Public Financial Management Reforms in India: Understanding State-level Experiences from the Implementation of Single Nodal Agency Reform in National Health Mission

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Mita Choudhury
Nitya Chutani

National Institute of Public Finance and Policy
New Delhi

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Mita Choudhury[1]
Nitya Chutani

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[1] Mita Choudhury is a Professor at NIPFP, and Nitya Chutani is a Research Fellow at NIPFP. The authors gratefully acknowledge the funding support received from the Bill & Melinda Gates Foundation (BMGF) for this work. The authors are grateful to Pritam Datta, Fellow-II at NIPFP, and Anil Garg, former consultant, Financial Management Group, Ministry of Health and Family Welfare, Government of India, for their insightful discussions and valuable contributions during the field visits, which were instrumental to this study.

Abstract

The implementation of the Single Nodal Agency (SNA) in 2021, marks one of the most significant recent Public Financial Management reforms in budget execution of Centrally Sponsored Schemes (CSS). This study reviews the gains and challenges of the reform through an evaluation of its implementation in the National Health Mission (NHM) in Bihar and Odisha. The assessment draws on insights from unstructured key informant interviews with officials of the Finance departments, and stakeholders associated with NHM implementation across administrative levels including personnel in health facilities, and information collected from them during February 2023 to February 2024. The study shows that while the reform has achieved its intended gains in cash management for the central government and enhanced expenditure transparency through top-down oversight, several challenges remain in leveraging these gains from a scheme implementation perspective. Significant improvements are evident in the timeliness of fund releases from state treasuries and the reliability of utilization certificates, owing to better alignment of central releases with expenditures, and booking of near real-time expenditures. The digital platform needs to be augmented to facilitate more effective financial monitoring of schemes and to derive higher benefits. Constraints of digital infrastructure and human capacity for online financial transactions at lower levels of the implementation chain also need to be addressed. Continued reform measures will be essential to ensure that the enhanced expenditure transparency and financial oversight translate into better outcomes.

Keywords: Public Financial Management, Budget Execution, Health Policy, Centrally Sponsored Schemes, India

I. Introduction

PFM reforms are being increasingly viewed as key enablers for augmenting fiscal space for public investments by strengthening the processes involved in planning, execution and evaluation of government budgets. India embarked on the path of PFM reforms over a decade ago. Bulk of these reforms were initiated at the level of the central government, with a predominant thrust on improving budget execution, transparency and monitoring of fund flows in Central schemes through digital platforms. In parallel, there has been a broadening of the scope of PFM discourse encompassing aspects of fiscal discipline, strategic budgeting including performance-oriented budgets, improved transparency and accountability of government operations and operational efficiency.

The 'Just-in-Time' (JIT) framework of Government of India has been one of the long-standing milestones of Government of India for improving operational efficiency in central schemes. The earliest initiative in this direction was the setting up of Central Plan Scheme Monitoring System (CPSMS) in 2009, which aimed to establish an online management information system to track the flow of plan funds released from various Central Ministries to States and further down to numerous implementing agencies (IAs) at various administrative levels. It was meant to serve as a 'decision support system' for numerous plan schemes, which were being implemented across all states for an informed planning and budgeting process. Under this platform, thousands of implementing agencies under each scheme were connected with a banking interface to track the flow of funds from one level to another on a real-time basis. The need for such a consolidated online platform was felt essential, as the plurality of channels of fund flows for various central schemes weakened transparency in budget execution. This was particularly so, as many central schemes at that time were implemented through special purpose vehicles called 'societies', which received funds directly from the central government, bypassing the state treasuries.

