

## **Communication regarding NAPS - Direct Benefit Transfer (DBT)**

### **Background:**

On 21st April 2022, Govt. of India announced the introduction of Direct Benefit Transfer (DBT) under the National Apprenticeship Promotion Scheme (NAPS) 2.0 scheme. As per this directive, the establishments must transfer the stipend share directly to the bank account of apprentices. The Government of India 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 National Apprenticeship Promotion Scheme will be rolled out."

On Friday, 11.08.2023 at 03:00 PM at Kaushal Bhawan, New Moti Bagh, New Delhi, Hon'ble Minister of Skill Development and Entrepreneurship (SDE) formally launched "DBT in National Apprenticeship Promotion Scheme (NAPS) 2.0 scheme". The launch of DBT under NAPS is crucial in realizing the above Budget Announcement and offer 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) issued by MSDE with DBT guidelines:  
<https://naps-cdn.s3.ap-south-1.amazonaws.com/OM-8-with-DBT-Guidelines.pdf>
2. NAPS2.0guidelines  
[https://naps-cdn.s3.ap-south-1.amazonaws.com/NAPS+2.0\\_Guidelines\\_25-08-2023.pdf](https://naps-cdn.s3.ap-south-1.amazonaws.com/NAPS+2.0_Guidelines_25-08-2023.pdf)
3. User Manual for Establishment DBT:
  - a. [https://naps-cdn.s3.ap-south-1.amazonaws.com/DBT\\_Payroll\\_Establishment\\_v8.docx.pdf](https://naps-cdn.s3.ap-south-1.amazonaws.com/DBT_Payroll_Establishment_v8.docx.pdf)
4. DBT Video Tutorial:
  - i. Establishment: [https://youtu.be/y6\\_Cmm3AzA4](https://youtu.be/y6_Cmm3AzA4)
  - ii. Candidate: <https://youtu.be/P5J19JSJcb4>
5. **Checklist for establishments:**
  - i. PAN and GST verification are required during establishment registration.
  - ii. The establishment opts for NAPS or non-NAPS at the time of contract creation.
  - iii. Apprenticeship Gateway to be used by the establishment in case of NAPS contract (DBT)
  - iv. For payroll creation, the establishment must select a particular year and month in the establishment's dashboard – payroll screen.
  - v. Share of DBT and an option to opt for DBT (Yes/No) implemented on the payroll page in the establishment's dashboard – payroll screen.
  - vi. 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 DBT payment process will be as per the NAPS DBT guidelines.

- vii. 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.
- viii. 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.

#### 6. Checklist for candidates:

- i. Aadhaar update and e-KYC made mandatory for all the candidates for digital credentialing.
- ii. Mobile OTP based authentication mandatory for all candidates.
- iii. Bank Account update mandatory with consent to receive the stipend and DBT contribution.
- iv. Bank Account Number, IFSC and Bank Name should be accurate.
- v. 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 middle of the contract will lead to significant delay of DBT payout.**

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

- User Manual for Establishment DBT:  
[https://naps-cdn.s3.ap-south1.amazonaws.com/DBT\\_Payroll\\_Establishment\\_v8.docx.pdf](https://naps-cdn.s3.ap-south1.amazonaws.com/DBT_Payroll_Establishment_v8.docx.pdf)
- DBT Video Tutorial:
  - i. Establishment: [https://youtu.be/y6\\_Cmm3AzA4](https://youtu.be/y6_Cmm3AzA4)
  - ii. Candidate: <https://youtu.be/P5J19JSJcb4>

#### 8. 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:

##### 8.1. 100% Profile Completion:

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

##### 8.2. For successful Beneficiary ID generation:

- i. As soon as Candidate provides their bank information, request has been sent to PFMS for Beneficiary ID generation.

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

**8.3.** 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).

**8.4.** System will generate input file for PFMS in prescribed format for DBT payments to candidates through PFMS/NPCI

## 9. How to check payment status on Public Financial Management System (PFMS)

- i. 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](https://pfms.nic.in/static/NewLayoutCommonContent.aspx?RequestPageName=Static/KnowYourPayment_Dw_New.aspx)

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



The screenshot shows the PFMS portal interface for checking payment status. The page title is "Public Financial Management System - PFMS" and it is for the "O/o Controller General of Accounts, Ministry of Finance". The main heading is "Payment by Account Number". The form includes the following fields and instructions:

- Bank:** A text input field with a note: "Note: Enter First Few Characters Of Bank Name". A red error message below it says "Please Enter a bank".
- Enter Account Number:** A text input field with a red error message below it saying "Please enter valid account number".
- Enter Confirm Account Number:** A text input field.
- Word Verification:** A field containing a CAPTCHA image with the number "482616" and a refresh button.
- Buttons:** "Send OTP on Registered Mobile No" and "Reset".

