

“ADHAR”

SOFTWARE FOR VERIFICATION OF BENEFICIARIES UNDER SPECIAL ASSISTANCE PROGRAMME

Under special assistance programme financial assistance of Rs. 250/- per month is given through 3 schemes namely; Sanjay Gandhi Niradhar Yojana (1980), Indira Gandhi Bhumihin Shetmajur Yojana, National Old Aged Pension Scheme (Shrawan Bal Yojna). As per Hon'ble High Court's directions, survey of these beneficiaries was undertaken and it was revealed that out of 29823 beneficiaries of Nagpur Municipal Corporation area, 1950 are dead, 3322 were not found at the addresses given, 4361 are not eligible. Thus out of 29823 beneficiaries, about 15950 cases were not eligible which means about 40% cases were not eligible and out of this 40% cases, 50% were bogus cases in the name of dead persons and persons not existing. Thus every year out of about Rs. 8.75 crores which are being distributed under these schemes, about Rs. 4.79 crores were being misutilised. Hence there was a need to adopt procedure which can eliminate these bogus beneficiaries. Though in the existing scheme there is a provision of annual verification in the month of April, due to inadequate man power and no strict compliance of the instructions, such type of irregularities resulted. In order to eliminate bogus beneficiaries in the form of dead persons and persons who had registered their names in more than one constituency and the same person in different names, an innovative project “ADHAR” has been started in Nagpur district. A software “ADHAR”

has been developed locally which verifies the beneficiaries and can eliminate dead and duplicate beneficiaries.

The broad features of the software are :

- Check for bogus beneficiary.
- Beneficiary will get the money Directly
- No need for annual verification
- Listing available at the end of Day
- Immediate Balance Position of Grants allotted
Money order revenue /Bank Commission
- High Level of Security
- Can be used in offline mode
- High storage capacity
- Multi Application

Basic data regarding the beneficiaries is computerised. Photo, name, age, blood group, address and thumb impression of each beneficiary is kept in database.

This project is being implemented through SETU Centre of Collectorate, Nagpur. Initially all the beneficiaries are called to SETU Centre. Their basic database is created. Photograph is taken by webcam and thumb impression is taken by using Bio-metric Thumb Scanner.

Keeping in view the complaints received from the beneficiaries regarding late payments and demand of commission by postmen, there was a need to find an alternate arrangement instead of sending the money by money orders. Besides the complaints, huge amount (i.e. Rs. 40 lacs in case of Nagpur) was being spent every year in the form of money order

commission. Hence, payment of assistance to the beneficiary in project “ADHAR” is done through the “Cash Dispenser Machine”. Each beneficiary is given a “SMART CARD”. The Smart Card bears Photograph of the beneficiary and his personal details like Name, Age, Blood Group, Name of the Scheme etc. The beneficiary inserts his Smart Card in to the machine, the machine then checks his details from the card and ask the beneficiary to give his thumb impression, if the thumb impression matches with the one available with the machine, the machine then dispenses the cash. Software generates area wise remittance lists and also generates listing of daily cash dispensed.



The total cost of initial data entry is about Rs. 1.00 lac which is one time expenditure and recurring expenditure is about Rs. 50,000 per year for maintenance of machine and thus the use of this software has resulted in saving of Rs. 9.00 lacs per quarter for money orders (Rs. 36 lacs per annum) and misutilisation of Govt. money to the tune of Rs. 4.75 Crores every year.

The cost of the “Adhar” Machine is about 7.25 Lacs and the smart Cards will be costing Rs. 75/- per card. Thus total expenditure is about Rs. 20.00 lacs. The investment to be made will be a one time investment and the same is recoverable from the savings of commission of money order in two quarters and the machine will be a permanent asset to this office.



The smart Cards are designed in such a way that the beneficiaries can use the same as photo Identity Card and Senior Citizen Card as well. Card has details regarding blood group which can be useful in case of any medical emergency. Thus the Smart Card has multi-utility.

Cash dispensing machine can be used in similar type of cases where monthly or yearly payments are made to the beneficiaries like Freedom Fighter Pensions, Unemployment grants to graduates, Scholarships to the Tribal and Social Welfare departments etc.



The Government of Maharashtra in Social Justice, Cultural Affairs, Sports and Special Assistance Department has approved this procedure of disbursing financial assistance to beneficiaries vide Govt. resolution No.SGY-2003/CR 341/SAS, dtd 23rd February 2004 and implementation of this project in “Nagpur District”. After one year this can be replicated in other district of Maharashtra. Annual amount of money paid towards money order commission in the State is Rs.34 crores and misutilisation by bogus beneficiaries to the tune of Rs.107 crores can be saved using this project.

This software package is developed locally and using the existing infrastructure of SETU Centre. Efforts for procurement of machine on BOOT basis from Reputed NGOs/Banks are also being made.

Collector, Nagpur