



# Streamlining Direct Benefit Transfer with Newgen's BPM



## Overview

The Government introduces various social welfare schemes for the benefit of citizens. To ensure effectiveness of these schemes, it's vital that benefits reach the intended beneficiaries. As a result, the government introduced Direct Benefit Transfer (DBT) - a step towards citizen-centric and accountable governance.

DBT aims to ensure that citizens gain the maximum benefit from various Government programs such as Student Scholarship, National Child Labor Project, and others by transferring funds directly to their bank account. However, in the current state of document-intensive workflows, multiple manual hand-offs and silo processes, state governments are fraught with various challenges. Successful implementation of DBT demands streamlined workflow, effective fund management, monitoring tools and seamless intake from multiple channels. Technology can empower officials and departments, allowing enhanced collaboration, better monitoring and fast-track of fund flows.

## Challenges

- Inadequate fund monitoring systems
- Longer review and delayed approval cycle
- Delay in fund disbursement due to lack of collaboration
- Limited visibility to citizens and beneficiaries
- Manual processes, resulting in errors and delays
- Limited initiation channels for citizens to apply for schemes

## Streamlining Direct Benefit Transfer with BPM

Newgen Direct Benefit Transfer (DBT) solution streamlines the complete DBT process from receiving applications to transferring funds in beneficiary's account. The solution based on Newgen's Intelligent Business Process Management Framework fast-tracks the complete cycle through automated processes, ensuring citizens gain the maximum advantage from various Government schemes.

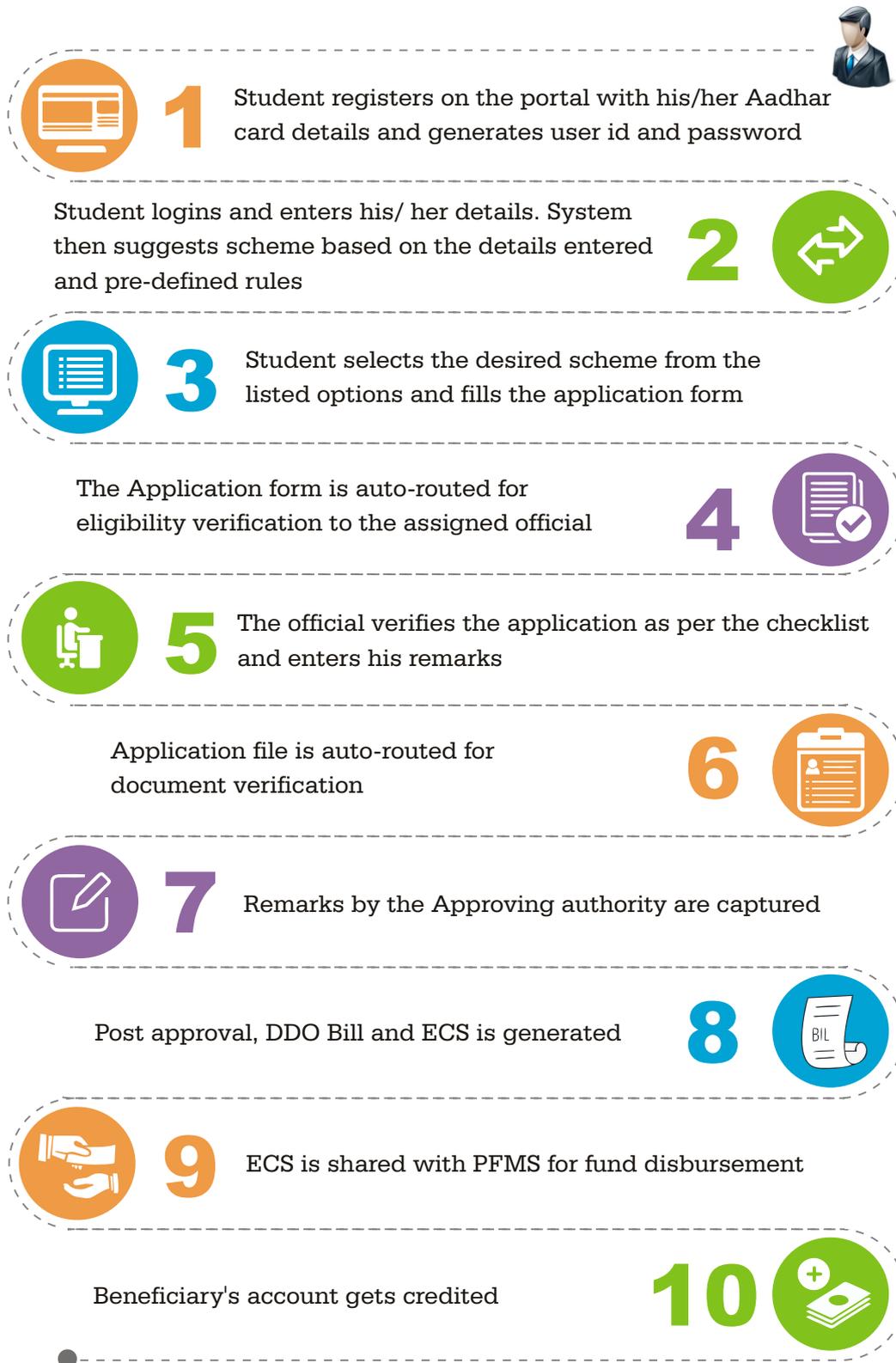
The solution offers a single point interface for beneficiaries, officials, and other stakeholders to apply, view and track status of the application, enabling better accountability. With comprehensive tracking capabilities enable effective targeting and ensure subsidies reach to the intended beneficiaries. The automated processes ensure end-to-end visibility, overcoming challenges such as pilferage, duplication, and fund leakages.