Once completed, you can verify the status of your payment.

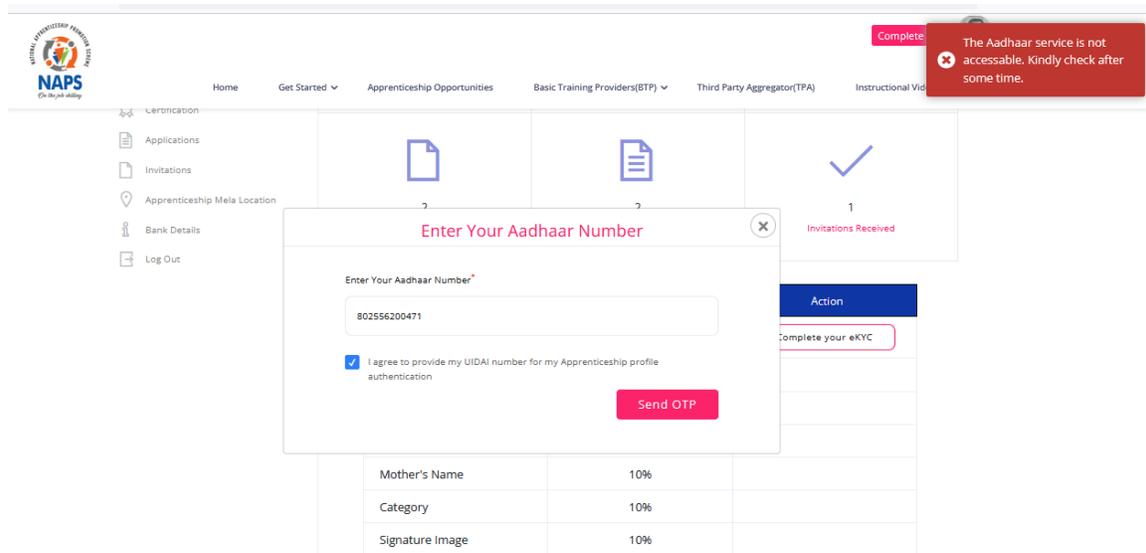
## 10. DBT payment Turn Around Time (TAT)

Once Establishment share is paid to candidate via apprenticeship portal, DBT shall be triggered and TAT of DBT payout is done within 72 working hours (Except weekends and national holidays) pl refer to pt no. 6, if there is a change in the Bank Details, DBT pay TAT will vary. If there is no update in candidates Bank details post Bene Id is generated.

## Frequently Asked Questions (FAQs) related to eKYC and DBT.

1. I am unable to complete e-KYC and get an error "The Aadhaar service is not accessible. Kindly check after some time."

**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.



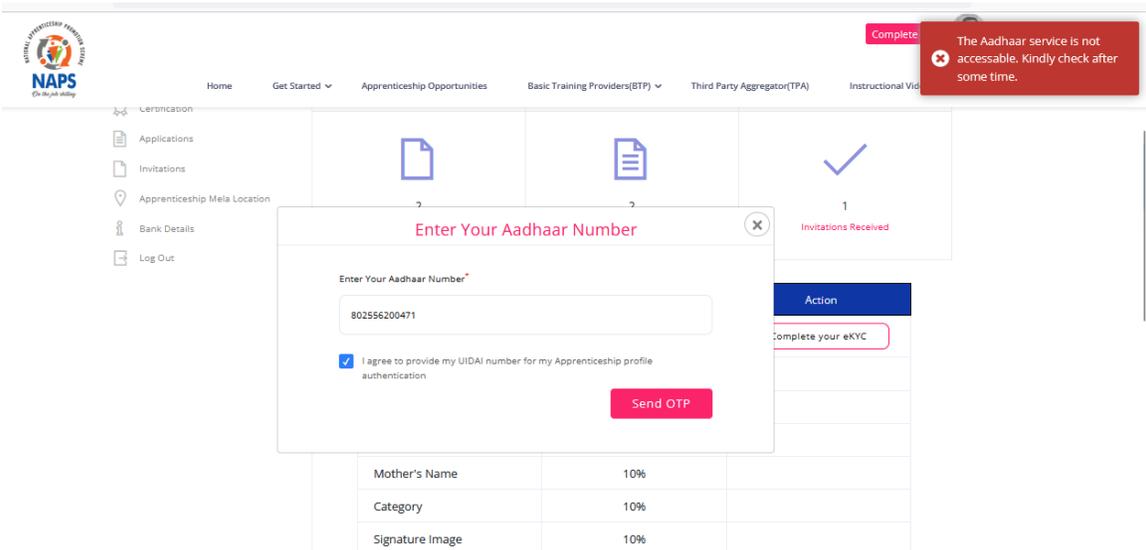
The screenshot shows the NAPS (National Apprenticeship Promotion Scheme) portal. The user is on the 'Invitations' page, which displays a table with columns for 'Invitations Received' and 'Action'. A modal window titled 'Enter Your Aadhaar Number' is open, showing a text input field with the number '802556200471', a checkbox for 'I agree to provide my UIDAI number for my Apprenticeship profile authentication', and a 'Send OTP' button. A red error message in the top right corner states: 'The Aadhaar service is not accessible. Kindly check after some time.'

