



L&UNCH OF

Social Benefits Management System

Under Prime Minister's Digital India Initiative

By

Shri Thaawarchand Gehlot Hon'able Union Minister of Social Justice & Empowerment on 27th February, 2019







Social Benefits Management System (SBMS)

Ministry of Social Justice & Empowerment, Govt. of India

New Delhi

Feb 27, 2019

Home Page





SOCIAL BENEFITS MANAGEMENT SYSTEM





WELCOME TO SOCIAL BENEFIT MANAGEMENT SYSTEM

The objective of Social Benefits Management System is to develop Online Transparent System for loan application & processing with Real time Information availability to all concerned at District, State and Central level with timely updates to the beneficiary.

APPLY FOR GRANT / LOAN UNDER SCHEMES FOR





SCHEDULE CASTES

National Scheduled Castes Finance and Development Corporation (NSFDC) is an institution under Ministry of Social Justice & Empowerment, Government of India for financing, facilitating and mobilizing funds for the economic empowerment of persons belonging to the Scheduled Castes families living below Double the Poverty Line.

CLICK HERE



BACKWARD CLASS

National Backward Classes Finance & Development Corporation (NBCFDC) is a Govt. of India Undertaking under the aegis of Ministry of Social Justice and Empowerment. NBCFDC provides financial assistance through State Channelising Agencies (SCAs) nominated by the State Governments/ UTs.

CLICK HERE



SAFAI KARAMCHARI

National Safai Karamcharis Finance & Development Corporation (NSKFDC) is in operation since October, 1997, as an Apex Corporation for the all round socio-economic upliftment of the Safai Karamcharis, Scavengers and their dependants throughout India, through various loan and non-loan based schemes.

CLICK HERE

Introduction - SBMS



- This is one of the important steps taken by Corporations under PM's Digital
 India Initiative to ease the entire loan processing management and disbursement system.
- A 'Social Benefits Management System (SBMS)' software has been developed for Pan-India Implementation
- Existing softwares for beneficiary and loan management, implemented by various States were studied for development & implementation of SBMS
- National e-Governance Division (NeGD), MietY has developed SBMS in consultation with Apex Corporations, State-level Development Corporations and Banks
- The system aims to provide end to end solution with multiple features
 including Real time Application Tracking, Grounding of assets etc.

Objectives



 To develop Online Transparent System for loan application & processing with Real time Information availability to all concerned at each level

Objectives of Different Stakeholders:

For Beneficiaries

- ApplicationSubmission
- Loan Account Information
- Tracking
- Real time Updates

For States

- Application management
- Disburse subsidy to Banks (BL)
- Apply, receive Sanction & Disb. from Apex Corps (NBL)
- Loan mgmt of beneficiaries
- Real Time MIS

For Apex Corps. / Banks

- Application processing
- Receive Subsidy from State (BL)
- Funds sanction & Disbursement (NBL)
- Loan management
- Real Time MIS

For MOSJ&E

- Information to support policy mgmt.
- Real time MIS

Social Benefits Management System

Salient Features of SBMS



Easier, Faster & Convenient

Online Facility to beneficiaries to apply for loans & subsidy, no software installation needed, only PC & Internet conn. required

Application
Tracking, Updates

Application progress can be tracked by Applicant SMS Updates at various stages

Covers Multiple Schemes

Includes all present schemes of States & Apex Corporations - Non-Bank Linked / Bank Finance

Real Time MIS

Officers can view Applications pending at each stage, Check & Control implementation in diff. states, districts, banks

Fast Application Processing

At district, State, Bank and Apex Corp Level

Reason Requirement

Reason to be specified by officials in case of rejection of application

Data capture

To support future policy formulation

Social Benefits Management System

MIS Dashboard



Real time information will be available to all concerned stakeholders including

- No. of Applications pending at each level
- Funds Disbursed by State / Banks / District / Gender / Annual Family
 Income / Schemewise / Sector / Subsector / Share of Subsidy
- No. of Beneficiaries covered by State / District / Banks / Gender /
 Annual Family Income / Schemewise / Sector / Subsector / Share of
 Subsidy
- Database of assets created with location and photographs

Development Phases (to make SBMS end-to-end solution)





PHASE I (from Application Filing to Disb):

- Application Module
- Processing at Taluka / District / State Level
- Scheme definition & Application by States
- Sanction & Disb. of funds by Apex Corps. To States
- Processing for release of funds by Banks in Bank Finance Schemes

PHASE II (Upto Repayment of Funds)

- Loan account management of States & banks at Apex Corp. level
- Loan account management of beneficiaries at State level
- Additional features such as asset recording (Grounding) & Geo-tagging

Development started in Sep 2018

Expected Impact



- Aim to Remove Man to Man Intervention which leads to delays, bias, ambiguity
- Improved Transparency
- Reduced Delay in processing due to automated processing
- More Accountable system & Process
- Facilitate Better Decision making backed by Actual Data
- It will comply to **PM's Digital India Initiative**
- All corporations are requested to implement SBMS immediately

Way Forward



- Fully sponsored Trainings shall be conducted for States, Concerned Banks for easy and quick adoption of SBMS
- Support from Apex corporations and NeGD in case of any issues
- System implementation to be customized as per State's requirements
- SBMS Mobile App to be implemented in near future

Workflow - Bank Linked Scheme



Application is submitted by beneficiary through Applicant Module and is received at Dist. Level, who checks basic eligibility parameters



If eligible, Interview / Field Survey as per Banks' requirement is scheduled



Bank claims eligible subsidy amount from State Govt.



