

Communication regarding National Apprenticeship Promotion Scheme (NAPS) - Direct Benefit Transfer (DBT)

Background:

On 21st April 2022, the Government of India (GoI) announced the introduction of DBT under the NAPS 2.0 scheme. As per this directive, the establishments must transfer the stipend share directly to the bank account of the apprentices. The GoI will then directly transfer its contribution of 25% of the stipend up to INR 1,500 per apprentice per month under NAPS in the bank account of the apprentices.

Acknowledging the significance of apprenticeship and building further upon the successes so far, the Hon'ble Minister of Finance in her 2023-24 Budget Speech highlighted that "To provide stipend support to 47 lakh youth in three years, Direct Benefit Transfer under a pan-India NAPS will be rolled out."

On 11th August 2023 Hon'ble Minister of Skill Development and Entrepreneurship (MSDE) formally launched the "DBT in NAPS 2.0 scheme". The launch of DBT under NAPS is crucial in realizing the above Budget Announcement and offering a streamlined and transparent disbursement process, ensuring that apprentices receive the Government's share of stipend directly in their bank accounts.

This document lists the notifications, guidelines, checklists, tutorials, and FAQs related to DBT.

1. Office Memorandum (OM) with DBT guidelines:
<https://naps-cdn.s3.ap-south-1.amazonaws.com/OM-8-with-DBT-Guidelines.pdf>
2. NAPS2.0 guidelines
https://naps-cdn.s3.ap-south-1.amazonaws.com/NAPS+2.0_Guidelines_25-08-2023.pdf
3. Office Memorandum (OM) for Direct Benefit Transfer (DBT) under the NAPS:
[DBT_2.pdf \(naps-cdn.s3.ap-south-1.amazonaws.com\)](https://naps-cdn.s3.ap-south-1.amazonaws.com/DBT_2.pdf)
4. User Manual for Establishment DBT:
 - a. https://naps-cdn.s3.ap-south-1.amazonaws.com/DBT_Payroll_Establishment_v8.docx.pdf
5. User Manual for Candidate DBT:
 - a. <https://s3.ap-south-1.amazonaws.com/naps-cdn/candidate-manual.pdf>
6. DBT Video Tutorial:
 - a. Establishment: https://youtu.be/y6_Cmm3AzA4
 - b. Candidate: <https://youtu.be/P5J19JSJcb4>
7. **Checklist for establishments:**
 1. PAN and GST verification are required during establishment registration.
 2. The establishment needs to opt for NAPS (DBT) or non-NAPS (non-DBT) at the time of contract creation.
 3. In case the establishment opts for a NAPS contract, the payment of the establishment share of stipend to candidates needs to be done via the payment method on the apprenticeship portal.
 4. For payroll creation, the establishment must select a particular year and month in the establishment's dashboard – payroll screen.
 5. Share of DBT and an option to opt for DBT (Yes/No) has been implemented on the payroll page in the establishment's dashboard – payroll screen.

6. All new contracts signed under NAPS will now become DBT contracts with the Government stipend support going directly to the apprentices. The stipend payment process shall be followed by establishments and the DBT payment process will be as per the NAPS DBT guidelines.
7. Establishments are advised to choose DBT (Yes/No) for all ongoing contracts under NAPS. In the case of DBT, the stipend payment process is to be followed by establishments and the DBT payment process will be as per the NAPS DBT guidelines. In the case of non-DBT, the establishments will pay the full stipend to apprentices.
8. Funding support under NAPS shall not be available to Central and State Government Departments and Public Sector Undertakings. All new contracts for these establishments will be non-DBT. All ongoing NAPS contracts will become non-DBT contracts.

8. Checklist for candidates:

1. Aadhaar update and e-KYC are mandatory for all the candidates.
2. Mobile OTP based authentication mandatory for all candidates.
3. Bank Account update mandatory with consent to receive DBT payment in bank account updated on the portal.
4. Bank Account Number, IFSC and Bank Name should be accurate.
5. IFSC should be of the same bank branch where the account was created.

Kindly note: Any mismatch between Bank Account Number, IFSC and Bank Name may result in significant delay in DBT payment.

It is recommended that the candidate maintains the same bank account, bank name and IFSC for the entire apprenticeship contract period, any change in middle of the contract may lead to significant delay in DBT payment.

9. Step-by-step process for DBT payment through the apprenticeship portal

- i. User Manual for Establishment DBT:
https://naps-cdn.s3.ap-south1.amazonaws.com/DBT_Payroll_Establishment_v8.docx.pdf
- ii. DBT Video Tutorial:
 - i. Establishment: https://youtu.be/y6_Cmm3AzA4
 - ii. Candidate: <https://youtu.be/P5J19JSJcb4>

10. Process flow of crediting DBT share to candidate's account from Establishment's stipend share:

To get the DBT amount, below mentioned tasks should be completed:

10.1 100% Profile Completion:

1. eKYC: It is mandatory for a candidate to complete their eKYC successfully.
2. Bank Details and DBT Consent: Candidate must enter valid bank details and should provide the DBT consent by selecting the check box.

10.2 For successful Beneficiary ID (Bene ID) generation:

1. As soon as Candidate provides their bank information, request has been sent to Public Financial Management System (PFMS) for Bene ID generation.

2. Candidates cannot update their bank details until previous request responses have been received from PFMS.
3. If the candidate makes any changes in Bank details, then a new Bene ID request will be sent to PFMS.