Invitations Received	Action
1	Complete your eKYC

Mother's Name	10%
Category	10%
Signature Image	10%

2. 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.

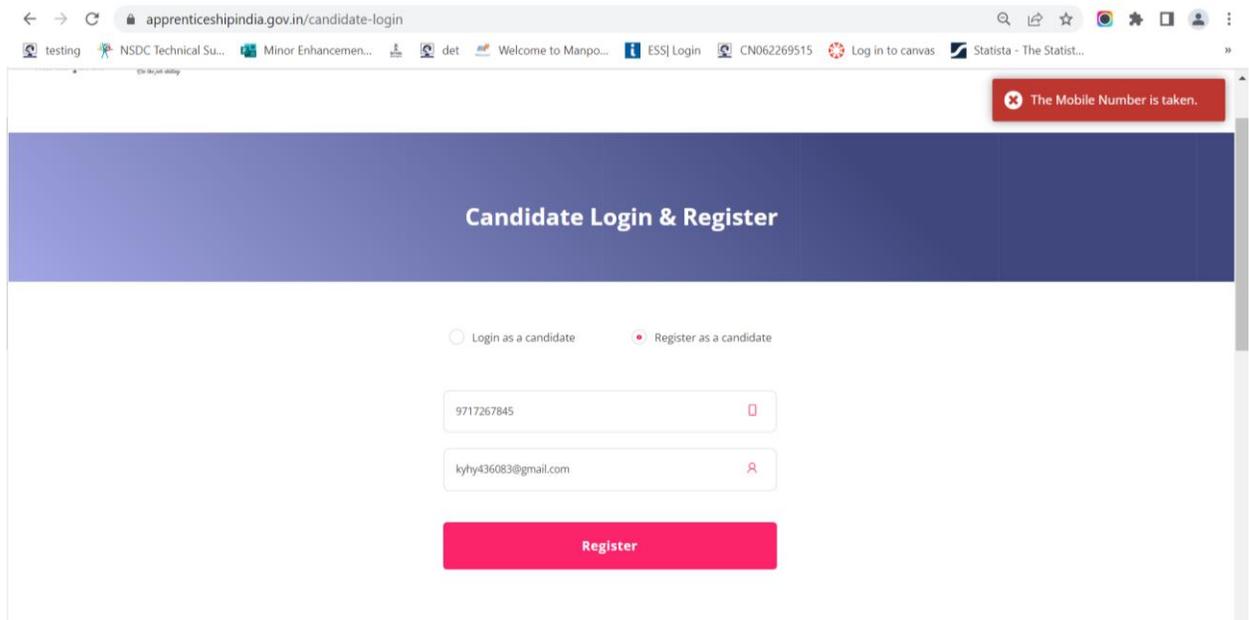


This screenshot is identical to the one above, showing the NAPS portal with the 'Enter Your Aadhaar Number' modal and the error message: 'The Aadhaar service is not accessible. Kindly check after some time.'

