

**Terms of Reference of Verification Agent
For
Disbursement Linked Indicators (DLI) - 4**



1. Background

STRENGTHENING SYSTEMS FOR SOCIAL PROTECTION AND CIVIL REGISTRATION (SSSPCR) is a national project implemented by the Department of National ID Civil Registration (DONIDCR) under the Ministry of Home Affairs (MOHA). The project supports the Department's Civil Registration (CR) and the Social Security Allowance (SSA) program and aims to improve the coverage of SSA and CR, and the delivery of SSA. Over a five-year period, the project is expected to support: (a) expanded coverage of CR and SSA; and, (b) improved delivery of SSA via transition to e-payments in selected Local Levels and improved overall business process for SSA service delivery. These will be supplemented by institutional strengthening at both federal and local levels to ensure sustainability of the gains of the first two objectives.

The DONIDCR is the agency charged with managing CR and administering the SSAs in Nepal. The SSA is the largest of the social protection assistance program in Nepal reaching about 3 million individual beneficiaries. For the SSA program, the Department has traditionally relied on manual recording of beneficiary information and cash payments by local officials. To address issues of potential duplication, under-coverage, and weak oversight, the Department has switched to maintaining electronic database of all beneficiaries and is gradually transitioning to electronic payment of benefits. As per the revised e-Payment Strategy for the delivery of SSAs, each Local Level (LL) can contract a Payment Service Provider (PSP, Banks or financial entities) to deliver the SSAs.

The LLs are responsible for the following:

- Generate list of beneficiaries and amounts payable and provide to the PSP (forward feed).
- Disburse estimated amount to the PSP.
- Receive and verify reconciliation report from contracted Bank.

The PSP is responsible for the following:

- Receive the list of beneficiaries along with the amounts payable from the Local Level.
- Credit the account of beneficiaries with the SSA amount
- Ensure that beneficiaries can access the payments. The PSP can provide payments via bank branches, ATMs, branchless banking or payment camps as per the agreement with the LLs.
- Provide payment report to the respective LL via. Reverse feed.

Under the project, the Government has committed to paying SSAs electronically in 190 Local Levels, list of local level and their approximate beneficiaries are as per annex 1. The project component for e-Payment is financed against Disbursement Linked Indicators (DLIs) whereby the government will be reimbursed for achieving defined indicators. The three indicators are as follows. The details of DLIs and the verification protocol is in Annex 2.

DLI 1	SSA e-Payment Strategy approved
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DLI 2	Number of LLs with contracts/agreements with Payment Service Providers for delivery of SSA
DLI-3	Dropped
DLI 4	Number of LLs with three consecutive installments of SSA payments delivered via e-payments.

For a payment method to qualify as 'e-payments,' SSA benefit payments must be delivered by a PSP, based on a specific contract or a general agreement with the LL, through individual accounts in the names of the beneficiaries with a two-factor authentication of the identities so as to ensure the right person receives the right amount of SSA benefits in each payment cycle. E-payments must cover at least 50% beneficiaries in their respective jurisdiction in each LL for the indicator to be achieved, based on data from MIS

For DLIs 4, the PMU must present payment delivery and reconciliation reports generated from MIS, including:

- a. details of SSA amount as per MIS,
- b. amounts transferred to the PSP(s) from LL,
- c. the beneficiaries to be paid per PSP,
- d. payments made to each of the beneficiary accounts by the PSP(s),
- e. instances of bounce-back and the amount(s) involved, and
- f. The balance amount returned to Local Level/DONIDCR.

Achievement of DLI 4 must be verified by a third party which will serve as the verification agent. PMU must present verification reports by way of audits/spot checks of a sample of payment transaction records by the verification agent. The sample size for verification will be 20% of all transactions in each of the 190 LLs for remote verification; and 20% of LLs (38 LLs) for field visits.

2. Objective of Assignment

- To verify of SSA distribution as per e-Payment Strategy.
- To verify DLI 4 that LLs have made three consecutive instalments of SSA payments via e-payments.
- To identify areas of risks in implementing e-payment and recommend controls to address them.
- To review the process /system of overall SSA delivery.

3. Scope of Work

The Agent will carry out the verification of the process of electronic payments that have been made as per the e-Payment strategy, Project operations manual and agreements with Bank delivering SSA. The work will include verification of transactions both from DoNIDCR office and Field visits as per the following:

A. The agents will verify the payments made to the beneficiaries of the right amount, transferred within the right time and to the right person's account.

This will be verified by:

- a) Cross-checking the DONIDCR MIS and the contracted banks' system, using identification for SSA beneficiaries' phone number or national ID number or citizenship number.



- b) The agent will also confirm that the bank's requirement of two factor identity authentication process for the beneficiaries to access their accounts.