In 2011, the report of the high-level expert committee for efficient management of public expenditure constituted by the Planning Commission (2011), suggested that the CPSMS be expanded nationwide with the ultimate goal of moving towards a near 'Just-in-Time' release of funds to scheme implementation agencies. It was envisioned that this will eventually enable transitioning to a system where a priori releases of funds can be done away with, and implementing agencies can pull funds from a single nodal account at the time of making payments to vendors and other entities. This was expected to improve cash management of the Union government and result in a better execution of budgets under central schemes. Following this, in 2014, the CPSMS was scaled up nationwide with enhanced features for e-payment, and renamed as "Public Financial Management System" (PFMS). All implementing agencies of central schemes were required to be onboarded to ensure that the expenditures incurred by implementing agencies were recorded on the portal. The use of the PFMS portal was also made mandatory for making DBT payments by the Union Government. The digital developments at the Central-level were supplemented by the introduction of Integrated Financial Management Information System (IFMIS) in states, which introduced digital platforms to record financial operations of the State governments. The state IT system/IFMIS was linked to the central portal PFMS to facilitate improved operational efficiency through seamless transactions and sharing of information on central schemes.

The newly created IT systems of Centre and states provided the digital base required at both levels of government to move towards the 'Just-in Time' (JIT) framework.[2] Since 2020, there has been a series of reforms initiated by the central government towards transitioning to JIT framework. In 2020, the 'Treasury Single Account' (TSA) was introduced for implementation in selected Autonomous bodies under the central government after successful pilot projects in the preceding years.[3] Following this, in 2021, the reform of Single Nodal Agency (SNA) was introduced for Centrally Sponsored Schemes (CSS), and in 2022, the Central Nodal Account (CNA) for Central sector schemes. Further, a second phase of SNA was introduced in 2023 (SNA-SPARSH). These developments have made a significant advancement towards the 'Just-in-Time' framework.

The reform of the Single Nodal Agency (SNA) was the most conspicuous among the recent series of JIT reforms. Initiated by the Government of India in 2021, the reform aimed at improving cash management and use of public funds allocated for Centrally Sponsored Schemes (CSS). The earlier structure for fund flows under CSS schemes was considered problematic as it involved disbursing funds to numerous bank accounts across multiple tiers of state-level implementing agencies. This led to the accumulation of idle balances or "floats," resulting in poor cash management of the Central government and sub-optimal utilization of funds under CSSs. Additionally, CSS expenditures were incurred by a large number of implementing units from these bank accounts, which reduced transparency and posed hurdles in monitoring of CSS expenditures. The SNA reform was introduced to address these shortcomings and improve central government operations in

[2] In this framework, implementing agencies are required to open accounts in Reserve Bank of India (RBI) and draw funds from these accounts at the time of making payments/incurring expenditure. The system works through the integration of PFMS, e-Kuber platform of RBI and state IFMIS.
[3] https://cga.gov.in/writereaddata/file/FAQsTSA200820.pdf

terms of cash management and expenditure effectiveness under centrally sponsored schemes. [4]

This study evaluates the SNA reform through a sectoral lens, focusing on its implementation in the largest CSS in the health sector, the National Health Mission (NHM). Specifically, it evaluates the extent to which the problems related to cash management, budget execution, reporting and monitoring in the pre-SNA period have been mitigated with the introduction of SNA, and investigates the execution challenges and hindrances faced by the scheme implementation agencies in realizing the larger gains from the reform. The analysis also highlights the institutional elements that can help in leveraging larger gains from the reform going forward. The focus on NHM assumes importance in light of evidence of significant underspending in the scheme, and the PFM bottlenecks associated with it including delays in fund flows, rigid budget structures and weak transparency and accountability mechanisms pointed out by Choudhury and Mohanty (2019, 2020). These challenges undermined the efficient and effective use of public resources budgeted for the scheme.