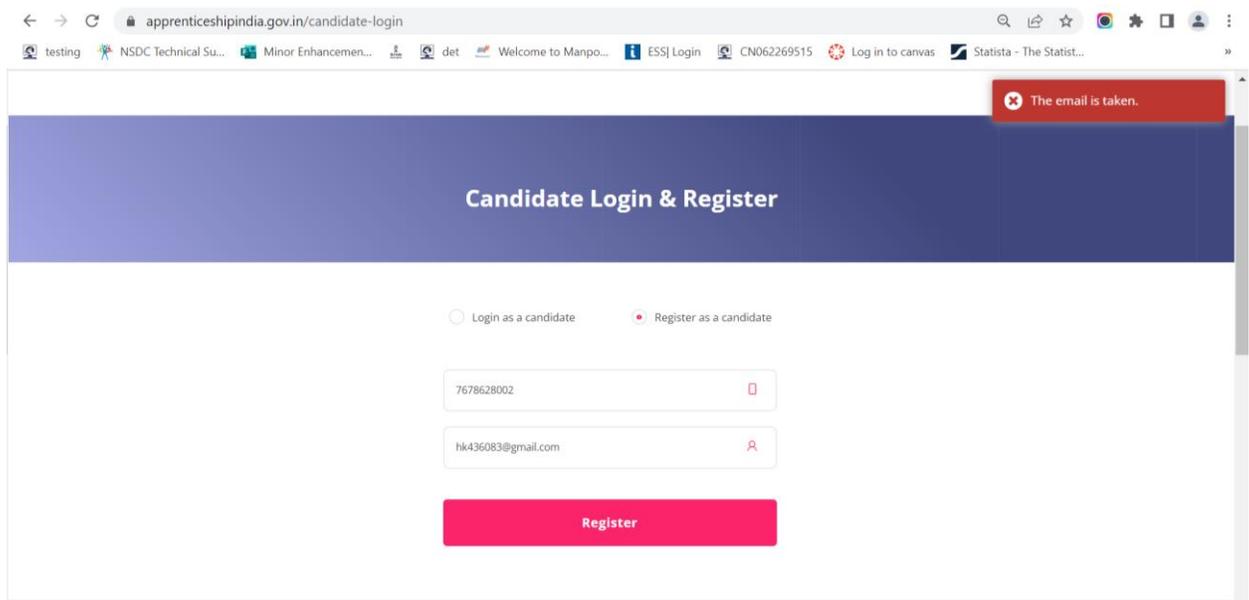
Invitations Received	Action
1	Complete your eKYC

Mother's Name	10%
Category	10%
Signature Image	10%

3. 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”.



The screenshot shows the 'Candidate Login & Register' page on the website [apprenticeshipindia.gov.in/candidate-login](http://apprenticeshipindia.gov.in/candidate-login). The page has a dark blue header with the title 'Candidate Login & Register'. Below the header, there are two radio buttons: 'Login as a candidate' (unselected) and 'Register as a candidate' (selected). There are two input fields: the first contains the mobile number '9717267845' and the second contains the email address 'kyhy436083@gmail.com'. A red error message box in the top right corner says 'The Mobile Number is taken.' Below the input fields is a red 'Register' button.



The screenshot shows the 'Candidate Login & Register' page on the website [apprenticeshipindia.gov.in/candidate-login](http://apprenticeshipindia.gov.in/candidate-login). The page has a dark blue header with the title 'Candidate Login & Register'. Below the header, there are two radio buttons: 'Login as a candidate' (unselected) and 'Register as a candidate' (selected). There are two input fields: the first contains the mobile number '7678628002' and the second contains the email address 'hk436083@gmail.com'. A red error message box in the top right corner says 'The email is taken.' Below the input fields is a red 'Register' button.