B. The agent will review that the payments are made as per the e-payment strategy, including

- a) The bank and LL has a contract that was accepted as DLI 2, which requires that a) the contract is at least a 3 year contract; b) has provision for nominees or door step delivery.
- b) Within each LL that is visited for process/system review, that at least 50% of the beneficiaries are reached through e-payments, through a comparison of the list of all beneficiaries in the DONIDCR MIS and bank's list of beneficiaries in that LL
- c) That reconciliation has occurred, with instances of bounce-back and the amount(s) recorded in the bank system and the DONIDCR MIS and the relevant the balance amount returned to DONIDCR. For this, the agent will track the fund flow at each level including:
- Amount transferred from DONIDCR to Local Levels (based on LMBIS data provided by the DONIDCR) and any amount returned or due to be returned to DONIDCR (based on DTCO records)
 - Amount transferred from Local levels to the PSPs (based on forward feed/details of beneficiaries and benefit amounts provided by the LL and checks/bank transfers issued) and any amount returned or due to be returned to the LL based on provided report.
 - Amount transferred from PSPs to the beneficiaries (based on bank system and reverse feed) and any amount reverted to LLs due to beneficiary no longer being eligible as per LL decisions.

In addition, the agent will conduct an end-to-end process/system review to identify areas of risks and recommend controls required to address those risks.

C. The verification agent will review the following in addition to other documents/systems deemed necessary;

- a) MIS maintained by DONIDCR
b) E-Payment agreements between PSPs and the LLs
c) Reports from banking system/software in the PSP
d) Reports provided by the above systems
e) Process and reports of DTCOs
f) Information systems, procedures and reports of LLs

D. Sample size;

- a) 20% of all transactions to be verified remotely in each 190 Local Levels over the three instalments. e.g. If a LL has 1,000 beneficiaries, over the year there will be 3,000 transactions. Out of the 3,000, the agent needs to verify 600 transactions across the three instalments.
- b) 20% of LLs to be visited for process/system review in each claim, a total of 38 out of 190 LLs. The sample should ensure rural-urban municipalities, geographic and provincial representation. In



case, more than one PSP is serving in one LL, the system review should cover all the PSPs in that LL.

- c) 20% of all transactions to be verified during the process/system review in each of the 38 LLs.

4. Deliverables

The deliverables from the engagement will be LL wise Verification Report providing following details:

- A. Verification of SSA distribution as per e-Payment Strategy in the sample visited
B. Verification of DLI 4 is aligned or not with verification protocol in the sample, covering findings

from:

- o Remote verification, including deviations and exceptions observed in the payment process, if any.
- o End-to-end process review, including identification of risks and recommendation

5. Reporting requirements

The Agent will report to the Director responsible for SSA at DONIDCR.

- Two Verification reports, first report covering those LLs that have completed three consecutive instalments at the end FY 2077-78 expected in Jul-August 2021, and second report for the remaining LLs following the first instalment in FY 2078-79 by Nov 2021.

6. Duration of Assignment

Estimated period of the assignment is 5 months, July to November 2021.

7. Qualification of firm

a. The Verification Agent must be an agency which has the following qualifications:

- A minimum of five years of professional experience in financial auditing.
- Work experience with Government entities, with at least one recent assignment. Experience working with local governments will be an added advantage.
- Experience with similar assignments, i.e. any audit for specific program, function or activity.

b. Key-Experts Requirement

The team should consist of nine experts including one Team Lead (Practicing Chartered Accountant), one e-payment specialist, IT and Seven e-payment process review officers. The qualification of CA, one e-payment specialist, IT, Seven e-payment process review officers are described below:

i. Team Lead/Practicing Chartered Accountant-

A minimum of Chartered Accountant or equivalent of Chartered Accountant and at least 5 years of relevant professional experience in financial audit related field. Experience in public financial management will be preferred. The Team Lead/Practicing Chartered Accountant will be responsible for designing work plan, mobilization of team, collecting report and analyzing information, compile,



submission of required reports to client, and activities pertaining to the activities mentioned in this ToR.

S/he should possess very good interpersonal, technical skills, as well as proficiency in written and spoken English and Nepali language.

ii. e- payment specialist, IT-

A minimum of bachelor's degree on Information Technology (IT) or equivalent, and at least 3 year' of professional experience in information system audits including at least one-year experience in payments/ banking. The e-payment specialist will be responsible for verification of data exchange on Forward Feed/Reverse Feed with banking system in the PSP and prepare and validate report and activities pertaining to the activities mentioned in this ToR. S/he will be stationed in DoNIDCR from initial period to end.

iii. e-payment process review officer -

Bachelor's Degree in finance or equivalent and minimum m3 years working experience in related field .The working area of this authority shall be in LLs of provinces discharging the duties as mentioned in scope of work and performance based conditions (PBC).

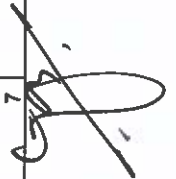
The Firm must assure the availability of aforementioned experts for undertaking the assignment. Besides this, the firm may propose for additional team member according to the scope of work in RfP phase.

Interested bidders must provide financial information regarding net worth, pending litigation and self- declaration about no-breach of contract, in addition to company profile, in the EOI.