Application is forwarded to Bank
Officer who can examines & approves
loan



State Govt. compares data from bank & district office, if found ok, disburses subsidy amount to bank



Bank releases complete eligible amount to beneficiary

Workflow - Non-Bank Linked Scheme



Application is submitted by beneficiary through Applicant Module and is received at dist. level, who checks basic eligibility parameters

If eligible, Interview / Field Survey is scheduled

Dist. Official groups similar applications & applies schemes, and forwards them to State Official

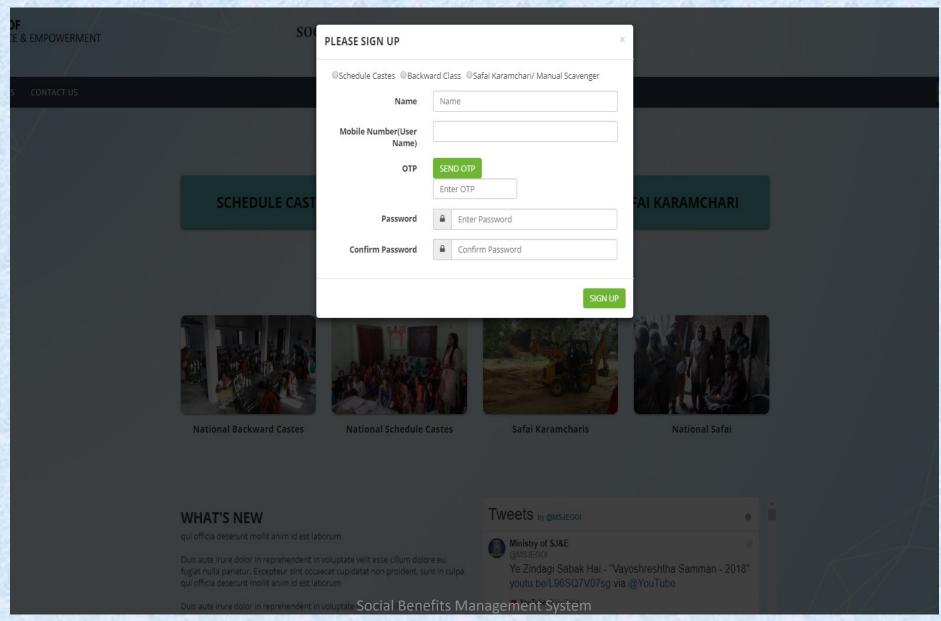
State Official clubs applications under various schemes to create (RFD) (Req. for Disbursement) to Apex Corp.

RFD is approved by Apex Corp. followed by disbursement of funds to State Govt./Corp. Which are ultimately channelled down to beneficiaries

Snap Shots of SBMS Non Bank-linked Scheme

Sign Up



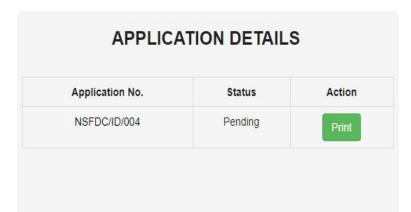


Applicant Dashboard



HOME ABOUT US CONTACT US MANAGE PROFILE → LOGOUT

Notice: Welcome to your dashboard, here you can see all your details related to your account.



INFORMATION LINKS

- Instruction Booklet
- FAQs
- Dummy Application
- Notifications

NEW APPLICATION

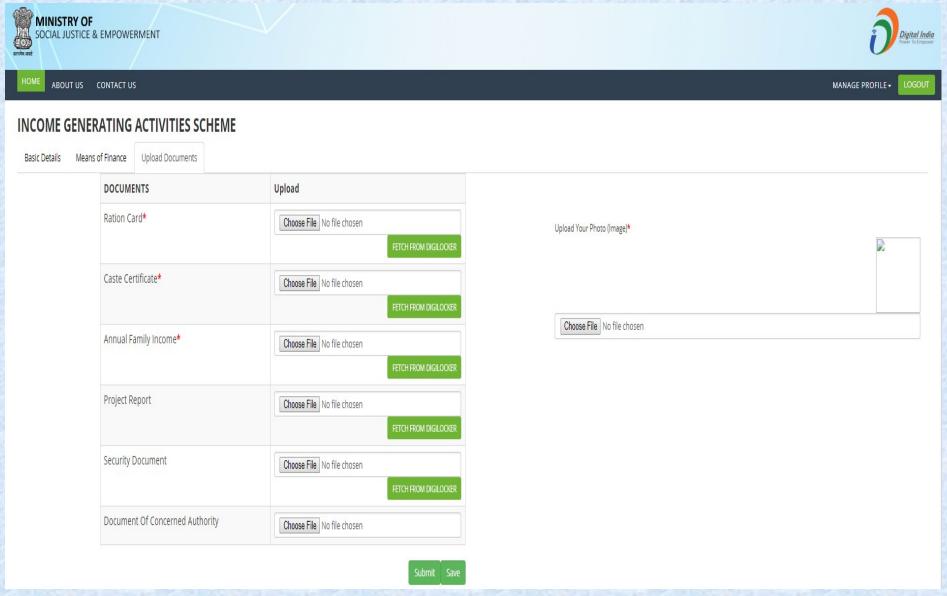
Application Basic Details to be filled by Applicant...



MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT	Digital India
HOME ABOUT US CONTACT US	MANAGE PROFILE* LOGOUT
APPLICANT'S PERSONAL INFORMATION Personal & Social Details	
Full Name of the Applicant.*	State [#]
Enter Full Name of the Applicant	−Select− ¥
Father/Guardian's Name*	District*
Enter Father/Guardian's Name	-Select-
Date of Birth [●]	Address Line 1*
dd/mm/yyyy	
Gender*	
Select Gender ▼	Location Type [®]
Mobile Number*	Select Location Type v
90000000	Casse Name*
Alternate Mobile Number*	Enter Caste Name
Enter Mobile Number	Sub-Caste Name*
Email-ID*	Enter Sub Caste Name
Enter Email-ID	BANK DETAILS:
Annual Family Income*	WHITE OF LINES
Select Income ▼	Bank Account Number*
Are you differently Abled?* ◎Yes ◎ No	Enter Bank Account Number
If Yes then,	Bank Name ^k
Select ▼	Enter Bank Name
Which Agency do you want to apply the loan from ?	IFSC Code [®]
Select ▼	Enter IPSC Code
Purpose for which loan is required ● ○ Education ○ Income Generating Activities	CIBIL Score
s alboar or morning or region or — accession of a morning derivative.	Enter cibil score
Save & Next	