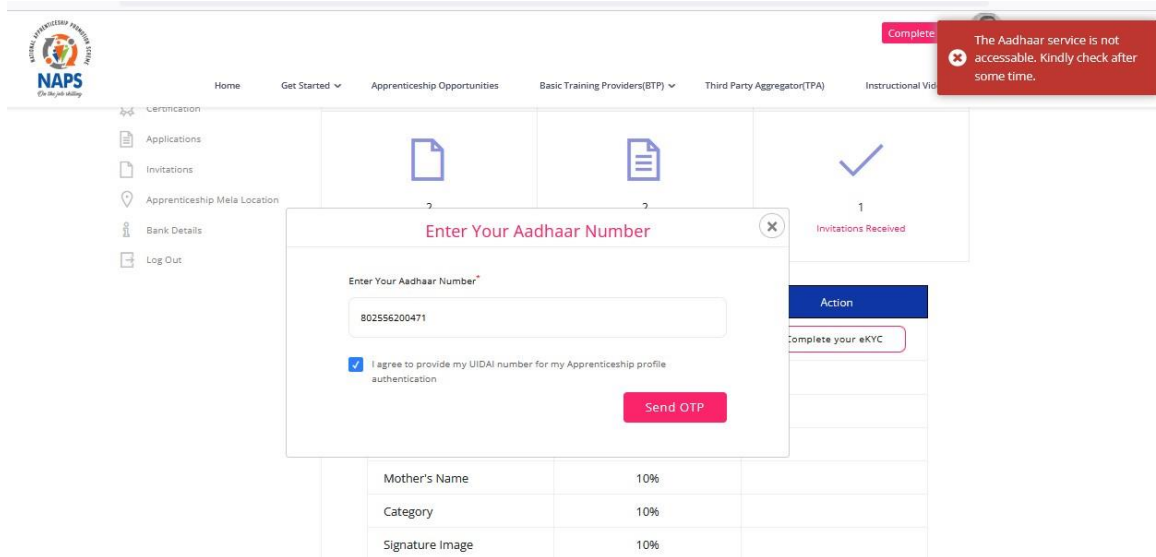
10.3 Once the Stipend is paid by Establishment to DBT eligible candidates through Apprenticeship portal gateway, system will generate a trigger to process DBT payout to the candidate (Candidate eKYC, DBT Consent and Bene ID should be available in the system to proceed).

10.4 System will generate input file for PFMS in prescribed format for DBT payments to candidates through PFMS.

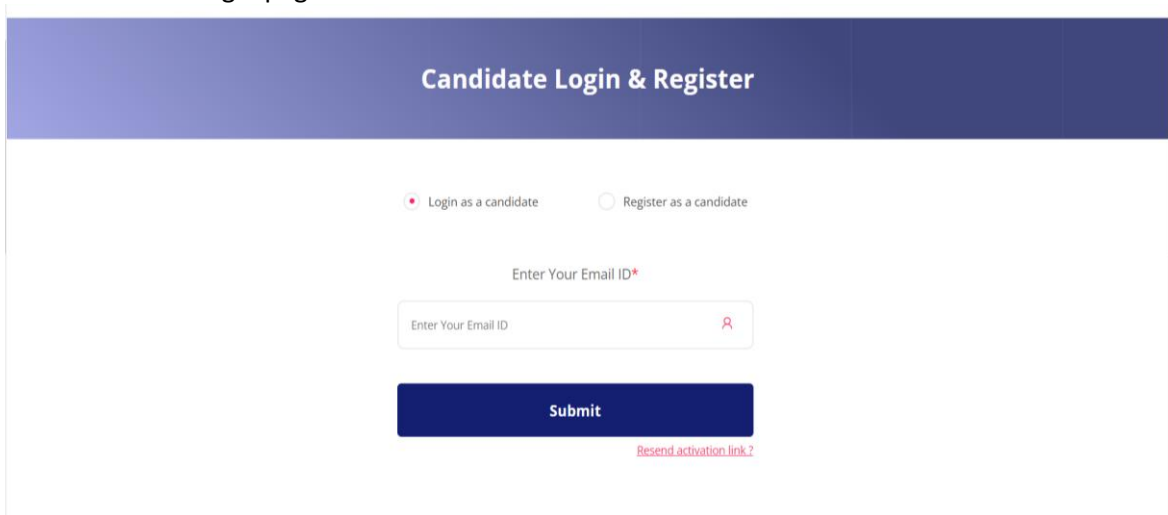
Frequently Asked Questions (FAQs) related to eKYC and NAPS DBT

1. I am unable to complete e-KYC and get an error "The Aadhaar service is not accessible. Kindly check after some time." How can register for eKYC on the apprenticeship portal ?

Ans – You are unable to complete your e-KYC due to issues at UIDAI end. Kindly try again after some time and complete your e-KYC.



Candidate eKYC login page screenshot:



2. How can I select "DBT Consent" "Yes" in the candidate profile completion ?

Ans – The candidate needs to select the DBT consent check box mentioned in the screenshot.

- Dashboard
- Profile
- Contracts
- DT Assessment
- AITT Exam
- DT Certification
- AITT Grievance
- Assessment
- Certification
- Applications
- Invitations
- Apprenticeship Mela Location
- Technician Vocational

Bank Details

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Account Holder Name	Allowed for DBT
<input type="text" value="Shalvi Gautam"/>	<input type="text" value="Yes"/>
Account Number *	Account Type *
<input type="text" value="Account Number"/>	<input type="text" value="Select Account Type"/>
IFSC Code *	Bank Name *
<input type="text" value="IFSC Code"/>	<input type="text" value="Select Bank Name"/>

By submitting this information, you agree to receive the stipend and DBT in this Bank Account.

