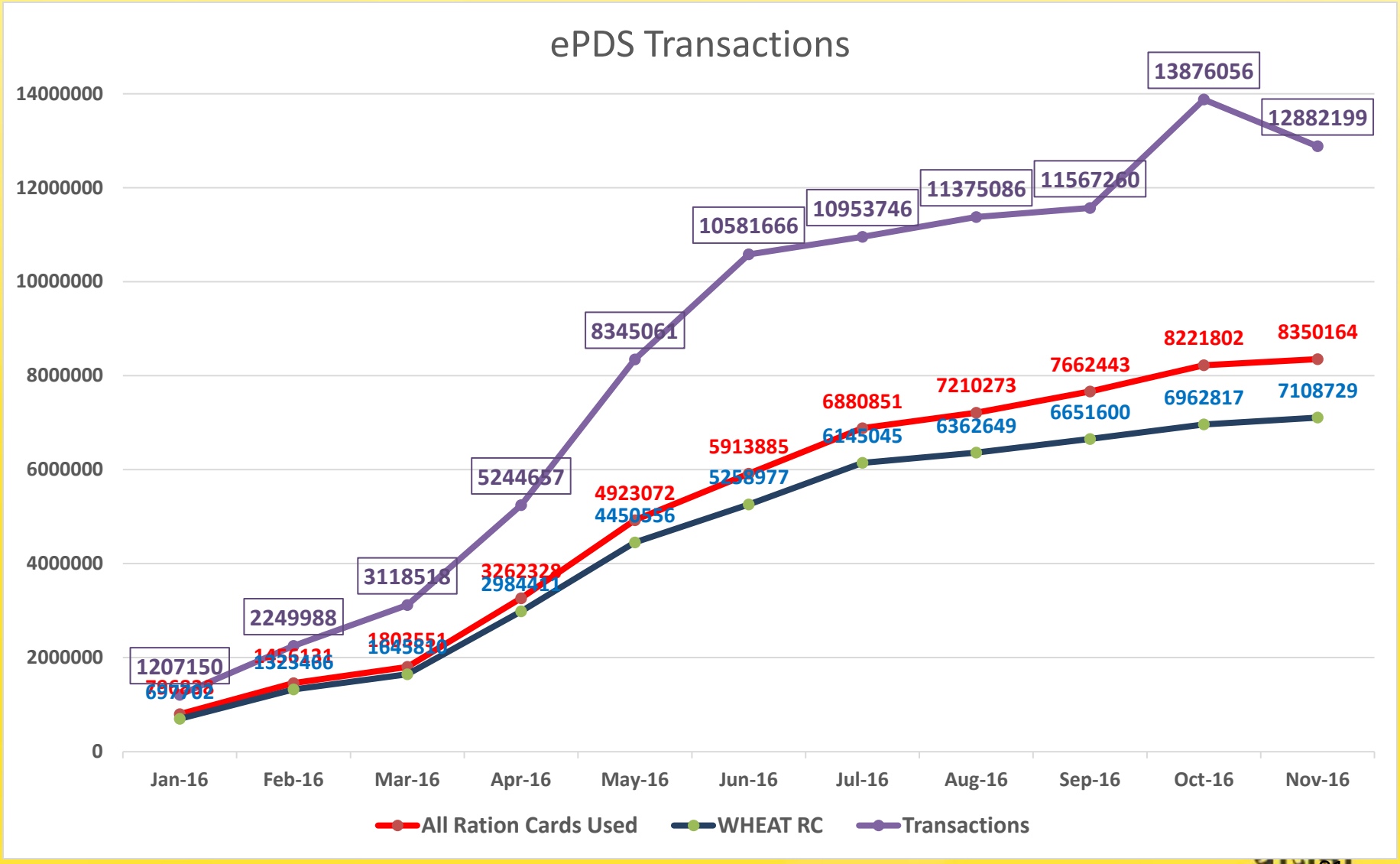
Month	Working FPS	Ration Cards Used	WHEAT RC	Transactions
Jan-16	6052	796838	697702	1207150
Feb-16	10078	1456131	1323466	2249988
Mar-16	12315	1803551	1645810	3118518
Apr-16	18807	3262328	2984411	5244657
May-16	23458	4923072	4450556	8340141
Jun-16	23980	5913885	5258977	10556078
Jul-16	24152	6880851	6145045	10939159
Aug-16	24138	7210273	6362649	11348294
Sep-16	24175	7314219	6413890	11013842
Oct-16	24200	8221802	6962817	13876056
Nov-16	24210	8350164	7108729	12882199
				9,23,37,692