Application Basic Details to be filled by Applicant





Social Benefits Management System

MIS at State Level

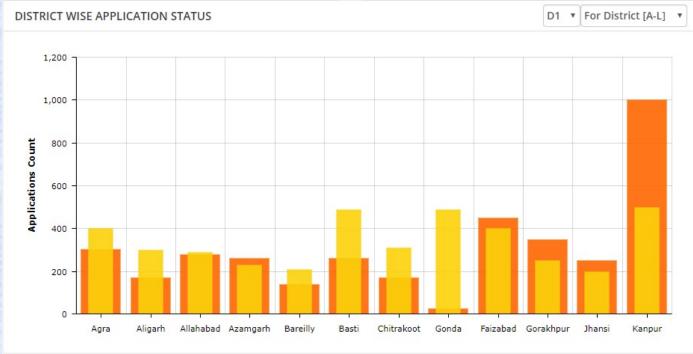


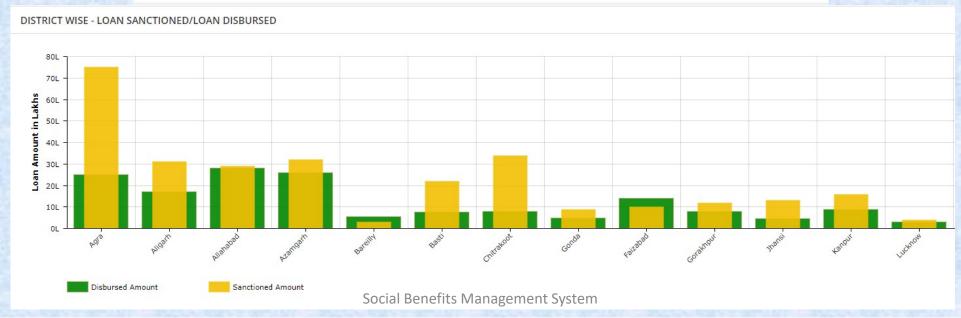
YEAR WISE - APPLICATION STATUS



MIS at State Level

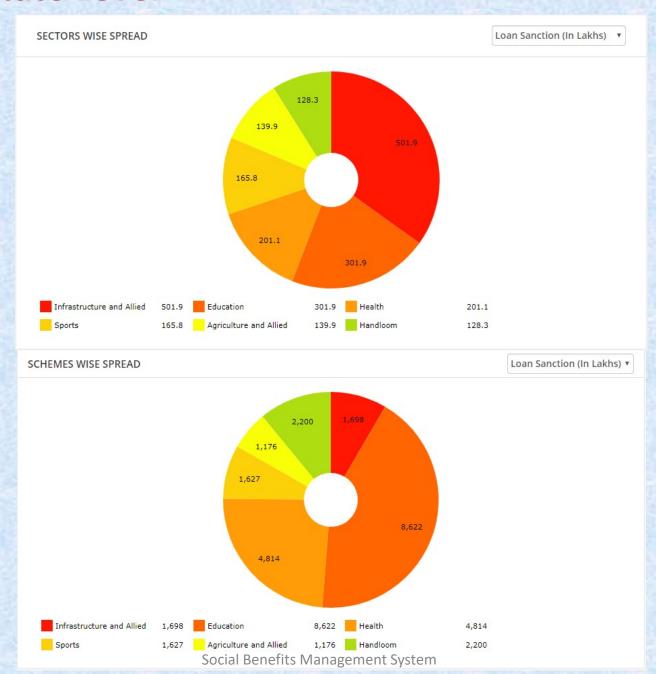






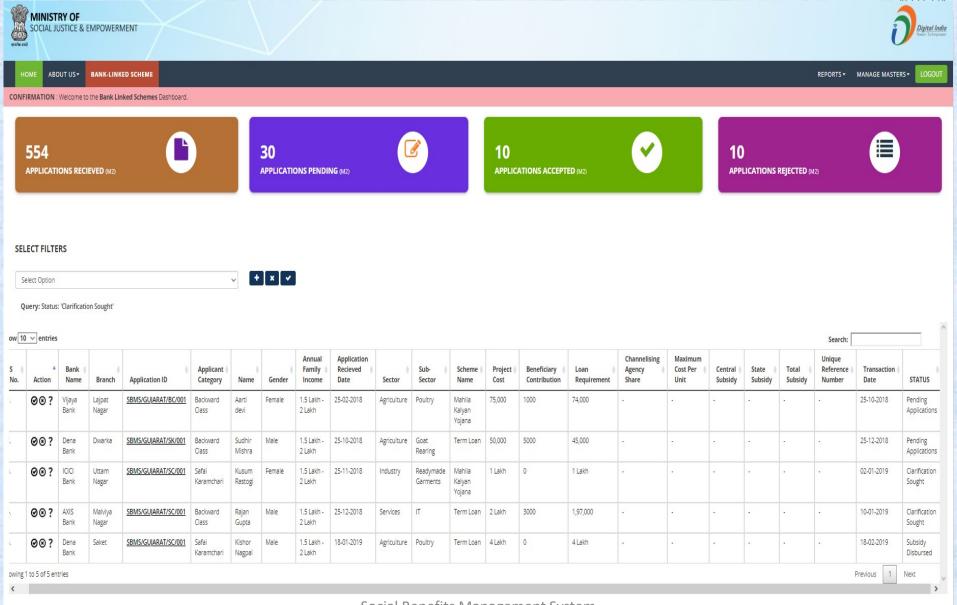
MIS at State Level





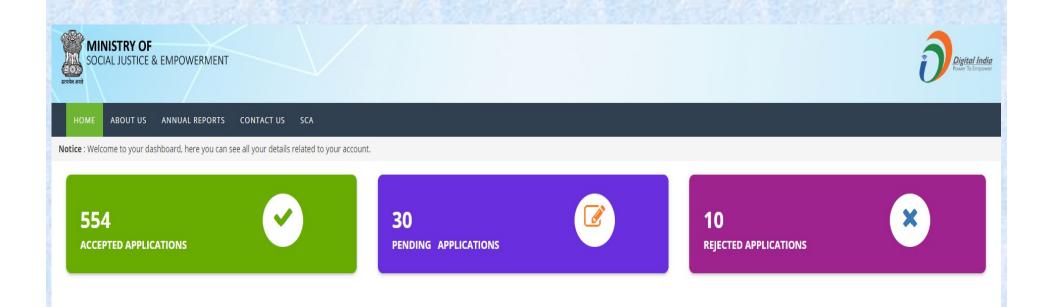
Dashboard & Disbursement Report at State Level





D1 (District Jr. Officer) Dashboard





All Applic	ations	~	Select Income Parameter		~
S No.	NAME OF THE APPLICANT	APPLICATION ID	ANNUAL FAMILY INCOME	STATUS	REMARKS
1.	Bharti singh	NSFDC/ID/004	2 Lakh	ACCEPTED	Approved
2.	Ravi Taneja	NSFDC/ID/304	3 Lakh	REJECTED	Approved
3.	Laxmi kumari	NSFDC/ID/558	4 Lakh	ACCEPTED	Approved
4.	Shantanu Kumar	NSFDC/ID/522	5 Lakh	ACCEPTED	Approved
5.	Devesh Dutta	NSFDC/ID/332	6 Lakh	PENDING	Approved

Social Benefits Management System

D1 (District Jr. Officer) checks 3 Documents



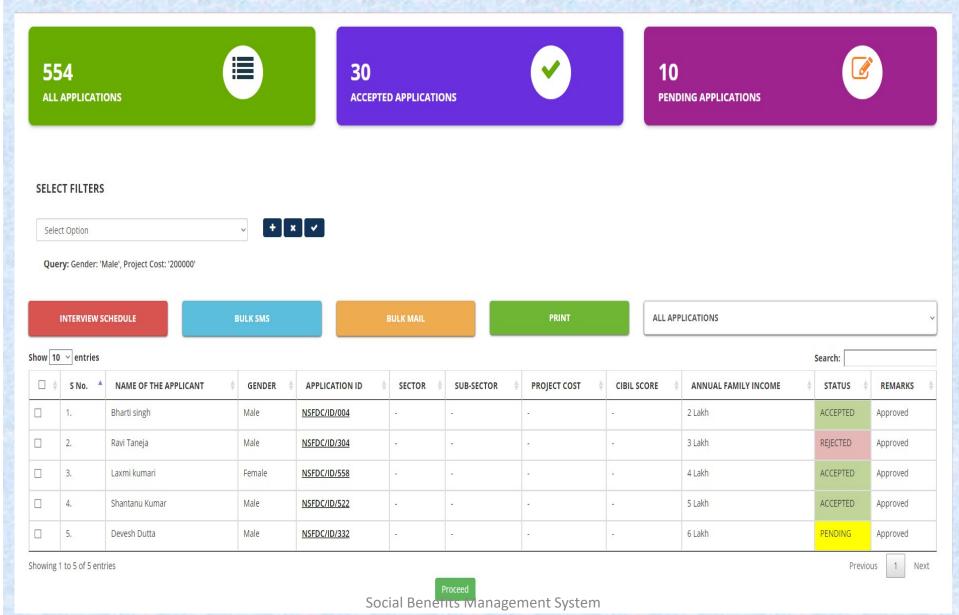
Notice: Welcome to your dashboard, here you can see all your details related to your account. APPLICATION NUMBER -NSFDC/ID/004 BASIC INFORMATION Date of Birth Full Name of the Applicant Father/Guardian's Name Gender Shiv Narayan 05-08-1989 Ramesh Male Mobile Number Email-ID Annual Family Income Aadhaar 9874568787 5 Lakh Rupees 7854-7887-7887-4554 abc@gmail.com Differently Abled State District Address Line N/A Uttar Pradesh Mirzapur abc, delhi-110001 Caste Name Sub -Caste Name Bank Account Number Bank Name Hindu 87544124451 State Bank Of India Bramhin IFSC Code BSIN0004124 UPLOADED DOCUMENTS CLICK TO DOWNLOAD **CLICK TO PRINT** Identification Document Annual Family Income Document Scheduled Caste Certificate Click To View Form Details: VIEW DETAILED FORM Application status: O Recommended O Not Recommended O Seek Clarification Remarks:



If Approved, Application moves to Sr. District Level Officer

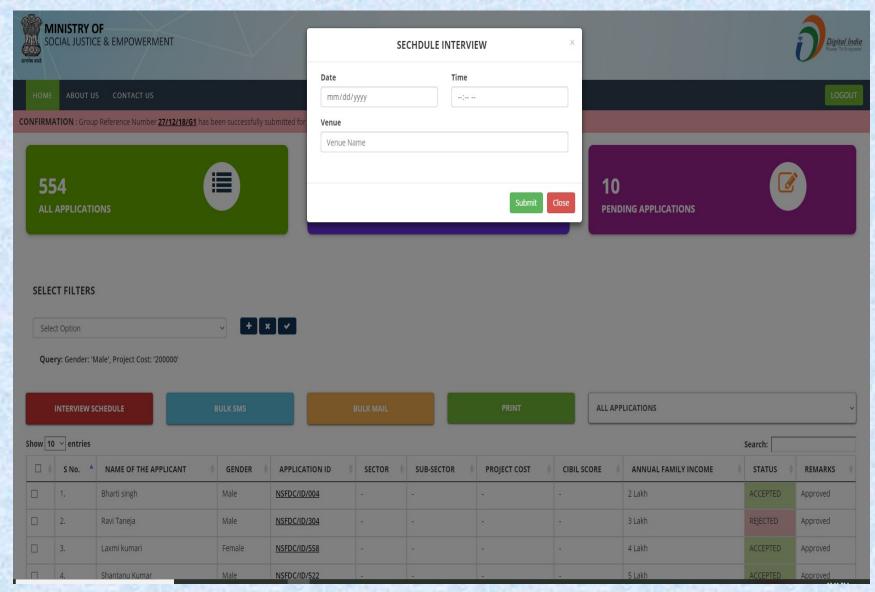
D2 (District Sr. Officer) Dashboard





D2 may schedule the Interview, Send Bulk Mails, Bulk SMS





D2 (District Sr. Officer) Application Detail Page



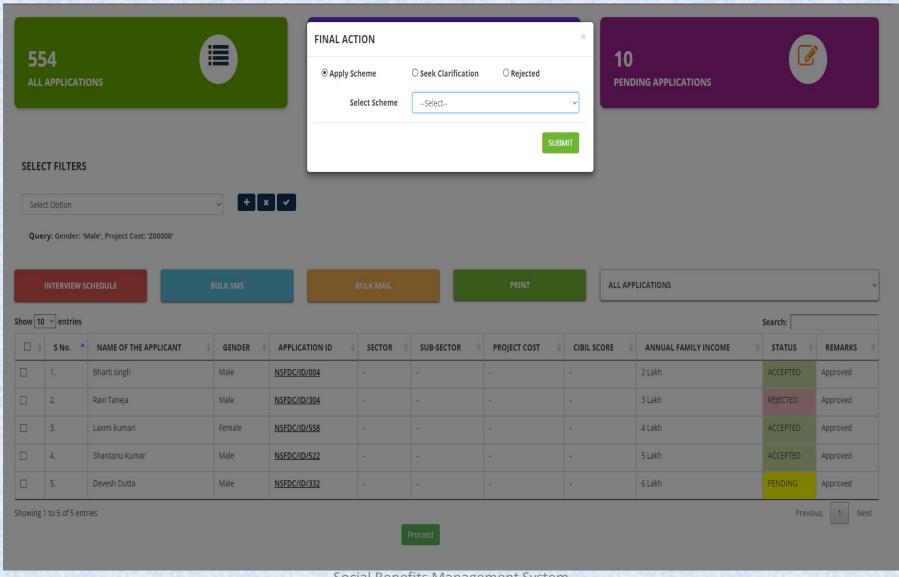
BASIC INFORMATION				2
Full Name of the Applicant	Father/Guardian's Name	Date of Birth		Gender
Ramesh	Shiv Narayan	05-08-1989		Male
Mobile Number	Email-ID	Annual Family Income		Aadhaar
9874568787	abc@gmail.com	5 Lakh Rupees		7854-7887-7887-4554
Differently Abled	State	District		Address Line
N/A	Uttar Pradesh	Mirzapur		abc, delhi-110001
Caste Name	Sub -Caste Name	Bank Account Number		Bank Name
Hindu	Bramhin	87544124451		State Bank Of India
IFSC Code				
BSIN0004124				
(v >
FIELD SURVEY	O Conducted O Not Required			
Click To View Form Details: Upload image of field survey Remarks on field survey	VIEW DETAILED FORM Choose File No file chosen Remarks			
PHYSICAL DOCUMENT CHECKLIST:				
Photographs O Yes O N	Remarks Int	erview Venue	New Delhi	
ID card	Da Remarks	te of interview	10-12-2019	
	Tir	ne of interview	10:12 AM	
Caste certificate O Yes O N	Remarks			
	Ap	plication Status	Recommended O Not Recommended O Seel	k Clarification
Annual income certificate	Remarks Fu	nds directed to	O Beneficiary O Third Party/Vendor	
	Re	marks		10
	Save Submit			