3. How to update bank details on Apprenticeship portal ?

Ans – The bank details of the candidate can be updated in the Update Bank Details section of the profile. The screenshot of the candidate dashboard is mentioned below.

The screenshot shows the 'Candidates Dashboard' with a 100% completion bar. The dashboard contains several cards: 'Complete your eKYC', 'Update Bank Details', 'Update Profile', 'Contracts' (2), 'Applications' (0), and 'Invitations Received' (0). At the bottom, there is a table with columns for Profile Completion, Percentage, and Action.

Profile Completion	Percentage	Action
Complete your eKYC	100%	Update Bank Details, Update Profile
Contracts (2)		
Applications (0)		
Invitations Received (0)		

- Dashboard
- Profile
- Contracts
- DT Assessment
- AITT Exam
- DT Certification
- AITT Grievance
- Assessment
- Certification
- Applications
- Invitations
- Apprenticeship Mela Location
- Technician Vocational

Bank Details

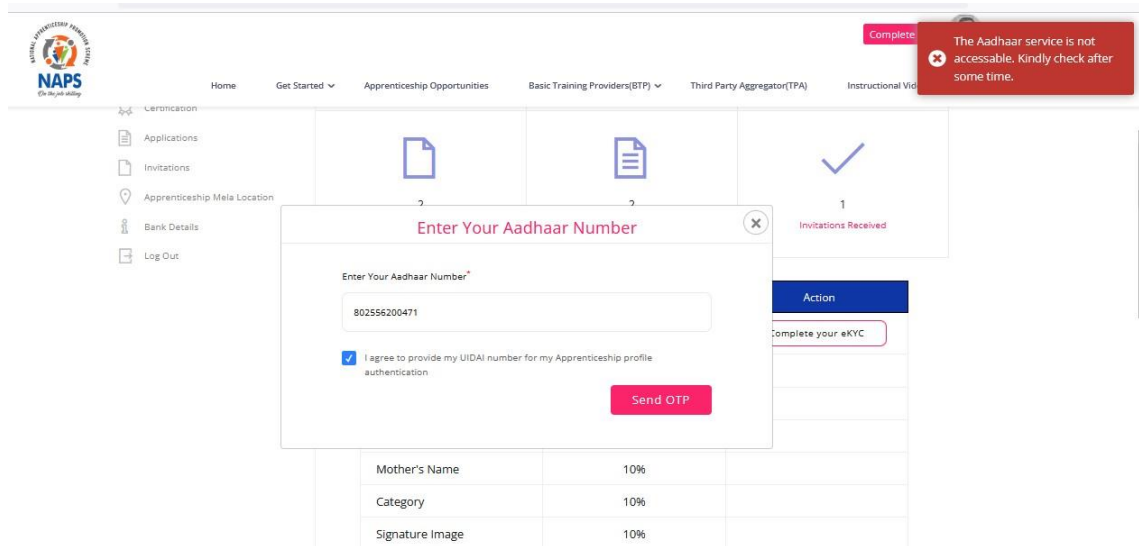
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Account Holder Name	Allowed for DBT
<input type="text" value="Shalvi Gautam"/>	<input type="text" value="Yes"/>
Account Number *	Account Type *
<input type="text" value="Account Number"/>	<input type="text" value="Select Account Type"/>
IFSC Code *	Bank Name *
<input type="text" value="IFSC Code"/>	<input type="text" value="Select Bank Name"/>

By submitting this information, you agree to receive the stipend and DBT in this Bank Account.

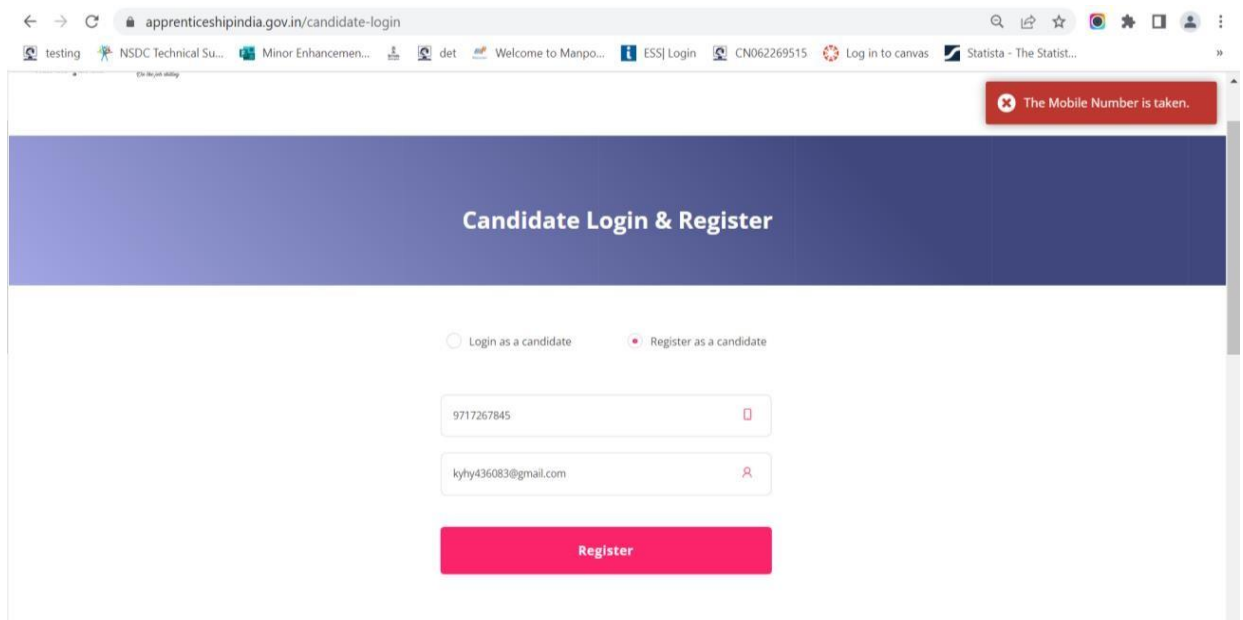
4. I've tried many times but unable to complete e-KYC and got an error "The Aadhaar service is not accessible. Kindly check after some time."