### Key Features of Newgen Direct Benefit Transfer solution:

- **End-to-end management** - Transform and automate the complete lifecycle from application registration, Aadhar validation, document/eligibility verification, approval, DDO bill/ ECS generation to fund transfer
- **Single Point Interface** - Offer stakeholders a single window platform compatible with mobile/tablet environment to manage various programs. Allow beneficiaries to apply for scheme online and capture their personal information and bank details directly into the core system
- **Built-in rules** - Define and apply pre-defined rules for application submission and eligibility check to ensure all the necessary information is captured, and avoid errors
- **Intuitive Dashboard** - Generate extensive reports for each process and ensure transparency and effectiveness. Ensure accurate and timely disbursements through real-time status updates of the application
- **Centralized repository** - Ensure secured archival of all policies, rules, guidelines and case related documents. Arrange the content in a thematic or chronological order for easy access

# How Direct Benefit Transfer solution works?

Let's take a case of a student applying for e-scholarship through the online portal.



## Key Benefits of Direct Benefit Transfer Solution

- **Timely Fund Disbursement** | Define and design approval cycle and auto-route applications. Allow collaboration across stakeholders for evaluating applications and ensure timely delivery of funds
- **Better Accountability** | Achieve operational efficiency by reducing multiple tiers in fund flows and offer maximum benefit to citizens. Gain complete visibility with real-time reports for various processes
- **Informed Beneficiaries** | Allow beneficiaries to track their application status with the assigned user id and password. Leverage features such as event-based email/SMS notifications and alerts to inform beneficiaries about their application status
- **Efficient Controlling** | Apply various checks, verify beneficiaries' eligibility, and risks in awarding scholarships/benefits/subsidies with pre-defined rules based on geography, age, caste, educational qualification, income grade etc.
- **Secured Beneficiary Information** | Allow secured access to repository with features such as one-time-password (OTP) based authentication and rights-based access. Digital encryption of beneficiary's personal and bank details acts as an additional security layer
- **Enhanced Fund Monitoring** | Generate detailed reports through dashboards and gain insights on fund allocation total fund available, fund utilized, scheme-wise beneficiaries, region wise beneficiaries, schemes performance
- **Anytime-Anywhere Information** | Leverage mobility and empower officials to access information on-the-go. Allow users to easily access case related information on their mobile devices and collaborate with other stakeholders

### About Newgen

Newgen Software is a leading global provider of Business Process Management (BPM), Enterprise Content Management (ECM), Customer Communication Management (CCM) and Case Management solutions with a global footprint of 1300+ installations in 61+ countries with large, mission critical solutions deployed at the world's leading Banks, Insurance firms, BPO's, Healthcare Organizations, Government, Telecom Companies & Shared Service Centers.

Newgen's Quality Systems are certified against ISO 9001:2008 and Information Security Standard, ISO 27001:2013. Newgen has been assessed at CMMi Level3.

#### WRITE TO US

**USA & CANADA:** [usa@newgensoft.com](mailto:usa@newgensoft.com)  
**INDIA:** [corpmktg@newgensoft.com](mailto:corpmktg@newgensoft.com)  
**APAC:** [asiapac@newgensoft.com](mailto:asiapac@newgensoft.com)  
**EMEA:** [emea@newgensoft.com](mailto:emea@newgensoft.com)  
**UK:** [uk@newgensoft.com](mailto:uk@newgensoft.com)

#### FOR SALES QUERY DIAL

**USA & CANADA:** +1 (202) 800 7783  
**INDIA:** +91 11 40773769  
**APAC:** +65 3157 6189  
**EMEA:** +973-1-619-8002  
**UK:** +44 (0) 2036 514805

