

Checklist for a successful NREGA Payment

Non – APBS FTO

1. Operative Bank Account
2. KYC done at least once in 5 years in main bank branch by beneficiaries themselves
or
eKYC for Aadhaar verification either in the main bank branch or at a CSP by beneficiaries themselves (*eKYC seems to be mandatory now*)
3. Account Number is correct on MIS
4. FTO is generated by MCC and approved centrally

APBS FTO

Bank Related

1. Operative Bank Account – any transaction within 6 months time
2. KYC done at least once in 5 years in main bank branch by beneficiaries themselves
or
eKYC for Aadhaar verification either in the main bank branch or at a CSP by beneficiaries themselves (*eKYC seems to be mandatory now*)
3. Aadhaar is not only linked to a 'bank account' but also mapped. The bank must map the Aadhaar number on the NPCI server for successful linking
4. Ensuring name in Aadhaar and bank account details matches
5. Ensure that Aadhaar has the full date of birth in dd/mm/yyyy format and not only the year
6. If multiple bank accounts are in the same bank, then check that you have only one CIF number and ideally, one bank account should be closed. Therefore, you must have only one individual account per bank.
7. Ensure it is not a joint account, as you can link only one Aadhaar (usually the first account holder's) can be linked and mapped to a particular bank account. So the other person's Aadhaar remains unmapped.

Administration Related

1. Aadhaar number is correctly entered in the MIS
2. Check on PO login if the NPCI mapping is done

Additional Payment Related Issues

When the payment is Credited (according to the MIS), but not/ unable to disburse:

Updated passbook/account statement to check if money has indeed been credited in the correct account

1. If yes, it may not be disbursed due to a frozen/dormant account or lack of eKYC. Do the needful as per the guidelines
2. If not, do check and correct the following;
 - a. Account number is correct on the MIS - check at MCC/ PO login. If the wrong account is entered then the money has been deposited to the incorrect account number and the administration needs to recover the money and impose penalties as per section 25. Further, the correct account details must be fed via the PO login in NREGASoft.
 - b. Aadhar number is correct on the MIS - check at MCC/ PO login. If the wrong Aadhaar number is entered then the money has been deposited to another account number which is mapped to that Aadhaar. In that case, the administration needs to recover the money and impose penalties as per section 25. Further, the correct Aadhaar details must be input in NREGASoft.
 - c. Check to see if the worker has two JCs
 - d. Check to see if multiple bank accounts are held and update both passbooks to see if payment is credited on one of those
 - e. Check last 2 digits of the bank account in the FTO when the work was done

If nothing seems amiss, then note down the workers details especially name, FTO number and UTR number and submit to State department for verification

When Worker has worked without their name on the e-Muster Roll:

1. Check MSR to see if the worker (with correct JC) has been listed.
2. If they are on the MSR, check if their attendance has been marked as 0
3. See if the applicant is deleted in the JC (they might have worked under some household member's name).
4. Check to see if the worker has two JCs
5. Request MCC to trace the money to the wrong account and initiate a recovery process
6. If there are many people who have faced this issue, possibility of contractor work exist
7. Submit a grievance to the MCC