Ans – Please clear cache cookies and history from your mobile/desktop browser for Aadhaar services to complete your e-KYC.



5. I am trying to register as a Candidate, but I am getting an error that my "Email id is taken".

Ans – The email ID is already associated with the profile on the apprenticeship portal. You may login to your existing profile by clicking on "Login as a candidate".

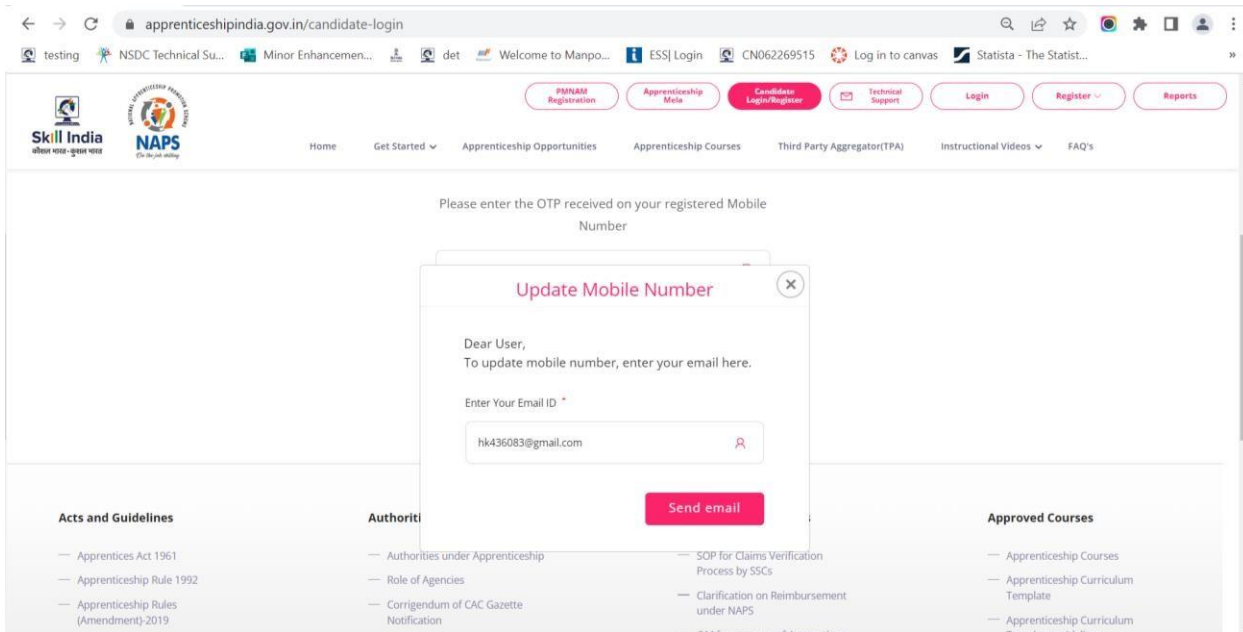


6. How can I update my mobile number in Apprenticeship portal?

Ans – 1. Please click on "Login as a Candidate"

- I. Enter your Email ID
- II. Click on update mobile number

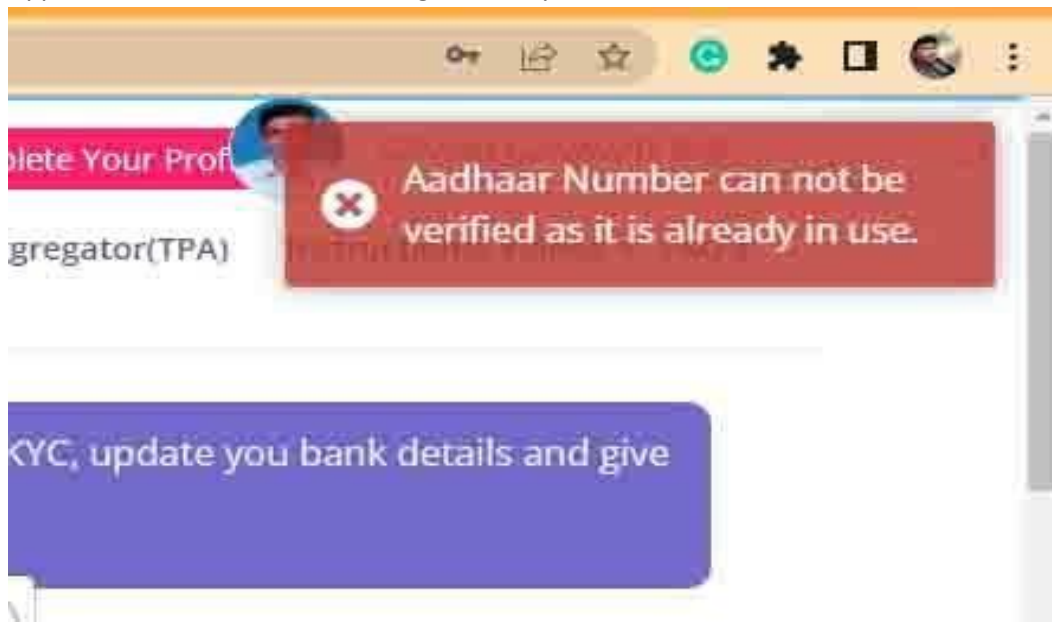
- III. Enter your email id again and Click on the send email button.
- IV. Once done, you will get an activation link sent to your registered email ID. Kindly click on update mobile number.