II. Execution of CSS under the Reform of Single Nodal Agency (SNA) Account

The SNA framework was expected to simplify the architecture of fund flow and expenditure under CSS. Under the SNA Model, all CSS funds are to be released exclusively to a single bank account at the State-level, known as the SNA Account or Single Nodal Agency Account. The previous practice of releasing funds to lower-level implementing agencies was discontinued. Instead, all subsidiary accounts held by these downstream agencies were to be closed, and any unspent balances were required to be transferred to the

[4] Office Memorandum (F.No.1(13) PFMS/FCD/2020) dated 23 March 2021

newly designated SNA account. For operational purposes, new Zero Balance Subsidiary Accounts (ZBSAs) were to be opened by the lower-tier implementing agencies in the same bank as the SNA account under the relevant scheme, and they were assigned drawing limits for expenditures. Thus, the unutilized funds that were dispersed over multiple bank accounts were brought under a single umbrella account at the state-level with the introduction of SNA reform.

Subsequent fund releases[5] from state treasuries were confined to the state-level SNA bank account, and the fund balance in this account would reflect the total availability of funds in the CSS. A system was also put in place to facilitate expenditures by downstream implementing units directly from the SNA account at the state-level. The ZBSAs of implementing agencies were assigned predefined drawing limits/allocation, which could be used to draw funds directly from the SNA account based on fund availability. When expenditures would be incurred by implementing agencies in the form of payments to beneficiaries, vendors, etc., the amount would be debited from the SNA account and the drawing limit/allocation of the program implementation agencies reduced to that extent. This system allowed the fund balance in the SNA account to serve as a real-time indicator of fund utilization at the state level.

Considering that some states were operating on their own dedicated systems for managing schemes, they were allowed to opt for one of the available implementation models of integration with PFMS for each scheme[6]. The four models are explained in Box 1.

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[5] As per GFR 232(v), the release of funds to states were to be strictly based on the available balances under the CSS, comprising both the Central and State shares in the State treasury and the Single Nodal Agency Account, as reflected in the PFMS or in scheme-specific portals that are fully integrated with it (OM No. C-13015(520 PtII)/MFCGA/PFMS/CSS(EAT)2021-22/1610 dated 30th July 2021)

[6] The details of these models are provided in the O.M. no. 1610 dated 30.7.2021 issued by the Department of Expenditure, Ministry of Finance.

Box 1: Alternative Models for Fund Flow under SNA and Integration under PFMS

Model 1 (M1): Use of External System through Receipt, Expenditure, Advance, and Transfer (REAT) Integration
Under this model, external systems were responsible for managing all key operations, including setting drawing limits, validating beneficiary and vendor bank accounts, and processing payments. Management Information System (MIS) data is shared with PFMS in accordance with the REAT integration protocol. Notably, the bank selected by the state also plays a role in supporting the development of the necessary technical systems.

Model 2 (M2): External System with REAT Integration (Payments via PFMS)
Similar to M1, this model relies on external systems for managing operations and sharing MIS through REAT integration. However, unlike M1, the payment processing is carried out directly within PFMS, following its prescribed integration protocols. Beneficiary and vendor accounts are first validated in PFMS before any disbursement is initiated.

Model 3 (M3): Direct Use of PFMS REAT Module
In this model, both SNAs and Implementing Agencies (IAs) use the REAT module within PFMS to perform all operational functions, including setting drawing limits, validating bank accounts, and processing payments. Before initiating payments, agencies must configure their preferred mode—either Digital Signature Certificate (DSC) or Pre-Payment Authorization (PPA/e-PPA). Agencies selecting DSC are required to register their digital signatures on the PFMS portal; these details are then shared with the designated bank to validate digitally signed payment orders. While DSC payments are processed centrally by the bank, PPA-based payments typically require visits to local branches. PFMS is expected to provide comprehensive dashboards and MIS tools to facilitate real-time monitoring under this model.

Model 4 (M4): Integration through State IFMIS (Integrated Financial Management Information System)
In this approach, SNAs and IAs operate entirely within the State's Integrated Financial Management Information System (IFMIS), which is already integrated with PFMS. SNA accounts are maintained outside the Treasury system, and all scheme-related payments are routed exclusively through the SNA account. The State IFMIS exchanges validated beneficiary and transaction data with PFMS. Monitoring and reporting tools, including MIS dashboards, are available on both State IFMIS and PFMS platforms, ensuring visibility and accountability.