Annex 1: Name of Selected Local Level and Approximate Beneficiaries

S.N.	District	Name of Local Level	Total Number of Wards	Contract Signed Wards	Approx. Beneficiaries									
					Senior Citizen	Single Women	Disable (Category A)	Disable (Category B)	Child	Endangered	Senior Citizen (90+)	Total		
1	Taplejung	Fungling Municipality	11	11	1,236	506	80	126	237	0	36	2,221		
2	Taplejung	Athrai Tribeni Rural Municipality	6	6	699	288	43	72	145	0	28	1,275		
3	Taplejung	Maiwakhola Rural Municipality	7	7	447	197	27	59	36	0	8	774		
4	Taplejung	Pathibhara Yangwarak Rural Municipality	7	7	696	251	40	83	95	0	12	1,177		
5	Panchthar	Phelgunanda Rural Municipality	7	7	1,345	502	51	112	155	1	42	2,208		
6	Panchthar	Yangwarak Rural Municipality	6	6	882	338	33	71	113	0	30	1,467		
7	Ilam	Deumai Municipality	9	9	1,767	689	59	168	140	0	82	2,905		
8	Ilam	Suryodaya Municipality	14	9	3,087	1,215	102	222	92	1,709	90	6,517		
9	Ilam	Chufchuli Rural Municipality	6	6	1,202	430	39	175	136	0	30	2,012		
10	Ilam	Sandakpur Rural Municipality	5	5	1,006	365	29	87	30	0	27	1,544		
11	Jhapa	Damak Municipality	10	10	4,274	1,781	165	288	466	8	176	7,158		
12	Jhapa	Bhadrapur Municipality	10	10	4,392	2,211	188	291	243	227	247	7,799		
13	Jhapa	Gauradaha Municipality	9	6	3,761	1,500	134	198	296	0	142	6,031		
14	Sankhuwasabha	Paanchkhan Rural Municipality	9	9	1,126	390	36	93	223	0	37	1,905		
15	Sankhuwasabha	Silichong Rural Municipality	5	5	762	284	22	40	45	0	23	1,176		
16	Tehrathum	Chhathar Rural Municipality	6	6	1,059	316	34	21	29	0	117	1,576		
17	Bhojpur	Sadananda Municipality	14	14	1,932	592	107	215	366	0	77	3,289		
18	Bhojpur	Ramprasadrai Rural Municipality	8	8	1,037	509	32	44	194	0	47	1,863		
19	Bhojpur	Hatuwagadhi Rural Municipality	9	9	1,502	467	43	141	110	0	70	2,333		
20	Dhankuta	Pakhribaas Municipality	10	10	1,330	589	54	113	224	0	73	2,383		
21	Dhankuta	Dhankuta Municipality	10	10	1,545	732	75	206	198	0	66	2,822		
22	Morang	Belbari Municipality	11	11	5,059	2,178	174	340	457	0	237	8,445		
23	Morang	Rangeli Municipality	9	9	2,932	1,528	139	261	583	0	81	5,524		
24	Morang	Ratuwamai Municipality	10	10	3,186	1,642	149	243	348	1	119	5,688		
25	Morang	Ujabari Municipality	9	9	3,727	1,617	168	214	414	0	173	6,313		
26	Morang	Sundarharaincha Municipality	12	12	5,005	2,386	294	340	489	0	225	8,739		
27	Morang	Budhiganga Rural Municipality	7	7	1,847	1,103	81	143	714	0	58	3,946		
28	Morang	Dhanpalthan Rural Municipality	7	7	1,524	963	88	160	669	0	26	3,430		
29	Morang	Jahada Rural Municipality	7	7	1,613	989	62	114	378	0	18	3,174		

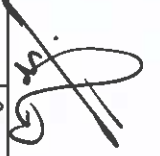




Government of Karnataka
Ministry of Panchayats
Department of Panchayats
Bengaluru