7. How can I update my email id?

Ans - As email id is primary key to register/login on Apprenticeship portal, email id will be needed. If you already remember your login details, you may change your email id from your profile itself. In case you do not remember the credentials of email id registered on Apprenticeship portal, please raise a ticket.

8. During e-KYC I am getting an error that “Your Aadhaar is already linked with *** email id and *** Apprentice code, but I have not registered myself.



Ans – Please raise a ticket on technical support through the apprenticeship portal. Link: - <https://support.nsdcindia.org/portal/en/home>

9. I am unable to update/edit bank details?

Ans – You need to complete e-KYC to update your bank details. Please check whether the e-KYC has been completed or not. If e-KYC is already completed, you may edit your bank details from your Candidate dashboard.

10. I am unable to perform any action on my profile. May I know the reason ?

Ans – As e-KYC has been mandatory for all the candidates. Please complete your e-KYC and access your profile. Kindly raise ticket if there is technical issue.

11. My bank name is not visible/listed in the Bank Name drop-down.

Ans – As per the NAPS DBT guidelines released on 07.10.2022 as OM8, Scheduled Rural banks and Scheduled Foreign banks cannot be considered for DBT. Please find below the list of approved banks (as of 25th August 2023): -

The list of Scheduled Public Sector Banks is as follows:

1. Bank of Baroda
2. Bank of India
3. Bank of Maharashtra
4. Canara Bank
5. Central Bank of India
6. Indian Bank
7. Indian Overseas Bank
8. Punjab & Sind Bank
9. Punjab National Bank
10. State Bank of India
11. UCO Bank
12. Union Bank of India

The list of Scheduled Private Sector Banks:

1. Axis Bank Ltd.
2. Bandhan Bank Ltd.
3. CSB Bank Ltd.
4. City Union Bank Ltd.
5. DCB Bank Ltd.
6. Dhanlaxmi Bank Ltd.
7. Federal Bank Ltd.
8. HDFC Bank Ltd
9. ICICI Bank Ltd.
10. IndusInd Bank Ltd
11. IDFC First Bank Ltd.
12. Jammu & Kashmir Bank Ltd.
13. Karnataka Bank Ltd.
14. Karur Vysya Bank Ltd.
15. Kotak Mahindra Bank Ltd

16. Nainital Bank Ltd.
17. RBL Bank Ltd.
18. South Indian Bank Ltd.
19. Tamilnad Mercantile Bank Ltd.
20. YES Bank Ltd.
21. IDBI Bank Ltd.

List of Scheduled Small Finance Banks:

1. AU Small Finance Bank Limited
2. Capital Small Finance Bank Limited
3. Equitas Small Finance Bank Limited
4. Suryoday Small Finance Bank Limited
5. Ujjivan Small Finance Bank Limited
6. Utkarsh Small Finance Bank Limited
7. ESAF Small Finance Bank Limited
8. Fincare Small Finance Bank Limited
9. Jana Small Finance Bank Limited
10. Northeast Small Finance Bank Limited
11. Shivalik Small Finance Bank Limited
12. Unity Small Finance Bank Limited

List of Scheduled Payments Banks:

1. India Post Payments Bank Limited
2. Fino Payments Bank Limited
3. Paytm Payments Bank Limited

12. I do not have any bank account from the approved bank list. How can I get NAPS DBT ?

Ans- Please get your bank account open in any of the approved banks else you won't be able to update your bank account details and complete your profile.

13. I have mistakenly entered the Aadhaar details of someone else, how can I delink/remove my Aadhaar from my profile?

Ans – Once e-KYC has been done, Aadhaar cannot be delinked. Please raise a ticket for technical support.

14. Why is my establishment deducting 25% of the stipend (up to INR 1,500/- per apprentice per month) from my stipend?

Ans – On 21st April 2022, the Hon'ble Union Minister of Education and Skill Development & Entrepreneurship announced that "The Government of India will directly transfer its contribution of Rs 1,500 under NAPS in the bank account of apprentices. The establishment will transfer the remaining stipend share directly to the apprentices".

15. I have received the establishment's share but have not received the Government/DBT share?

Ans – Please check the status on the Apprenticeship portal “DBT status”

<https://app.powerbi.com/view?r=eyJrIjoiM2U3OWJlZDItNzJiOC00ZjU0LTg2MTQ0tNTFiZTg2ZGFkNmUwliwidCI6IjcyNGI4ZWQxLTgxODMtNGNiOS1iNWlwLTFiZDY3YWZiYWVmMSIsImMiOiJlEwfQ%3D%3D>

16. I have received an incorrect amount as a DBT share.

Ans – Please raise a ticket for technical support.

17. What payment process needs to be followed in NAPS DBT?

Ans – The establishment needs to pay 75% of the total payable stipend and the rest of the 25% will be credited to the candidate through the DBT process. The stipend payment needs to be made via the Apprenticeship gateway.

18. How will we calculate the Establishment share and MSDE share, do we get any option on the Apprenticeship portal?

Ans– On the payroll page, the establishment needs to enter the number of unauthorized leaves and total payable stipend, the portal will auto-calculate the Establishment share and MSDE share and split it into two shares.