The SNA reform was carried out in two stages. Phase 1 initiated in 2021 was a first step towards the transition to JIT framework. The second phase SNA-SPARSH (Real Time System of Integrated Quick Transfers) introduced to be piloted in selected states in 2023 marked the next stage of transition to the JIT framework for CSS. The distinctive feature of SNA-SPARSH *vis-à-vis* the earlier form of SNA is that there will be no release of CSS funds to state treasuries. A virtual 'mother sanction' has to be created at the level of the Central government by the concerned Ministry, and drawing limits are set for each state and for each state-linked scheme under CSS, to draw funds for expenditures. The details of the operational features of SNA-SPARSH are explained in Box 2.

Box 2: Operational Features of SNA-SPARSH

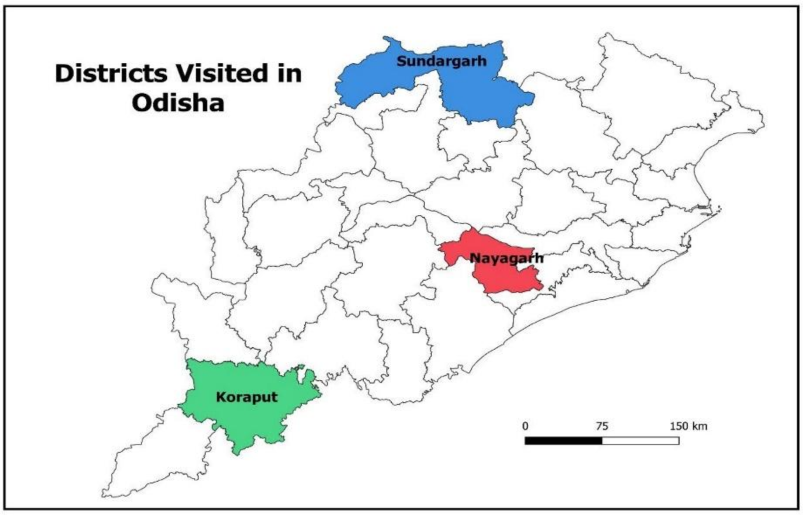
The SNA-SPARSH (Real Time System of Integrated Quick Transfers) model operates through an integrated framework comprising PFMS, State IFMIS, and the e-Kuber platform of the Reserve Bank of India (RBI). The SNA SPARSH model's implementation process begins with each State Government designating a Single Nodal Agency (SNA) for implementing each State Linked Scheme (SLS) corresponding to a CSS. Existing SNAs under the earlier SNA model may continue in this role. For each SLS, drawing accounts are opened in RBI. Additionally, the concerned Ministry or Department of the Government of India must open a drawing account with the RBI under its existing User Defined Customer Hierarchy (UDCH) code, which is used to route funds through the e-Kuber platform. If an umbrella scheme has sub-components with different Centre-State cost-sharing ratios, separate accounts must be opened for each sub-scheme to ensure clarity and consistency. Once these accounts are in place, the Ministry/Department and the State Government jointly approach the PFMS Division to onboard the scheme onto the SNA-SPARSH platform. This onboarding includes mapping the CSS with the relevant SLS as per the standard protocol. Following this, the State Government is required to close all existing SNA accounts associated with the scheme. Any unspent balances from the central share must be returned to the Consolidated Fund of India (CFI), and the corresponding state share must be refunded to the respective State Consolidated Fund. Moreover, if any part of the central share is lying in the State treasury, it must also be returned to the CFI. Once this process is completed, all future releases for the scheme are routed exclusively through the SNA-SPARSH system, thereby phasing out the earlier SNA model. At the beginning of each financial year, the concerned Ministry/Department creates a 'mother sanction' in PFMS for every State and CSS, which defines the initial drawing limits. These limits can be revised during the year with the approval of the Integrated Finance Division (IFD). For actual payments, SNAs and Implementing Agencies (IAs) use the State IFMIS, where they are registered.