Total Registered POS: 24656

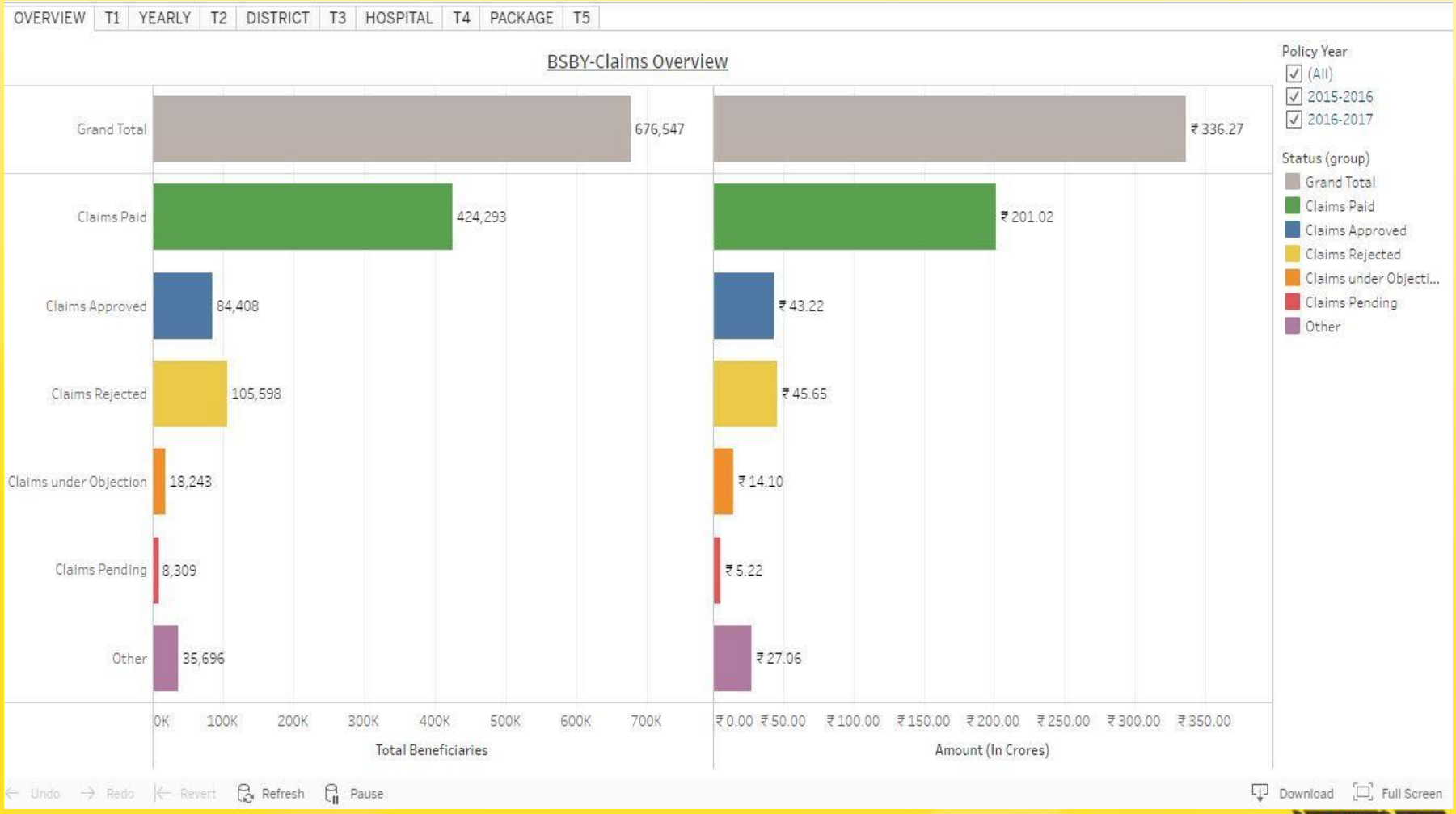
Total Active POS: 24290

भामाशाह योजना