19. How can we check the status of the stipend payment made through the apprenticeship gateway?

Ans – The payment status can be checked from the “View Payment details” under the Attendance & Stipend tab.

20. We have made payment through the apprenticeship gateway. It is shown as paid but candidates have not received any payment.

Ans – Please raise a ticket for such incidents.

21. Is it mandatory to pay stipend through Apprenticeship Gateway portal for availing DBT?

Ans – Yes, it is mandatory to pay stipend through Apprenticeship Gateway.

22. Can an establishment unfreeze the payroll once the payroll is frozen?

Ans- It is advised to use the option of “Save as Draft”. Upon your confirmation, the establishment may freeze the payroll. For further support you may raise the ticket on technical support.

23. Why are Aadhar-linked banks accepted by the portal when those banks are not listed in the Apprenticeship Portal ?

Ans- Please refer to the DBT guidelines (<https://naps-cdn.s3.ap-south-1.amazonaws.com/OM-8->)

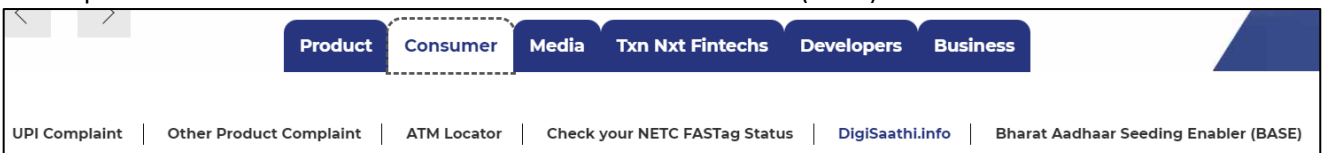
24. When can the establishment claim reimbursement of the DBT stipend from the MSDE?

Ans – As per the Advisory on Implementation of Direct Benefit Transfer (DBT) released on 12th July 2023, it is to inform that a pilot DBT was rolled out since July 2022 with select establishments and the said pilot ended in June 2023. Post successful completion of the pilot, pan India roll-out of DBT under NAPS has started effective July 2023 and it may be noted that effective 1st July 2023, all new contracts signed under NAPS must adhere to DBT guidelines.

To streamline the smooth transition from offline reimbursement to online DBT, it is decided that:

1. In case of establishments who have opted for DBT during the pilot period, they shall disburse the pending proportionate Government share of stipend from their end to such apprentices and claim the same through the portal as a reimbursement of government share of the stipend paid to the apprentices.
 2. In case of those apprentices and establishments who were not part of DBT pilot and for whom establishments have paid the stipend in full, establishments can claim the government share of the stipend as a reimbursement through the portal for the cycle till June'23.
25. Can the establishment opt for DBT against those candidates who have not given their consent for DBT?
Ans – The DBT consent is mandatory for each candidate registered on the portal. An establishment can opt for non-DBT against each candidate.
26. Downloading payroll option after bulk upload before freezing not after freezing.
Ans – The download payroll feature is not available in the apprenticeship portal. This functionality will be made available soon to make the payment process smooth.
27. Why are there bank details failure issues raised when most apprentices' bank details are correct and the stipend/establishment share has been paid successfully?
Ans- Please recheck the candidate's bank details (Bank Name, IFSC and Account number). If the p
Please raise a ticket in Apprenticeship portal, if the problem persists.
28. Can the user check the DBT payout details on the apprenticeship portal?
Ans – Please refer to the "DBT dashboard" section on the apprenticeship portal (top right-hand side) where month-wise, establishment-wise, apprentice wise, Error codes, etc. DBT status shall be available.
29. What is the process flow for crediting DBT share to candidate's account ?
Ans – Please refer to point 9 above.
30. How the total payroll amount of an establishment for a month can be transferred to the Virtual Account Number (VAN) account".
Ans – After freezing the payroll, click on "bank Details" to fetch VAN details. Then transfer the funds via NEFT/RTGS/IMPS to the bank account of the establishment. Once done the amount will be transferred to the selected candidate's bank account from the establishment's VAN account.
31. Can an establishment unfreeze the payroll once the payroll is freezed ?
Ans – Yes, you can unfreeze the payroll only if the payment status is pending with the establishment.
32. What is a Public Financial Management System (PFMS) ?
Ans - PFMS is a web-based online transaction system for fund management and e-payment to implementing agencies and beneficiaries. The primary objective of PFMS is to establish an efficient fund flow system and expenditure network. PFMS also provides various stakeholders with a reliable and meaningful management information system and an effective decision support system.
33. We have not received the DBT amount for our apprentices. How can I check the NAPS DBT payment status ?
Ans - Due to discrepancies in the bank account details provided by apprentices during portal registration, Bene IDs for the PFMS cannot be generated. Consequently, this results in the non-disbursement of DBT payouts. Apprentices who are concerned about their individual status can check it in the "DBT dashboard" section.

