



Trust Systems & Software (i) Pvt. Ltd.

DBTL TO CBS Integration Solution

DBTL (Direct Benefit Transfer of LPG) Scheme, as the name indicates, is for the direct transfer of LPG Cylinder Subsidy to the consumer's bank account. To facilitate this, it requires seeding LPG databases with bank accounts and Aadhaar numbers. Oil Marketing Companies (OMCs) will collect Aadhaar numbers and bank account details at LPG distributors.

Co-operative Banks are also actively participating in the DBTL Scheme and are taking a leadership role in seeding their customer accounts with the LPG Database and Aadhaar Numbers. The DBTL software solution automates this process with the automation of the following three sub-processes:

1a. Bank account details captured by OMCs and bank account information (account number + IFSC + name of account holder) will be sent to banks electronically via NPCI and banks will confirm the veracity of the information as per their records. Thereafter, OMCs can seed that bank account information in the LPG database.

OR

1. LPG consumer can approach banks directly. LPG consumer ID will be captured by banks at the bank branches against the bank account and the pair of LPG consumer ID details and bank account information will be then electronically sent bank to OMCs by banks.

2. Direct subsidy transfer to Consumer account in bank thro' either Aadhaar Payment Bridge Service (APBS) OR ACH (Automated Clearing House)

TRUST'S PROPOSED INTEGRATION SOLUTION

NPCI provides platform for exchanging the files between OMCs and banks

OMCs creates bank wise files and Banks creates OMC wise files

Files are digitally signed and uploaded into NACH system

Input Files received are processed by OMCs and Banks

Response File is created with response for each record and uploaded into NACH

In Case of negative confirmation, all the names of that particular account is provided in the Response File

File Naming Convention and the File Formats for Input & Response Files in the 'Integration Solution' are as per NPCI Specifications and Standards.

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