S.N.	District	Name of Local Level	Total Number of Wards	Contract Signed Wards	Senior Citizen	Single Women	Disable (Category A)	Disable (Category B)	Child	Endangered	Senior Citizen (90+)	Total	Approx. Beneficiaries										
30	Morang	Katahari Rural Municipality	7	7	1,667	1,172	86	105	1,211	1	23	4,265											
31	Morang	Kerabari Rural Municipality	10	10	1,761	648	95	211	257	0	59	3,031											
32	Sunsari	Dharan Sub-Metropolitan City	20	20	6,849	3,915	178	432	823	0	252	12,449											
33	Sunsari	Barahakshetra Municipality	11	11	5,441	2,576	197	427	926	0	245	9,812											
34	Sunsari	Koshi Rural Municipality	8	8	1,309	905	72	125	624	0	44	3,079											
35	Sunsari	Bhokraha Narsingh Rural Municipality	8	8	1,230	925	32	137	566	1	27	2,918											
36	Sunsari	Harinagar Rural Municipality	7	7	1,222	843	39	145	501	0	20	2,770											
37	Udayapur	Triyuga Municipality	16	16	3,846	1,889	222	343	886	8	139	7,333											
38	Saptari	Rupani Rural Municipality	6	6	1,679	581	57	66	902	0	21	3,306											
39	Saptari	Kanchanrup Municipality	13	13	2,875	1,322	152	124	1,673	6	55	6,207											
40	Saptari	Dakneshwori Municipality	11	10	2,690	673	65	105	461	0	47	4,041											
41	Saptari	Surunga Municipality	11	11	2,563	1,092	34	110	1,239	0	32	5,070											
42	Saptari	Chhinnamasta Rural Municipality	8	8	1,899	433	70	72	555	0	51	3,080											
43	Saptari	Saptakoshi Municipality	11	11	1,211	549	45	123	508	0	37	2,473											
44	Siraha	Bhagawanpur Rural Municipality	5	5	1,259	334	17	39	56	0	34	1,739											
45	Siraha	Aurahi Rural Municipality	5	5	1,290	410	39	66	2,347	0	31	4,183											
46	Siraha	Sukhipur Municipality	10	10	2,173	788	60	103	4,912	0	48	8,084											
47	Siraha	Karjanha Municipality	11	11	1,661	701	36	105	4,124	0	20	6,647											
48	Siraha	Nawarajpur Rural Municipality	5	5	914	1	4	8	1,284	4	16	2,231											
49	Ramechhap	Ramechhap Municipality	9	9	2,107	713	122	151	265	1,108	88	4,554											
50	Ramechhap	Gokulganga Rural Municipality	6	6	1,537	563	70	54	190	0	55	2,469											
51	Ramechhap	Sunapati Rural Municipality	5	5	1,338	614	82	112	138	0	51	2,335											
52	Sindhuli	Dudhauri Municipality	14	8	3,325	1,363	143	246	701	42	131	5,951											
53	Sindhuli	Marin Rural Municipality	7	7	1,053	463	40	62	198	42	39	1,897											
54	Dhanusha	Ganeshman Charnath Municipality	11	11	1,694	805	47	88	555	0	36	3,225											
55	Dhanusha	Sahidnagar Municipality	9	9	2,780	909	73	109	1,815	1	43	5,730											
56	Dhanusha	Bateshor Rural Municipality	5	5	954	452	15	51	341	0	14	1,827											
57	Dhanusha	Mukhiyapatti musahamiya Rural Municipality	6	6	1,645	496	19	53	395	0	25	2,633											
58	Dhanusha	Laxminiya Rural Municipality	7	7	1,572	389	14	44	481	0	32	2,532											
59	Dhanusha	Hansapur Municipality	9	9	2,163	790	22	55	1,119	0	24	4,173											
60	Dhanusha	Dhanauji Rural Municipality	5	5	804	284	15	48	358	0	11	1,520											
61	Mahottari	Jaleshor Municipality	12	12	2,738	1,497	121	164	6,023	0	35	10,578											
62	Mahottari	Bardibas Municipality	14	14	2,926	1,525	151	408	5,396	0	110	10,516											

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													12	8	9	10	9	7	9	17	11	10	7
63	Mahottari	Gaushala Municipality	12	12	2,397	1,341	149	302	6,833	1	63	11,086											
64	Mahottari	Ekdara Rural Municipality	8	8	1,304	507	48	68	3,456	0	8	5,391											
65	Mahottari	Rangopalpur Municipality	9	9	1,453	539	46	43	3,387	0	17	5,485											
66	Mahottari	Manarashiswa Municipality	10	10	2,295	1,058	96	120	5,248	0	26	8,843											
67	Mahottari	Matihani Municipality	9	9	1,556	724	37	54	3,499	1	28	5,899											
68	Mahottari	Pipara Rural Municipality	7	7	1,836	750	57	65	3,340	0	27	6,075											
69	Mahottari	Aurahi Municipality	9	9	1,527	627	33	90	3,448	0	20	5,745											
70	Sarlahi	Laibandi Municipality	17	17	2,517	1,231	123	125	4,563	27	83	8,669											
71	Sarlahi	Haripurba Municipality	11	9	1,471	596	47	40	4,291	0	19	6,464											
72	Sarlahi	Haron Municipality	11	11	2,390	1,180	123	127	3,791	197	131	7,939											
73	Sarlahi	Kabilasi Municipality	10	10	2,102	731	148	127	4,320	0	15	7,443											
74	Sarlahi	Chandranagar Rural Municipality	7	7	1,646	590	87	66	3,300	0	35	5,724											
75	Sarlahi	Bramhapuri Rural Municipality	9	7	1,573	482	70	47	2,816	0	20	5,008											
76	Sarlahi	Bishnu Rural Municipality	12	12	1,561	361	54	90	3,297	2	21	5,386											
77	Sarlahi	Basbariya Rural Municipality	6	6	917	265	51	66	1,780	0	23	3,102											
78	Rasuwa	Amachhodimgo Rural Municipality	5	3	454	130	15	17	18	0	33	667											
79	Dhading	Dhunibenshi Municipality	9	9	1,790	1,056	75	130	185	0	56	3,292											
80	Dhading	Gajuri Rural Municipality	8	8	1,656	440	70	68	336	0	108	2,678											
81	Dhading	Jwalamukhi Rural Municipality	7	7	2,424	640	58	81	491	0	143	3,837											
82	Dhading	Thakre Rural Municipality	11	11	2,375	1,062	56	118	258	0	170	4,039											
83	Dhading	Benighat Rorang Rural Municipality	10	10	1,885	546	96	100	265	0	162	3,054											
84	Dhading	Siddhalek Rural Municipality	7	7	2,016	605	72	153	473	0	108	3,427											
85	Dhading	Tripurasundari Rural Municipality	7	6	1,948	663	125	140	466	0	77	3,419											
86	Nuwakot	Belkotgadhi Municipality	13	13	3,017	801	72	73	174	0	261	4,398											
87	Nuwakot	Kakani Rural Municipality	8	8	1,720	785	63	99	110	1	82	2,860											
88	Nuwakot	Dupcheshwor Rural Municipality	7	7	1,375	624	40	113	102	0	55	2,309											
89	Nuwakot	Likhu Rural Municipality	6	6	1,223	502	44	81	171	0	57	2,078											
90	Kathmandu	Kageshwori Manohara Municipality	12	12	2,152	1,113	91	129	155	0	110	3,750											
91	Kathmandu	Kirtipur Municipality	10	10	2,018	846	81	98	40	0	59	3,142											
92	Kathmandu	Gokarneshwor Municipality	9	9	1,804	934	83	82	43	0	79	3,025											
93	Kathmandu	Chandragiri Municipality	15	14	2,579	1,700	132	145	140	0	98	4,794											
94	Kathmandu	Tokha Municipality	11	11	2,412	952	59	55	16	0	210	3,704											
95	Kathmandu	Dakshinkali Municipality	9	9	1,038	739	74	115	71	0	44	2,081											