Only Recommended Applications have Option to Proceed for Further Steps

D2 Filters Applications based on required parameters & Applies Scheme





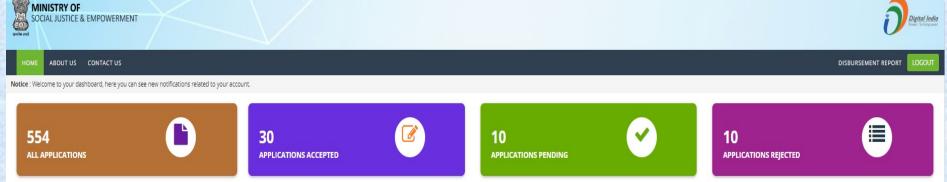


If Bank Linked Scheme is applied, Application moves to Bank District Jr. Level Officer

B1 (Bank Jr. Officer) Dashboard





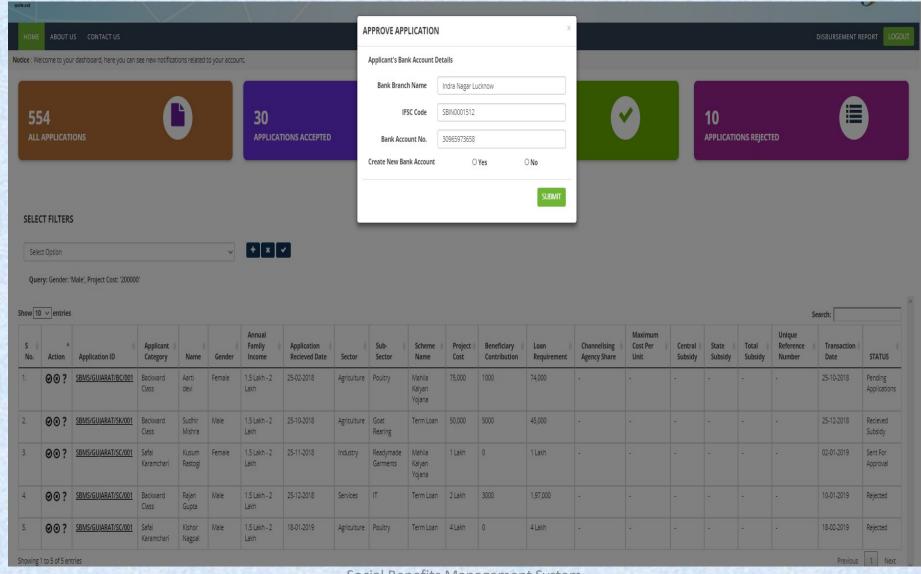


SELECT FILTERS



B1 (Bank Jr. Officer) – If approves, verifies bank details of applicant, if required creates new A/C



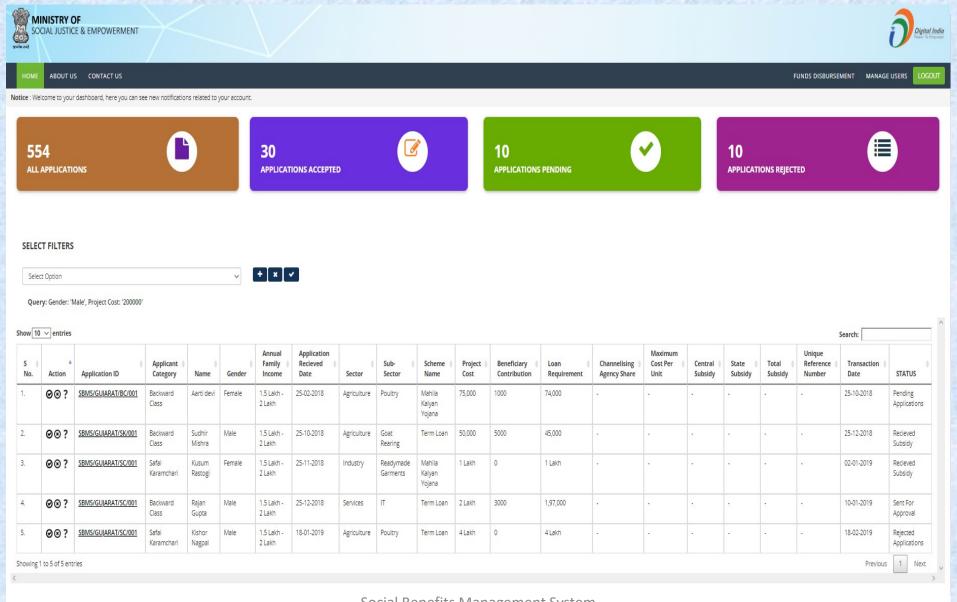




If Approved, Application moves to Bank Sr. Level Officer

B2 (Bank Senior Officer) Detailed Report





B2 (Bank Senior Officer) - **B2** may approve & claim subsidy, Seek Clarification & Rejected