4. How can I update my mobile number in Apprenticeship portal?
- Ans – 1. Please click on “Login as a Candidate”

2. Enter your email id
3. Click on update mobile number
4. Enter your email id again and Click on the send email button.

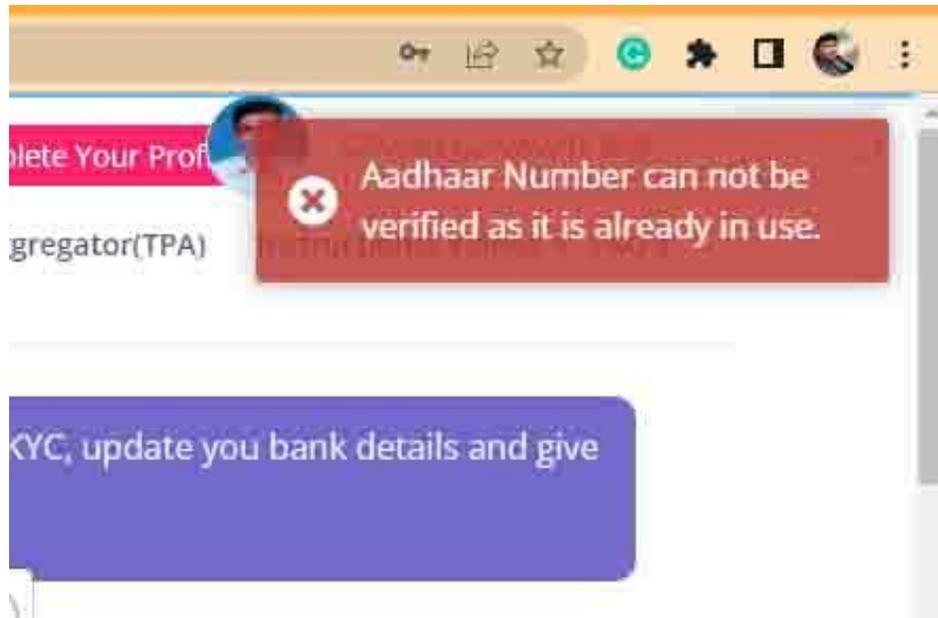
Once done, you will get an activation link sent to your registered email ID. Kindly click on Update mobile number.

The screenshot shows the 'candidate-login' page on the apprenticeshipindia.gov.in website. The page has a header with the Skill India and NAPS logos, navigation links, and a top menu with buttons for PMNAM Registration, Apprenticeship Mela, Candidate Login/Register, Technical Support, Login, Register, and Reports. The main content area prompts the user to enter an OTP. A modal window titled 'Update Mobile Number' is open, asking the user to enter their email ID to update their mobile number. The email ID 'hk436083@gmail.com' is entered in the field, and a 'Send email' button is visible. The footer contains sections for 'Acts and Guidelines', 'Authoriti', and 'Approved Courses'.

5. 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.

6. 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 apprenticeship portal.

Link: - <https://support.nsdcindia.org/portal/en/home>

7. 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.

8. I am unable to perform any action on my profile.

Ans – As e-KYC has been mandatory for all the candidates. Please complete your e-KYC and access your profile.

9. 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 25<sup>th</sup> August 2023): -

List of Scheduled Public Sector Banks are 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

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

*Please note: A request has been raised to MSDE to allow other banks in the process. We shall wait for the decision.*

10. I do not have any bank account from the approved bank list.

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.

11. I have mistakenly entered 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.

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

Ans –On 21<sup>st</sup> 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 National Apprenticeship Promotion Scheme (NAPS) in the bank account of apprentices. The establishment will transfer the remaining stipend share directly to the apprentices".

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

Ans – Please raise a ticket for technical support.

14. I have received an incorrect amount as DBT share?

Ans – Please raise a ticket for technical support.

### **Establishment**

1. How can any establishment follow the DBT mandate?

Ans – Establishment must be registered on Apprenticeship portal and their profile must be completed with PAN and GST Number.

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

Ans – Establishment needs to pay 75% of the total payable stipend and the rest of the 25% will be credited to the candidate from MSDE. The payment needs to be made via Apprenticeship gateway.

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

Ans – On the payroll page, 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.

4. If establishment share has been paid to the candidates, how candidate will receive the MSDE share and when?

Ans – Once the establishment has made the payment to the candidates, in the next 72 business hours the MSDE share will be paid to the candidates from MSDE, provided the candidate doesn't change his/her bank details in which Bene id is generated.

5. 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.

6. 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.

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

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

8. Check whether the merged bank details are mapped with the correct IFSC in the portal?

Ans- Please refer to “Checklist for Candidates” section.

9. 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.

10. 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-with-DBT-Guidelines.pdf>)

11. By 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:

- a) 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.
- b) 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 stipend as a reimbursement through portal for the cycle till June, 23.
12. 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.
13. 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.
14. Why are there bank details failure issues raised when most apprentices' bank details are correct and stipend/establishment share has been paid successfully.  
Ans- Please recheck the candidate's bank details (Bank Name, IFSC and Account number). If the problem persists, then please raise the ticket to technical support.
15. The DBT batch-wise payroll is processed batch-wise or individually?  
Ans – The DBT payroll is processed for the created batch.
16. Can the user check the DBT payout details on the apprenticeship portal?
17. Establishment share is paid but candidates did not receive DBT amount  
Ans – This feature is under development.