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													Disable (Category A)	Disable (Category B)	Child	Endangered	Senior Citizen (90+)	Total					
96	Kathmandu	Budhanikantha Municipality	13	13	2,304	1,255	136	158	95	0	121	4,069											
97	Bhaktapur	Changunarayan Municipality	9	9	2,469	1,494	156	160	139	1	104	4,523											
98	Bhaktapur	Madhyapur Thimi Municipality	9	9	2,532	1,167	106	64	11	1	111	3,992											
99	Bhaktapur	Suryabinayak Municipality	10	10	2,470	1,337	140	124	122	0	112	4,305											
100	Lalitpur	Begmati Rural Municipality	7	7	656	307	72	76	25	0	30	1,166											
101	Kavrepalanchok	Dhulikhel Municipality	12	12	1,893	984	75	126	200	0	61	3,339											
102	Kavrepalanchok	Banepa Municipality	14	14	2,469	1,441	81	166	194	0	92	4,443											
103	Kavrepalanchok	Ternal Rural Municipality	9	9	1,789	600	51	159	99	0	89	2,787											
104	Kavrepalanchok	Mandandepur Municipality	12	12	2,122	935	89	172	356	0	88	3,762											
105	Sindhupalchowk	Barabise Municipality	9	9	2,144	809	81	165	197	0	111	3,507											
106	Sindhupalchowk	Melamchi Municipality	13	13	2,564	1,544	140	227	448	0	80	5,003											
107	Sindhupalchowk	Indrabati Rural Municipality	12	12	1,810	910	121	190	386	0	51	3,468											
108	Sindhupalchowk	Jugal Rural Municipality	7	7	1,402	399	56	63	220	0	88	2,228											
109	Sindhupalchowk	Panchpokhari Thanpal Rural Municipality	8	8	1,842	711	56	152	291	0	99	3,151											
110	Sindhupalchowk	Botekoshi Rural Municipality	5	5	1,007	409	59	98	181	0	54	1,808											
111	Sindhupalchowk	Sunkoshi Rural Municipality	7	7	1,441	539	96	93	236	0	54	2,459											
112	Rautahat	Chandrapur Municipality	10	10	3,815	1,726	175	343	6,298	0	174	12,531											
113	Rautahat	Gaur Municipality	13	9	1,403	608	41	123	3,158	0	12	5,345											
114	Rautahat	Baudhimai Municipality	9	9	1,573	496	40	92	4,347	0	34	6,582											
115	Rautahat	Durga Bhagwati Rural Municipality	5	5	1,461	441	68	82	3,762	0	26	5,840											
116	Rautahat	Madhav Narayan Municipality	9	8	2,552	616	74	158	5,076	0	36	8,512											
117	Rautahat	Paroha Municipality	9	9	2,065	681	72	152	5,856	0	61	8,887											
118	Rautahat	Yamunamai Rural Municipality	5	5	1,177	349	27	56	2,776	1	11	4,397											
119	Bara	Kalaia Sub-Metropolitan City	12	12	3,771	1,526	124	235	802	96	46	6,600											
120	Bara	Kolhawi Municipality	9	9	1,850	1,003	202	191	546	1	41	3,834											
121	Bara	Pachrauta Municipality	7	7	2,048	474	25	73	858	0	43	3,521											
122	Chitwan	Ratnanagar Municipality	16	16	4,289	1,721	124	296	334	0	244	7,008											
123	Chitwan	Ichchhakamana Rural Municipality	7	7	1,261	456	42	97	103	0	72	2,031											
124	Tanahun	Bhanu Municipality	13	13	4,548	1,500	135	142	592	0	218	7,135											
125	Tanahun	Bhimad Municipality	9	9	1,848	650	71	162	469	0	55	3,255											
126	Tanahun	Vyas Municipality	14	14	3,898	1,692	143	257	740	2	191	6,923											
127	Tanahun	Shuklagandaki Municipality	12	12	3,479	1,422	151	255	731	0	155	6,193											
128	Tanahun	Ghining Rural Municipality	8	8	1,223	521	68	89	198	0	51	2,150											