34. What about establishments that have not registered in DBT will they get a claim via online claim submission?
 Ans – The establishments can claim for the period up to 30th June'23 latest by 30th September'23. Beyond this date, no claim for reimbursement will be entertained.
35. What about the organizations who have not participated in the pilot programme, are they going to claim reimbursement from April 2022 to June 2023 ?
 Ans – All Establishments with NAPS contracts shall ensure to submit their claims for reimbursement for the period up to June 2023 latest by 30th September 2023 on the Apprenticeship portal. Beyond this date, no claim for reimbursement will be entertained, reference OM#14, dated 1st September 2023 (link - https://naps-cdn.s3.ap-south-1.amazonaws.com/DBT_2.pdf)
36. The establishment has already processed the payment through own gateway. How DBT payment will be processed for the month of July'23.
 Ans – For availing DBT, all stipend payments need to be done through Apprenticeship Gateway via Apprenticeship portal. Incase the establishment has made the payment through own gateway then DBT shall not be processed for such apprentice.
37. Will Aadhaar seeded be mandatory for only new contracts or all ongoing contracts also?
 Ans – The Aadhaar seeded will be mandatory for all candidates who want to avail of DBT.
38. For July 2023 by mistake we choose “No” for DBT, same is reflecting for August 2023, please help us to unfreeze the same?
 Ans – The DBT status cannot be changed if the apprentice has selected “No” under DBT consent status while completing the candidate profile.
39. Can the apprentice change the DBT consent to “Yes” after selecting DBT Consent “No” in the portal to avail DBT?
 Ans – The candidate cannot change the DBT consent to “Yes” after selecting DBT Consent “No”.
40. What are the possible reasons for DBT failure due to which payment is not processed.
 Ans – There are various reasons of DBT payout and Bene ID creation failure. The list is attached in **Annexure A**.
41. How to check Aadhaar seeding account in National Payments Corporation of India (NPCI) ?
 Ans – Please refer to the step-by-step process mentioned below.
 Steps 1: Go to npci.org.in
 Step 2: Click on “consumer” and then “Bharat Aadhaar Enabler (BASE)”



Step 3: Enter your Aadhaar number and OTP

Step 4: Information on Aadhaar mapping (eligibility for DBT and bank name) shall be displayed)

Aadhaar Number	XXXX-XXXX-4299
Mapping Status	Enabled for DBT.
Last Updated Date	2017-04-20
Mandate Flag(Customer Consent Status)	Yes
Mandate Date(Requested Date By Customer)	2017-04-19
OD Flag	N
OD Avail Date	NOT APPLICABLE
Bank Name	HDFC BANK LTD

42. Can I use a same bank account for multiple Schemes ?
 Ans – Yes, one bank and multiple schemes are allowed.

43. What is Aadhaar seeded bank account ?
 Ans - An Aadhaar-seeded account refers to a bank account that is linked or connected to an individual's Aadhaar number in India. An Aadhaar-seeded account is a way to leverage the Aadhaar system to streamline financial transactions, improve access to government benefits, and enhance the overall efficiency and security of financial services in India.

44. How to do Aadhaar Seeding ?
 Ans - Aadhaar Seeding is necessitated for receiving Direct Benefit Transfers (DBT) provided by various Government schemes.

The following is the process flow of Aadhaar Seeding:

1. Customer to visit the bank branch where he/she is holding an account and submit the duly filled consent.
2. The bank officials, after verifying the details and documents provided (as may be required) and the authenticity of the customer based on the signature will accept the Aadhaar seeding consent form and provide an acknowledgement to the customer.
3. The branch will then link the Aadhaar number to the customer's account and also to the NPCI mapper.
4. Once this activity is completed an Aadhaar number will be reflected in the NPCI mapper.

Please note:

1. Customer can link only one account with Aadhaar at any point in time.
2. If a customer gives consent to multiple banks, then DBT will be credited to the last seeded Bank with which the status is active in the NPCI mapper.
3. If the Aadhaar status is inactive, the customer is to visit the respective bank branch in person and submit the duly filled customer consent form.

Further details can be found in the link to the document <https://dbtbharat.gov.in/data/aadhaar-uidai/Aadhaar-seeding-process.pdf>

45. What points should establishment consider while registering under NAPS ?
 Ans – The checklist establishment should consider are as follows:

1. PAN and GST verification are required during establishment registration.
2. The establishment opts for NAPS or non-NAPS at the time of contract creation.
3. Apprenticeship Gateway to be used by the establishment in case of NAPS contract (DBT)
4. For payroll creation, the establishment must select a particular year and month in the establishment's dashboard – payroll screen.
5. Share of DBT and an option to opt for DBT (Yes/No) implemented on the payroll page in the establishment's dashboard – payroll screen.
6. All new contracts signed under NAPS will now become DBT contracts with the Government stipend support going directly to the apprentices. The stipend payment process shall be followed by establishments and the DBT payment process will be as per the NAPS DBT guidelines.
7. Establishments are advised to choose DBT (Yes/No) for all ongoing contracts under NAPS. In the case of DBT, the stipend payment process is to be followed by establishments and the DBT payment process will be as per the NAPS DBT guidelines. In the case of non-DBT, the establishments will pay the full stipend to apprentices.
8. Funding support under NAPS shall not be available to Central and State Government Departments and Public Sector Undertakings. All new contracts for these establishments will be non-DBT. All ongoing NAPS contracts will become non-DBT contracts.
9. It is important for the establishment to give DBT consent on portal contract generation as well as for existing candidates.

46. What points candidate should consider while registering under NAPS?

Ans - Aadhaar update and e-KYC made mandatory for all the candidates for digital credentialing.

1. Mobile OTP-based authentication is mandatory for all candidates.
2. Bank Account update is mandatory with consent to receive the stipend and DBT contribution.
3. Bank Account Number, IFSC and Bank Name should be accurate.
4. IFSC should be of the same bank branch where the account was created.

Kindly Note: Any mismatch between Bank Account Number, IFSC and Bank Name would result in significant delays in DBT payment.

It is recommended that the candidate maintains the same bank account, bank name and IFSC for the entire apprenticeship contract period, any change in the middle of the contract will lead to a significant delay in DBT payout.