Month wise progress of PDS transaction

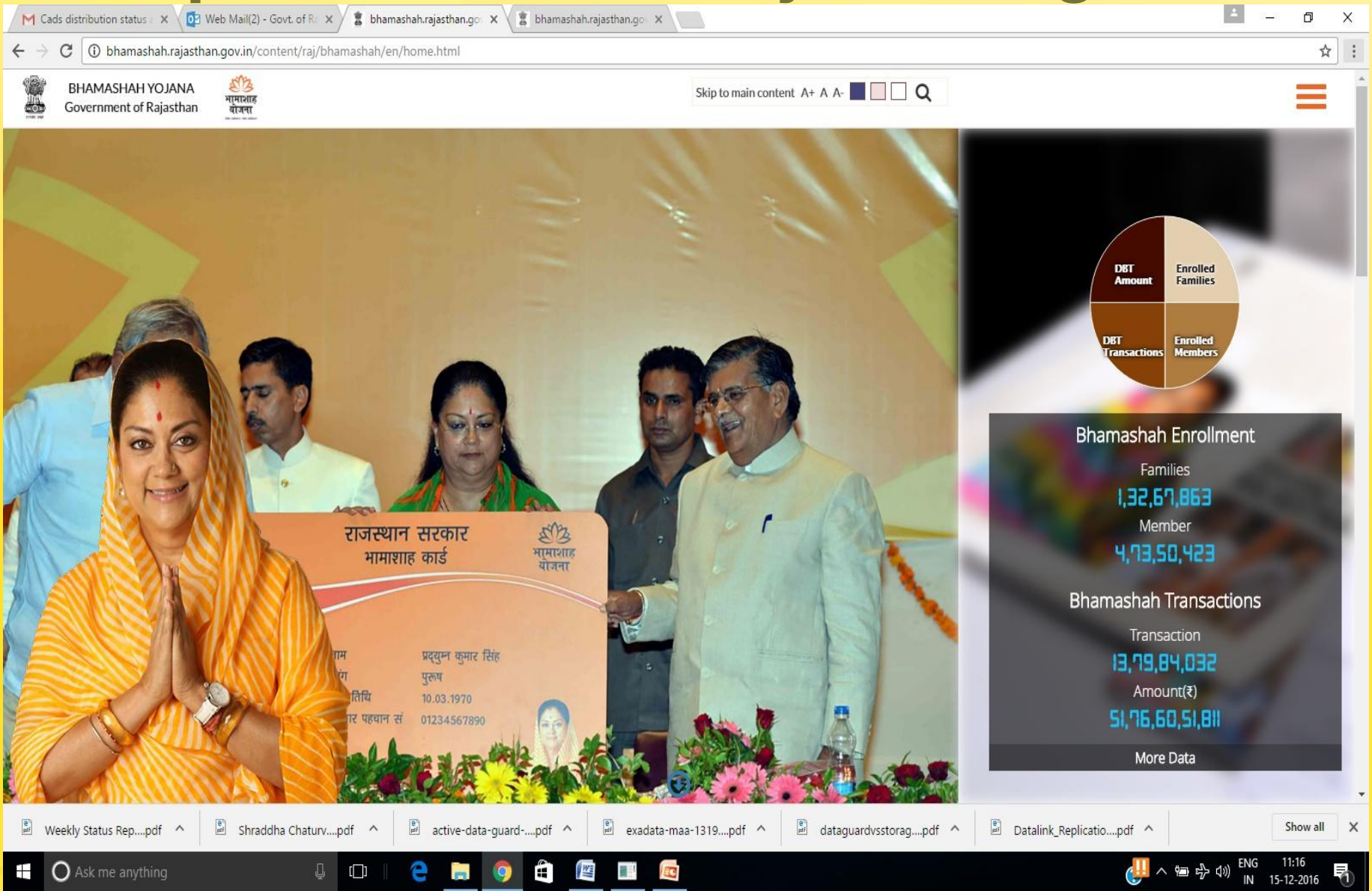


Bhamashah Swasthya Bima Yojana

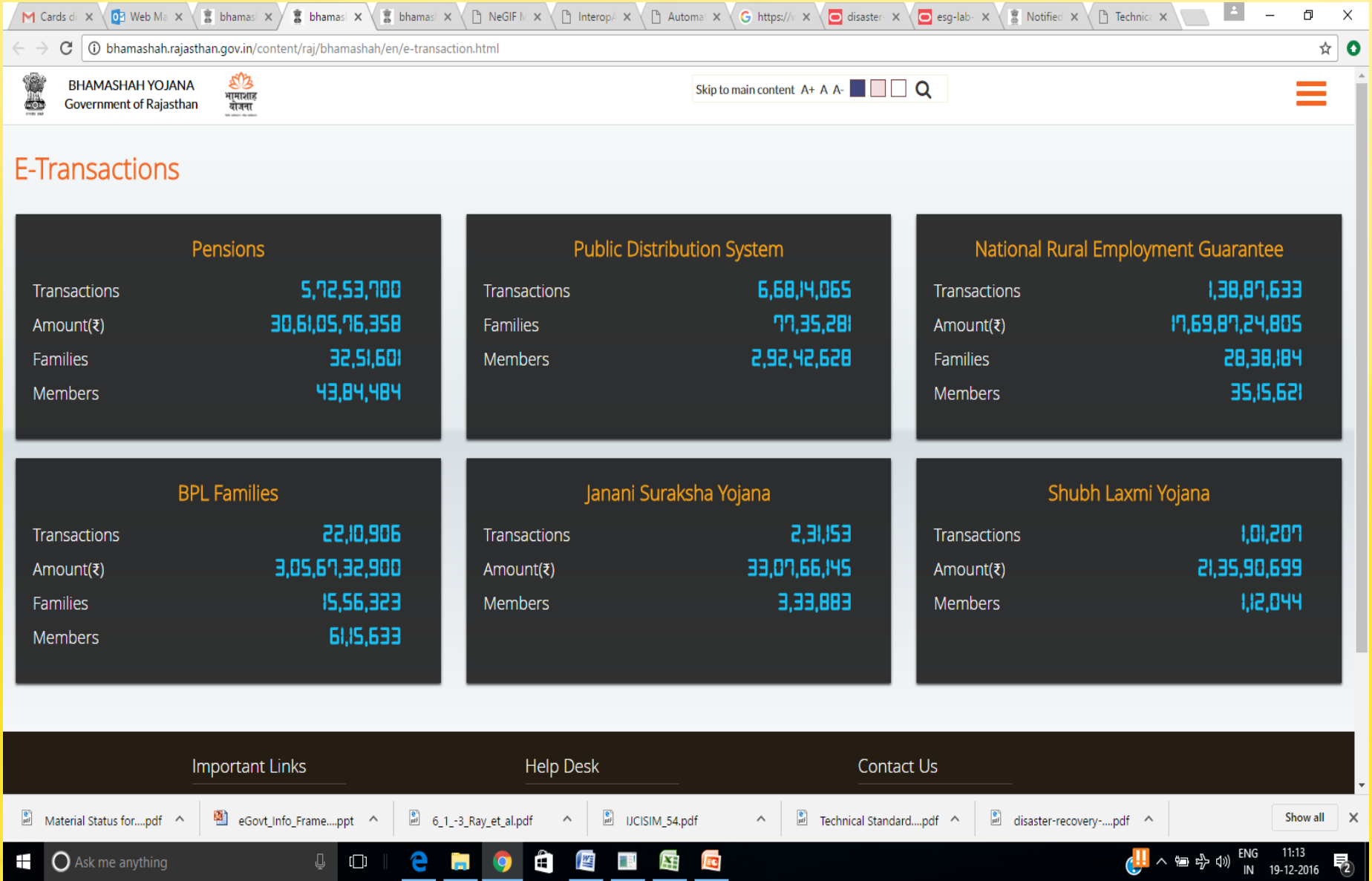


(NFSA Beneficiary to get benefits upto Rs. 30,000/- for secondary packages and Rs. 3.00 lacs for Tertiary package)