S.N.	District	Name of Local Level	Total Number of Wards	Contract Signed Wards	Approx. Beneficiaries							
					Senior Citizen	Single Women	Disable (Category A)	Disable (Category B)	Child	Endangered	Senior Citizen (90+)	Total
129	Syangja	Galyang Municipality	11	11	2,527	1,178	113	153	336	0	125	4,432
130	Syangja	Chapakot Municipality	10	10	1,825	820	57	133	490	0	75	3,400
131	Syangja	Putalibazar Municipality	14	14	3,802	1,222	140	209	635	0	223	6,231
132	Syangja	Bheerkot Municipality	9	9	2,118	988	79	112	474	0	67	3,838
133	Syangja	Waling Municipality	14	14	3,012	1,361	128	245	751	0	103	5,600
134	Syangja	Ariunchaupani Rural Municipality	6	6	1,602	566	49	51	523	0	62	2,853
135	Syangja	Kaligandaki Rural Municipality	7	7	1,905	890	54	103	307	0	95	3,354
136	Rupandehi	Butwal Sub-Metropolitan City	19	18	5,032	3,351	203	286	414	35	245	9,566
137	Rupandehi	Lumbini Sankritik Municipality	13	13	3,875	1,155	96	136	254	37	147	5,700
138	Rupandehi	Sidharthanagar Municipality	17	13	2,342	1,455	58	110	57	62	88	4,172
139	Rupandehi	Sainamaina Municipality	11	11	3,812	1,936	135	272	550	18	181	6,904
140	Rupandehi	Tilottama Municipality	17	17	5,358	2,957	159	301	422	48	280	9,525
141	Rupandehi	Siyari Rural Municipality	7	7	1,765	966	62	128	254	48	56	3,279
142	Rupandehi	Gaidahawa Rural Municipality	9	9	2,342	860	40	92	570	69	49	4,012
143	Rupandehi	Mayadevi Rural Municipality	8	8	2,210	841	56	119	488	112	54	3,880
144	Rupandehi	Omsatiya Rural Municipality	6	6	1,162	520	22	55	147	80	22	2,008
145	Kapilvastu	Buddhabhumi Municipality	10	10	3,619	1,530	108	302	653	1	97	6,310
146	Kapilvastu	Shivraj Municipality	11	11	3,627	1,508	105	216	805	5	92	6,358
147	Kapilvastu	Yesodhara Rural Municipality	8	8	2,242	493	39	95	687	28	44	3,628
148	Myagdi	Beni Municipality	10	10	2,330	784	33	221	699	0	93	4,160
149	Myagdi	Annapurna Rural Municipality	8	8	1,674	493	27	221	173	0	135	2,723
150	Myagdi	Mangala Rural Municipality	5	5	1,697	452	37	215	555	0	66	3,022
151	Myagdi	Malika Rural Municipality	7	7	1,672	437	24	128	959	0	65	3,285
152	Baglung	Baglung Municipality	14	14	4,689	1,858	175	311	1,243	0	203	8,479
153	Baglung	Galkot Municipality	11	11	2,282	733	64	155	600	1	67	3,902
154	Parbat	Kushma Municipality	14	14	3,308	1,181	95	180	1,290	0	103	6,157
155	Parbat	Phalewas Municipality	11	11	2,098	730	34	118	617	0	96	3,693
156	Parbat	Jajjala Rural Municipality	9	9	1,757	629	37	125	715	0	100	3,363
157	Rolpa	Madi Rural Municipality	6	6	1,107	638	20	76	473	0	32	2,346
158	Rolpa	Lungri Rural Municipality	7	7	1,323	496	8	51	559	0	30	2,467
159	Rolpa	Sunil Smriti Rural Municipality	8	8	1,377	758	27	50	662	0	34	2,908
160	Salvan	Sarada Municipality	15	15	1,434	992	65	190	502	0	23	3,206
161	Salvan	Bagchaur Municipality	12	12	1,513	703	73	109	583	0	32	3,013