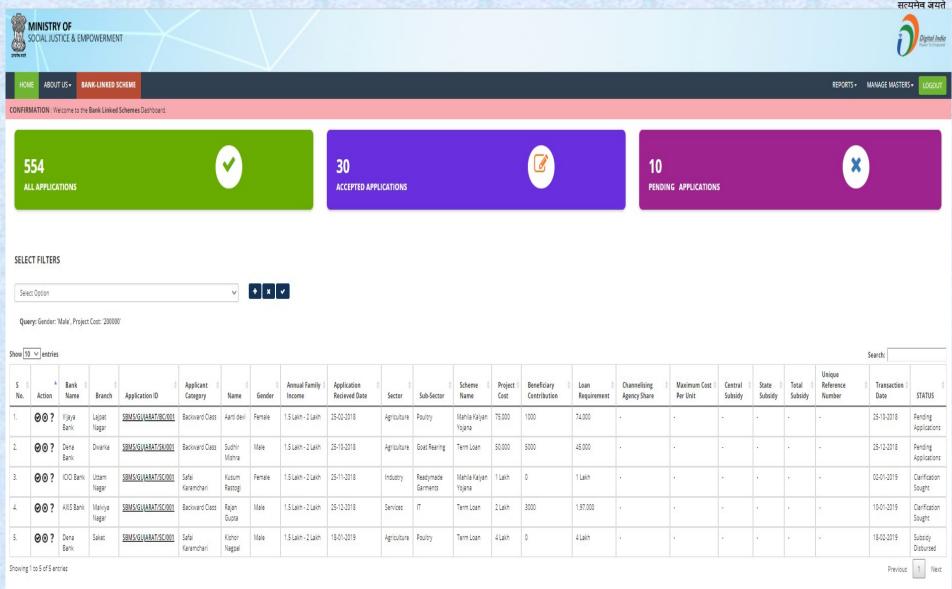
S \$ No.	Action	\$ Application ID	4	Re	marks				*	Scheme \$	Project \$	Beneficiary (
	⊘ ⊗ ?	SBMS/GUJARAT/BC/001	Ba Cl					SUB	MIT	Mahila Kalyan Yojana	75,000	1000
	⊗ ⊗?	SBMS/GUJARAT/SK/001	Backward Class	Sudhir Mishra	Male	1.5 Lakh - 2 Lakh	25-10-2018	Agriculture	Goat Rearing	Term Loan	50,000	5000
	⊗ ⊗ ?	SBMS/GUJARAT/SC/001	Safai Karamchari	Kusum Rastogi	Female	1.5 Lakh - 2 Lakh	25-11-2018	Industry	Readymade Garments	Mahila Kalyan Yojana	1 Lakh	0
	⊗ ⊗?	SBMS/GUJARAT/SC/001	Backward Class	Rajan Gupta	Male	1.5 Lakh - 2 Lakh	25-12-2018	Services	IT	Term Loan	2 Lakh	3000
	⊗ ⊗?	SBMS/GUJARAT/SC/001	Safai Karamchari	Kishor Nagpal	Male	1.5 Lakh - 2 Lakh	18-01-2019	Agriculture	Poultry	Term Loan	4 Lakh	0
wing 1	to 5 of 5 ent	ries									Previous	1 Next



Bank (Senior) Level Officer approves and claims subsidy from State (Junior) Level officer

M1 (State Junior Officer)- Dashboard

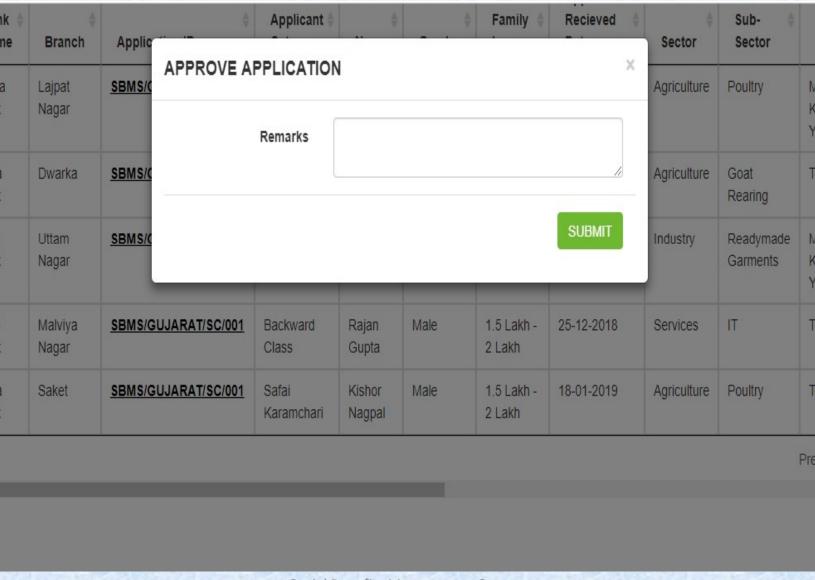




Social Benefits Management System

M1 (State Junior Officer) compares data from dist. office & bank; Has option to Approve, Reject & Seek Clarification



