

## State Urban Development Agency Lucknow Uttar Pradesh

### **Direct Benefit Transfer (DBT)**

Transferring subsidies directly to the people through their bank/Post office account is a Direct Benefit Transfer. It aims to timely transfer benefits to the citizen by bringing efficiency, effectiveness, transparency, and accountability to the Government system. Through the DBT Government intend to achieve electronic transfer of benefits, reduce delays in payments, and most importantly, accurate targeting of beneficiaries, thereby curbing leakages and duplication.

It is a unique payment system implemented by the National Payments Corporation of India (NPCI), which uses the Aadhaar number as a central key for electronically channelizing the Government subsidies and benefits in the Aadhaar Enabled Bank Accounts (AEBA) of the intended beneficiaries. It is a payment system based on Aadhaar numbers issued by UIDAI & IIN (Institution Identification Number) issued by NPCI. APB System is used by the Government Departments and Agencies for the transfer of benefits and subsidies under the Direct Benefit Transfer (DBT) scheme launched by the Government of India.

### **PFMS advantages**

- Validation of Bank Accounts of Beneficiaries.
- Reducing failed transactions.
- Removal of Ghost beneficiaries.
- Online Status of Success and Failure from Banks.

Website: [pfms.nic.in](http://pfms.nic.in)

Email: PFMS Helpdesk [helpdesk-pfms@gov.in](mailto:helpdesk-pfms@gov.in)

### **CONTACT NUMBER & EMAIL ID**

**MONDAY TO FRIDAY (10:00 am - 6:00 pm)**

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