S.N.	District	Name of Local Level	Total Number of Wards	Contract Signed Wards	Approx. Beneficiaries							
					Single Senior Citizen	Single Women	Disable (Category A)	Disable (Category B)	Child	Endangered	Senior Citizen (90+)	Total
162	Salyan	Bangad Kupinde Municipality	12	12	1,384	748	51	101	654	0	30	2,968
163	Salyan	Kumakh Rural Municipality	7	7	1,137	515	52	130	658	0	20	2,512
164	Dang	Bangalichuli Rural Municipality	8	8	1,038	638	23	69	740	0	11	2,519
165	Jumla	Kankasundari Rural Municipality	8	8	1,346	205	26	117	1,669	0	12	3,375
166	Jumla	Gufhichaur Rural Municipality	5	5	677	178	24	89	1,357	0	0	2,325
167	Jumla	Tatopani Rural Municipality	8	8	1,283	212	15	76	2,146	0	4	3,736
168	Jumla	Patarasi Rural Municipality	7	7	1,064	233	49	81	2,083	0	8	3,518
169	Humla	Surkegad Rural Municipality	8	8	981	166	27	143	2,679	1	17	4,014
170	Humla	Chankheli Rural Municipality	6	6	447	123	11	23	1,415	0	4	2,023
171	Humla	Adanchuli Rural Municipality	6	6	832	121	20	65	2,724	1	25	3,788
172	Dailekh	Bhagawatimai Rural Municipality	7	7	1,034	323	39	72	1,049	0	22	2,539
173	Dailekh	Gurash Rural Municipality	8	8	1,173	418	33	118	870	152	25	2,789
174	Surkhet	Birendranagar Municipality	16	16	4,781	2,473	132	378	1,674	102	144	9,684
175	Surkhet	Simta Rural Municipality	9	9	1,415	569	38	112	1,134	0	20	3,288
176	Banke	Kohalpur Municipality	15	15	3,152	1,713	146	297	1,034	26	86	6,454
177	Bardiya	Barbardiya Municipality	11	11	3,023	1,608	235	477	510	384	69	6,306
178	Kailali	Ghodaghodi Municipality	12	12	4,228	1,911	96	309	1,395	91	171	8,201
179	Kailali	bhalani Municipality	9	9	1,962	1,096	56	288	577	1,692	35	5,706
180	Kailali	Gauriganga Municipality	11	10	3,211	1,463	95	366	1,572	383	95	7,185
181	Kailali	Chure Rural Municipality	6	4	698	397	15	69	323	0	16	1,518
182	Darchula	Mahakali Municipality	9	9	920	485	41	54	224	0	16	1,740
183	Darchula	Malikarjun Rural Municipality	8	8	997	367	39	56	275	13	37	1,784
184	Dadeldhura	Amargadhi Municipality	11	11	1,288	542	48	70	690	0	55	2,693
185	Dadeldhura	Ganyapdhura Rural Municipality	5	5	1,037	516	33	123	625	9	27	2,370
186	Kanchanpur	Punarbhas Municipality	11	11	2,617	1,392	108	218	1,100	0	50	5,485
187	Kanchanpur	Krishnapur Municipality	9	9	3,212	1,942	139	280	1,178	115	148	7,014
188	Nawalparasi (Bardaghat Susta Purba)	Kawasoti Municipality	17	17	3,555	1,813	127	432	520	0	141	6,588
189	Nawalparasi (Bardaghat Susta Purba)	Gaindakot Municipality	18	18	3,093	1,559	103	286	333	0	152	5,526
190	Nawalparasi (Bardaghat Susta Purba)	Madhyabindu Municipality	15	15	2,913	1,603	110	407	392	0	103	5,528





Government of Karnataka
 Ministry of Home Affairs
 Department of Social Welfare
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S.N.	District	Name of Local Level	Approx. Beneficiaries							Total		
			Total Number of Wards	Contract Signed Wards	Senior Citizen	Single Women	Disable (Category A)	Disable (Category B)	Child		Endangered	Senior Citizen (90+)
					400,697	173,831	14,907	27,918	200,231	7,003	14,282	838,869

Annex 2: DUJ Verification Protocol

DLI	Indicators	Description	Total Value (SDR)
1	SSA Payment Strategy approved and adopted by Ministry	SSA Payment Strategy approved and adopted by Ministry	Value in SDR 5,025,000
2	Number of LLs with contracts/agreements with Payment Service Providers for delivery of SSA	<p>DLI 2 Target: 220 LLs with contracts/agreements signed to allow SSA entitlements to be delivered via e-payments. Roll over: No Disbursement Rule: paid in full when target is met.</p>	Value in SDR: 30,137,725
3	Number of LLs with one installment of SSA payments delivered via e-payments.	Dropped	
4	Number of LLs with three consecutive installments of SSA payments delivered via e-payments.	<p>DLI 4 Target: 190 LLs with three consecutive installments of SSA payments delivered by e-payments. Roll over: No Disbursement Rule: SDR 1,692,900 for the first 50 LLs that achieve the and thereafter, SDR 33,858 for each additional LL that achieves DLI 4, with a maximum of SDR 6,433,020</p>	Value in SDR: 6,433,020

DUJ Verification Protocol: This Performance-Based Conditions (PBC) has been follows.