When payments to vendors or beneficiaries are due, SNAs/IAs generate payment files in IFMIS. These files are co-signed and processed in real time through the integrated system, with actual fund transfers executed via RBI's e-Kuber platform.
Source: Just-in-Time Release of CSS Funds through e-Kuber Platform of RBI, F.No.1(13)/PFMS/FCD/2020, dated 13 July 2023, Ministry of Finance

III. Data and Methodology

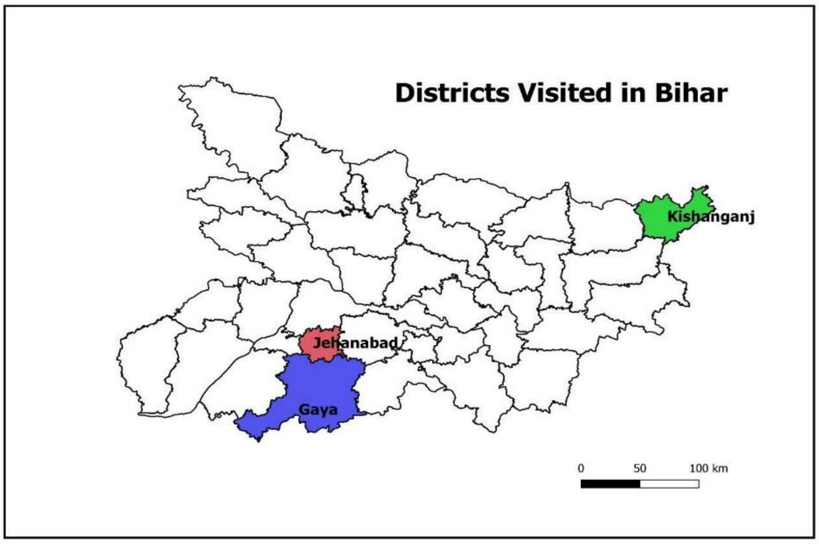
The study was based in Bihar and Odisha. In both the states, insights were drawn through unstructured key informant interviews with state government officials of the Finance Department and implementing agencies of NHM at various levels of administrative hierarchy: State, district, block and health facilities. At the state-level, discussions were held with the officials of the finance division of NHM in the State Health Society (state-level implementation agency of NHM), headed by the State Finance Managers. At the sub-state level, three districts were chosen in each state in consultation with the state officials, and interactions were carried out with various officials at different levels led by the District Accounts Managers, Block Accounts managers and Accountants in health facilities. In addition, programmatic issues were discussed with the State Program Managers and the District Program Managers in each state. Discussions were also carried out with the Chief District Medical Officer (CDMO) of the respective district, Medical Officer in Charge (MoIC) of the block, and other healthcare personnel. Insights on the broader issues in the post-SNA period *vis-à-vis* those in the pre-SNA period were derived from discussion with the officials of the State Finance department. Detailed reports on SNA from the PFMS portal were also provided by the Finance departments of each State. The field visits were carried out over the period February 2023 to February 2024, and pertained to the first phase of SNA reform. The details of the districts and blocks visited in each State are shown in Figure 1 and Figure 2 below. Notably, at the time of this study, the Ministry of Finance had already issued a circular regarding SNA-SPARSH, but it was yet to be initiated in NHM in Bihar and Odisha.

Figure 1: Districts and Blocks Covered During Field Visits in Odisha



District	Blocks
Nayagarh	Bhapur Khandapur Mahipur
Koraput	Kundra Boipariguda Lamtaput
Sundargarh	Hemgir, Lephripada, Bisra, Kuarmunda

Figure 2: Districts and Blocks Covered During Field Visits in Bihar



District	Blocks
Jehanabad	Ghosi Sikaria Makhdumpur
Gaya	Dumaria Imamganj Sherghati Barachetti Tekari
Kishanganj	Bahadurganj Dighalbank Thakurganj Pothia

Districts were selected in consultation with the state-level health officials, taking into account NHM fund utilisation patterns and other contextual indicators. In Odisha, the study covered Koraput, representing the KBK region with persistent developmental challenges; Nayagarh, selected for its relatively stable NHM fund utilisation record; and Sundargarh, reflecting comparatively higher utilisation and administrative capacity. In Bihar, districts included Jehanabad, chosen for its relatively poor NHM utilisation; Kishanganj, characterised by geographical constraints posing potential challenges in reform implementation; and Gaya, representing additional implementation challenges due to Naxal-affected areas.