Bhamashah Portal
http://bhamashah.rajasthan.gov.in/



Bhamashah Dashboard



List of Application Software developed under the project

- Camps management System
- Training Management System
- Budget Monitoring System
- Card Printing and Distribution System
- Incident Management System
- Online as well as offline Enrolment Software
- Quality Control Software
- Seeding Software
- Entitlement & Transaction monitoring software
- Direct Benefit Transfer Software
- Software for Non-cash benefit transfer through micro-ATM after biometric authentication
- Mobile App

Technical Architecture

S.No.	Particulars	Detail
1.	Front End Application	Application Software developed using J2EE Architecture with WebSphere as Application Server
		Application hosted on IBM PureApp
2.	Back End Platform	Oracle Database
		Database hosted on Oracle Exadata
3.	Quality Control	SAS Data Quality , IBM MDM
4.	Document Management System	IBM FileNet

भामाशाह योजना

Integration

- Integration with Messaging Server (MSDG)
- Integration with Mailing Server
- Integration with IFMS
- Integration with e-Mitra
- Integration with legacy databases of Department viz. Ration card, NREGA, Pension, Scholarship etc.

भामाशाह योजना

Benefits of the Scheme

- Ensuring Empowerment of Women
- Financial Inclusion for all sections of the society
- End-to end service delivery platform for cash and non-cash benefits with complete **transparency and real-time** delivery
- **Consolidation of all entitlements** to a family across all welfare schemes linked with Bhamashah
- **Closer to home banking** services to citizens
- A unified platform for a large number of schemes
- Includes both family and individual beneficiary schemes

भामाशाह योजना

Key Initiatives Leveraged under the Scheme

- UIDAI - Unique Identification(Aadhaar)
- National Payment Corporation of India (NPCI)
- All banks are on Core Banking System(CBS) and are interoperable.
- Enabling guidelines from RBI for
  - ✓ Financial Inclusion
  - ✓ Electronic Benefit Transfer

State Level :

- Integrated Financial Management System (IFMS) implemented in the State
- e-Mitra Kiosks – more than 40000 kiosks up & operational
- Government Payments linked with Banks
- IT Enablement of Govt. Schemes

भामाशाह योजना

Other Success Factors

- Awareness campaign/community mobilization by
  - District Administration,
  - FM Radio, Posters and Banners behind Buses
  - Gram Sabha
  - Public Representatives – Pradhan, Sarpanch, MLA
- Training and monitoring using **Video Conferencing**
- Block level Training by Master trainers
- VSAT Connectivity of remote locations through **RajNET** project
- **Citizen Call Center & Rajasthan Sampark** for Grievance filing.
- More than 44000 **e-Mitra** Kiosks as permanent enrolment. centers for enrolment as well as updation.
- Standardization of masters.
- Established FI gateway for **Co-operative Bank**
- Close coordination with Commercial Banks
- Communication with Beneficiary - SMS and voice message

भामाशाह योजना

Schemes covered under DBT

Phase - I

S.No.	Name of Department	Digitized Data
1.	Rural Development Department	NAREGA BPL
2.	Social Justice & Empowerment Department	Scholarships (Post Matric) Social Security Pension
3.	Ganaganagar Sugar Mills	Support price for Sugarcane
4.	Education Department	Scholarships
5.	Medical and Health	BSBY Janani Suraksha Yojana Subh Laksmi Yojana RajShree Yojana
6.	Food & Civil Supplies Department	Ration Card
7.	Rajfed	Support price payment for wheat

भामाशाह योजना

DBT Social Audit

- List of Benefit Transferred to families is read out in Gram Sabha and is also placed in the Gram Sabha for audit by Villagers/ beneficiaries.
- Grievance related with benefit transfer to beneficiaries is recorded and necessary action is initiated for redressal.

भामाशाह योजना

Video Film on Bhamashah

Thank You

भामाशाह योजना