Government of Himachal Pradesh
Ministry of Home Affairs
Singhpurba

Verification Protocol Table - Performance Based Conditions

PBC 1 SSA Payment Strategy approved (DLI 1)

Description Achieved

Data source/ Agency

Verification Entity

Procedure

PBC 2 Number of LLS with contracts/agreements signed to allow SSA entitlements to be delivered via e-payments (DLI 2)

Description LLS where at least 3-year term contracts or agreements have been signed with PSPs to deliver SSA payments, as per the standards defined in the ePayment Strategy

Data source/ Agency DONIDCR

Verification Entity DONIDCR

Procedure Copies of at least 3-year term contracts or agreements which have been signed with PSPs to deliver SSA payments, as per the standards defined in the ePayment Strategy, which cover the respective LLS

PBC 2.1 Number of LLS with contracts/agreements signed to allow SSA entitlements to be delivered via e-payments

Description LLS where at least 3-year term contracts or agreements have been signed with PSPs to deliver SSA payments, as per the standards defined in the ePayment Strategy

Data source/ Agency DONIDCR

Verification Entity DONIDCR

Procedure Copies of at least 3-year term contracts or agreements which have been signed with PSPs to deliver SSA payments, as per the standards defined in the ePayment Strategy, which cover the respective LLS

PBC 4 Number of LLS with three consecutive SSA payments delivered via e-payments (DLI 4)

Description LLS where SSA payments have been delivered into individual beneficiary accounts by the contracted PSP for three consecutive trimesters and payment reconciliation recorded in MIS. Three consecutive trimesters may cover more than one fiscal year depending on when e-payments start during a given fiscal year.

Data source/ Agency	DONIDCR and Third Party Verification agent
Verification Entity	Third Party verification agent arranged by a sample of payment transaction records/data. Verification agent to be arranged for by the Government. Data source: DL verification agent For a LL to be eligible, e-payments must reach at least 50% beneficiaries in their respective jurisdiction. For a payment method to qualify as 'e-payments' as defined here, SSA benefit payments must be delivered by a PSP, based on a specific contract or a general agreement with the Government, through individual accounts in the names of the beneficiaries with a two-factor authentication (such as biometric) of the identities of the individual beneficiaries so as to ensure the right person receives the right amount of SSA benefits in each payment cycle. A payment is considered 'delivered' by e-payments once a corresponding benefit amount is electronically transferred into his/her beneficiary account at the PSP. Three consecutive payment cycles may cover more than one fiscal year depending on when e-payments start during a given fiscal year. One SSA payment period consists of a period of four calendar months. Once e-payment rollout is considered 'accomplished' in a LL and the corresponding DL amount is disbursed, the same district cannot be counted again as another accomplished DL.
PBC 4.1	Number of LLs with three consecutive SSA payments delivered via e-payments (DLI 4)
Description	LLs where SSA payments have been delivered into individual beneficiary accounts by the contracted PSP for three consecutive trimesters and payment reconciliation recorded in MIS. Three consecutive trimesters may cover more than one fiscal year depending on when e-payments start during a given fiscal year.
Data source/ Agency	DONIDCR and Third Party Verification agent
Verification Entity	Third Party verification agent arranged by the Government
Procedure	<ol style="list-style-type: none"> 1. Must present payment delivery and reconciliation reports generated from MIS including: <ol style="list-style-type: none"> i) details of SSA amount as per MIS ii) amounts transferred to the PSP(s) iii) the beneficiaries to be paid per PSP iv) payments made to each of the beneficiary accounts by the PSP v) instances of bounce back and the amount(s) involved; and vi) the balance amount returned to DONIDCR





For a LL to be eligible, e-payments must reach at least 50% beneficiaries in their respective jurisdiction. For a payment method to qualify as 'e-payments' as defined here, SSA benefit payments must be delivered by a PSP, based on a specific contract or a general agreement with the Government, through individual accounts in the names of the beneficiaries with a two-factor authentication (such as biometric) of the identities of the individual beneficiaries so as to ensure the right person receives the right amount of SSA benefits in each payment cycle.

A payment is considered 'delivered' by e-payments once a corresponding benefit amount is electronically transferred into his/her beneficiary account at the PSP.

2. Verification report by way of audits/spot checks of a sample of payment transaction records/data. Verification agent to be arranged for by the Government.

Data source: DLI verification agent

For a LL to be eligible, e-payments must reach at least 50% beneficiaries in their respective jurisdiction.

For a payment method to qualify as 'e-payments' as defined here, SSA benefit payments must be delivered by a PSP, based on a specific contract or a general agreement with the Government, through individual accounts in the names of the beneficiaries with a two-factor authentication (such as biometric) of the identities of the individual beneficiaries so as to ensure the right person receives the right amount of SSA benefits in each payment cycle.

A payment is considered 'delivered' by e-payments once a corresponding benefit amount is electronically transferred into his/her beneficiary account at the PSP.

Three consecutive payment cycles may cover more than one fiscal year depending on when e-payments start during a given fiscal year. One SSA payment period consists of a period of four calendar months.

Once e-payment rollout is considered 'accomplished' in a LL and the corresponding DLI amount is disbursed, the same district cannot be counted again as another accomplished DLI.