The list of facilities visited in each district is provided in Appendix Table 5. Those majorly included district hospitals, sub-district hospitals and Community Health Centers (CHCs). To derive insights on the issues that may arise if the SNA network is extended to lower levels of the health system like PHCs, HSCs and HWCs, we interacted with officials of Samagra Siksha Abhiyan (SSA) in Odisha at different levels, including schools. This was possible because, unlike in the NHM, the SNA reform was implemented in the SSA down to the last mile, i.e., the school level. Specifically, discussions were held with Odisha School Education Project Authority (OSEPA) which is the State-level implementing agency of SSA, District Project Coordinators and Finance controllers of SSA, Block Education Officers and staff of different schools. For state-level perspectives, discussions were also held at Bihar Education Project Council and the State Program Management Unit in States, which coordinates issues related to Public Financial Management Systems (PFMS) in States.

IV. Salient Features of the SNA Models in States

A. Distribution of Child Agencies Mapped to the state-level SNA Account

Around 90 per cent of agencies mapped to the state-level nodal account in the two States belonged to the school education sector (Table 1). This is because the agency network in the education sector extends till the bottom of the pyramid with individual schools as the last mile entity. In health, the network of agencies mapped to the State-level SNA account was significantly smaller than that in education. The total number of agencies in health accounted for only about 1 per cent of all agencies in the respective States. This is partly due to the fact that the agency network under SNA in health does not extend below the block–level, that is, till the level of CHCs. It may be noted that although the number of health facilities comprising of primary health centers (PHCs), Health Sub-Centers (HSCs) and Health and Wellness Centers (HWCs) increases substantially as one moves towards the bottom of the health pyramid, they remain outside the SNA network currently.

Table 1: Mapping of Implementing Agencies to SNA Accounts across Key Schemes in Bihar and Odisha

Sector	**Scheme Name**	**Number of Agencies Mapped to SNA Account**		**Share of Agencies in Total (%)**	
		Bihar	**Odisha**	**Bihar**	**Odisha**
Education (Related to Schools)	SSA (including STARS)	85392	80839	50	90
	PM Poshan Shakti Nirman (Erstwhile National Program of Mid-Day Meal in Schools)	70790	345	41	0.4
Water Supply and Sanitation	Swachh Bharat Mission	7756	579	5	1
Nutrition	Saksham Anganwadi and Poshan 2	2921	369	2	0.4
Health	National Health Mission (NHM)	988	1050	1	1
Mixed	All Other Schemes	4030	7111	2	8
Total No. of Agencies Mapped		**171877**	**90293**	**100**	**100**

Data Source: SNA-03 report on Agency Mapping Status, extracted from the PFMS portal by the respective State Finance departments.

B. Nature of SNA Models used in Bihar and Odisha

In both the States, Model 3 (M3) was the most widely adopted implementation model, where all transactions are carried out on the PFMS portal. This model was used for SSA in both the States, and in NHM in Odisha. The only exception was NHM in Bihar, which used the M1 model for its operations. In the M1 model, all operations are carried out in an external system and the details are transferred to PFMS through Management Information Systems (MIS). In the case of NHM in Bihar, the 'idigipay' portal developed by the onboarded commercial bank (ICICI Bank in the case of Bihar) was being used as the external system for conducting operations, with MIS being shared with PFMS.