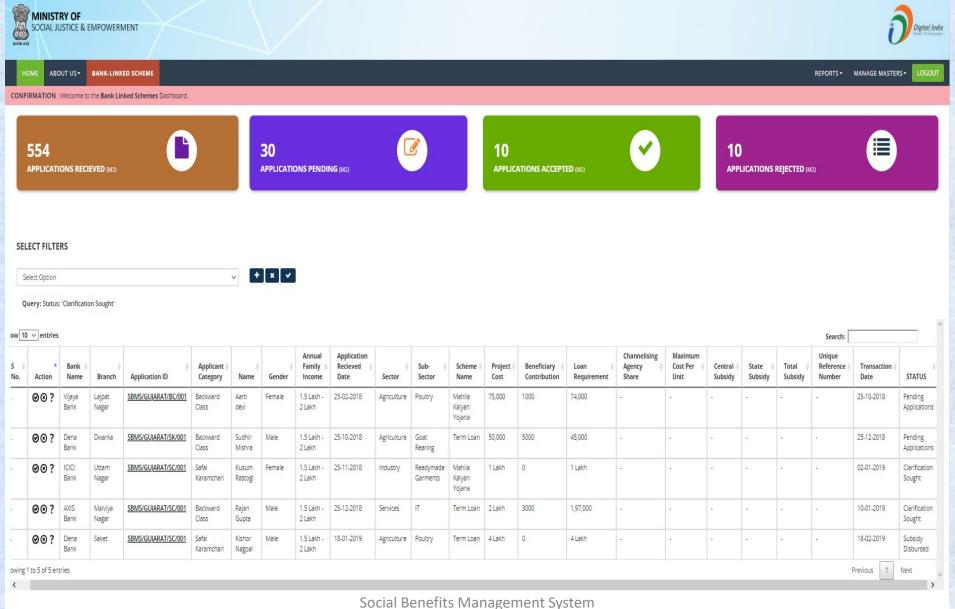




If approved, application is forwarded by State Jr. Level officer to State Sr. Level Officer

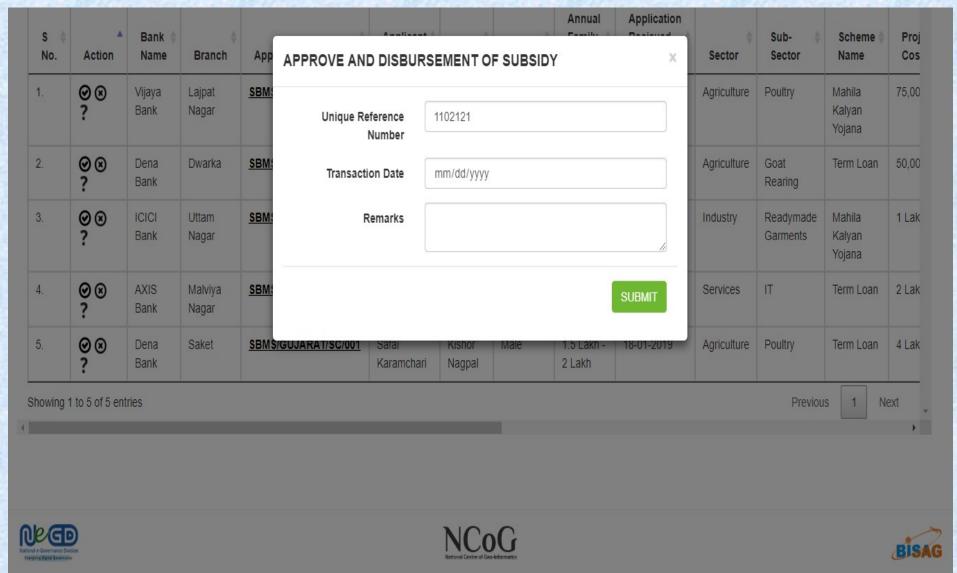
M2 (State Senior Officer)





M2 (State Senior Officer)- Either Approves, Clarification, Rejects







State (Senior) Level Officer then may approve & disburse subsidy to Bank



Subsidy disbursed to banks is shared with Banks Officers in Disbursement Report who further disburse eligible amount to Beneficiaries

Disbursement Report - URN, Transaction Date is recorded here







ME ABOUT	IT US CONTACT	T US																	DISBURSEMENT	T REPORT L
Velcome to yo	your dashboard, he	ere you can see	new notificat	ions related to	your account	2														
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ry: Gender	er: 'Male', Project C	ost: '200000'																		
0 × entrie	ies																		Search:	
	ies	Applicant \$	Name #	\$	Annual Family †	Application Recieved \$	Sector	Sub- Sector	Scheme +	Project +	Beneficiary +	Loan #	Channelising Agency Share	Maximum Cost Per 🕴	Central \$	State \$	Total Subsidy	Unique Reference \$	Search: Transaction Date	STATUS
Applica	ation ID		Name Aarti devi	Gender Female	Family 🛊	Recieved	Sector Agriculture	Sector					Agency	Cost Per 🛊				Reference	Transaction \$	Funds
Applica SBMS/GU	SUJARAT/BC/001	Category Safai	Aarti	9.64 169.	Family Income	Recieved \$ Date	2002 200 7	Sector	Name Mahila Kalyan	Cost	Contribution	Requirement	Agency	Cost Per 🛊				Reference	Transaction \$	Funds Disbursed Pending
Applica SBMS/GL SBMS/GL	SUJARAT/BC/003	Category Safai Karamchari Backward	Aarti devi Kusum	Female	Family fincome 1.5 Lakh - 2 Lakh 1.5 Lakh -	Recieved Date 25-02-2018	Agriculture	Sector Poultry Readymade	Name Mahila Kalyan Yojana Mahila Kalyan	75,000	Contribution	Requirement 74,000	Agency	Cost Per Unit				Reference	Transaction Date	Funds Disbursed Pending Disbursen Funds
Applica SBMS/GL SBMS/GL	SUJARAT/BC/001 SUJARAT/BC/003 SUJARAT/SC/002	Category Safai Karamchari Backward Class Safai	Aarti devi Kusum Rastogi Sudhir	Female Female	Family Income 1.5 Lakh - 2 Lakh 1.5 Lakh - 2 Lakh	Recieved Date 25-02-2018 25-11-2018	Agriculture	Poultry Readymade Garments Goat	Mahila Kalyan Yojana Mahila Kalyan Yojana	75,000 1 Lakh	Contribution 1000	Requirement 74,000 1 Lakh	Agency	Cost Per Unit				Reference	Transaction \$\displaystyle{\pi}\$ 25-10-2018	Disbursed Pending Disbursen



Thank You