47. How to check payment status on Public Financial Management System (PFMS) ?

Ans - Below are the steps to be followed for checking payment status on PFMS:

Step 1: Go to the "Know Your Payment" section on the PFMS portal or use the below URL.

https://pfms.nic.in/static/NewLayoutCommonContent.aspx?RequestPageName=Static/KnowYourPayment_Dw_New.aspx

Step 2: Please input the bank information you furnished for DBT sharing during e-KYC, along with the OTP you've received on your registered mobile number linked to your bank account.

Payment by Account Number

Bank: Note: Enter First Few Characters Of Bank Name Please Enter a bank

Enter Account Number: Please enter valid account number

Enter Confirm Account Number :

Word Verification:

– The list of Bank-Branch-IFSC is embedded in the link.

[Bank- Branch-IFSC Master.xlsx](#)

48. What is the Turn Around Time (TAT) for DBT payment ?

Ans – After the Establishment share is disbursed to the candidate through the apprenticeship portal, the Direct Benefit Transfer (DBT) process will be initiated, and the DBT payout is expected to be completed within 72 working hours, excluding weekends and national holidays. It's important to note that this timeframe applies only if the candidate's Bene ID is created without any errors. However, if there are any changes in the candidate's bank details after the Bene ID is generated, the DBT payout turnaround time may differ. It's essential to keep in mind that once the Bene ID is created, bank details cannot be modified until the payout is processed.

49. What is the process after rectifying the error codes of candidates?

Ans – Once the error codes of candidates are corrected, the portal pushes the candidate data for Bene ID generation to PFMS, once it gets created, post that DBT payout is triggered.

Annexure A

Error #	<u>Beneficiary ID and DBT payout Failure reasons</u>	
1	EKYC error	Action required
1.1	Ekyc Not done	Please complete your EKYC on Apprenticeship portal. Refer to point Q1 in NAPS DBT FAQ
1.2	Ekyc Not done and DBT consent not given	Please complete your EKYC and share DBT consent on Apprenticeship portal. Refer to Q 1 and Q 2 in NAPS DBT FAQ
1.3	DBT consent not given	Please share DBT consent on Apprenticeship portal. Refer to Q 2 in NAPS DBT FAQ
2	Beneficiary ID failure reason	
2.1	Bank Name And IFSC Code are not related to each other	The problem has been raised with PFMS and it will be addressed internally
2.2	Bank Name is not as per PFMS Bank Master	The problem has been raised with PFMS and it will be addressed internally
2.3	Duplicate Beneficiary Name , Bank Account No and Bank Name not allowed for same scheme	The problem has been raised with PFMS and it will be addressed internally
2.4	IFSC code not found in IFSC master.	As per PFMS master, IFSC could is not found, The problem has been raised with PFMS and it will be addressed internally
2.5	Invalid combination of State and District LGD/CENSUS code in beneficiary address details.	As per PFMS master, Census code could not found, The problem has been raised with PFMS and it will be addressed internally
2.6	Rejected by bank, Bank account no does not exist	Please update your bank details on Apprenticeship portal. Refer to Q3 in in NAPS DBT FAQ
2.7	Rejected by bank, Account is closed	Please update your bank details on Apprenticeship portal. Refer to Q3 in in NAPS DBT FAQ
2.8	Invalid IFSC Code	Please update your bank details on Apprenticeship portal. Refer to Q3 in in NAPS DBT FAQ

2.9	Bank currently inactive and merger	Please update your bank details on Apprenticeship portal. Refer to Q3 in in NAPS DBT FAQ
3	Payment failure reason	
3.1	Beneficiary account number does not belong to beneficiary code and scheme	The problem has been raised with PFMS and it will be addressed internally
3.2	Beneficiary does not belong to provided beneficiary type	The problem has been raised with PFMS and it will be addressed internally
3.3	Incorrect District Census Code	The problem has been raised with PFMS and it will be addressed internally
3.4	Incorrect State Census Code	The problem has been raised with PFMS and it will be addressed internally
3.5	Invalid Bank/Post Office Branch	As per PFMS master, these banks are not recognised. Please update your bank details on Apprenticeship portal. Refer to Q3 in in NAPS DBT FAQ
3.6	Both Aadhaar and account are invalid	Please update your bank details on Apprenticeship portal. Refer to Q3 in in NAPS DBT FAQ
3.7	Multiple transaction with same beneficiary	The problem has been raised with PFMS and it will be addressed internally
3.8	Payment from <= to date	This will be addressed internally
3.9	Payment from/payment to date format is incorrect	This will be addressed fixed internally
3.10	PFMS beneficiary does not exist in PFMS, does not correspond to provided agency, scheme and beneficiary type	This will be addressed internally
3.11	Blank response from PFMS	The problem has been raised with PFMS and it will be addressed internally
3.12	Account Closed or Transferred	Please update your bank details on Apprenticeship portal. Refer to Q3 in in NAPS DBT FAQ
3.13	No Such Account	Please update your bank details on Apprenticeship portal. Refer to Q3 in in NAPS DBT FAQ

3.14	Account Description Does not tally	Please update your bank details on Apprenticeship portal. Refer to Q3 in in NAPS DBT FAQ
3.15	A/c Blocked or Frozen	Please update your bank details on Apprenticeship portal. Refer to Q3 in in NAPS DBT FAQ
3.16	Invalid Account (NRI/NRE/PPF/CC/Loan/FD)	Please update your bank details on Apprenticeship portal. Refer to Q3 in in NAPS DBT FAQ
3.17	Invalid Bank Identifier	Please update your bank details on Apprenticeship portal. Refer to Q3 in in NAPS DBT FAQ

Interpretation of Color codes:

	Errors to be addressed by Candidates
	Errors to be addressed by NSDC