The wider preference for M3 model owes to the fact that the PFMS portal was already operational at the time of initiation of SNA and therefore, states were familiar with the portal. This made M3 the default choice for most departments. The PFMS portal however, provided much less flexibility to states for customization, since the broad architecture was centrally determined. The M1 model allowed greater scope for state-level customization, as the external system used for SNA operations was developed by the selected commercial bank in consultation with state implementation agency. To that extent, the M3 model is more restrictive and rigid than the M1 model. The constraining features of M3 posed various challenges in operations, which have been discussed in the next section. The challenges associated with the M3 model led OSEPA, the implementation agency of SSA in Odisha, to actively work towards shifting to the M1 model for ease of operations.

V. Strengthening PFM through SNA: Gains Realised and Challenges Ahead

The earlier system of fund flow from Central Ministries to States and further to downstream implementing agencies (IAs) was fraught with systemic shortcomings that hampered effective budget execution, monitoring, and accountability of CSS funds. Many of these issues have been highlighted by scholarly articles and Government reports (Mathew & Goswami, 2016; Planning Commission, 2011).

The table below summarizes the key changes across these aspects before and after the SNA reform, along with their implications for public financial management and the bottlenecks that continue to persist. The discussion following Table 2 elaborates on each aspect, highlighting the gains from the reform, the challenges that persist, and the potential improvements that SNA-SPARSH can offer.

Table 2: Comparative Assessment of Pre- and Post-SNA Systems and their Implications for Public Financial Management

Basis	Pre-SNA	Post-SNA	Implications for Public Financial Management	Challenges/ Remarks
Cash Management	Idle (Unspent) balances or "Floats" parked in IA Bank Accounts	Most floats eliminated; Centre gains more than States in cash management	Better cash management frees resources, supports fiscal deficit management	Some floats remain in Bank Accounts of lower level IAs
Transparency, Monitoring and Reporting of Expenditures	Weak transparency of expenditures due to scattered bank accounts and incomplete expenditure mapping on PFMS as not all IAs booked expenditures on PFMS Portal	Improved transparency as all expenditures are booked on a single Bank Account with complete mapping on PFMS	Improved transparency of Expenditures and reporting of Fund Utilisation on a near real-time basis	Inadequate digital infrastructure and limited capacity of IAs pose challenges in booking of expenditures online
	Authenticity and completeness of the Utilisation Certificates (UCs) submitted by state-level IAs	Single reference point to ascertain aggregate expenditures reported in UCs	Subsequent releases based on more reliable UCs	UCs still not authenticated by AG Audit

Basis	Pre-SNA	Post-SNA	Implications for Public Financial Management	Challenges/ Remarks
	could not be assured			
	Expenditures by IAs delinked from timing of Central releases→ releases to IAs may not bear a one-to-one relationship with expenditures drawn from past release, multiple releases, or unspent balances	Better alignment of central releases with expenditures	Reduced delays in central fund releases from state treasury to IAs as releases are based on utilisation performance of the past release	To be addressed better under SNA-SPARSH
	Fund Releases from both central and state government were booked and reported as Expenditures in Government Books of Accounts	State-level SNA Account outside the administrative purview of the State governments→ Releases continue to be booked and reported as Expenditures in Government Books of Accounts	Reported expenditures in government books of accounts are still inaccurate, thereby affecting transparency	SNA SPARSH can potentially improve reliability of expenditures as they will be routed via State Treasury using RBI's e-Kuber platform
	Financial Statements of IAs not subject to a more reliable system of Audit by Accountant General (AG)	Financial Statements of IAs still outside AG Audit; Audit simplified as expenditures booked through a single account	Scope for more reliable audit potentially involving the AG	SNA SPARSH to bring all financial transactions under AG Audit→ Improved reliability
	Expenditures incurred out of multiple bank accounts of numerous	All expenditures through a single state-level bank	Easier monitoring through better tracking of expenditures and	Limited monitoring gains for Sub-state IAs: Budget-head-

Basis	Pre-SNA	Post-SNA	Implications for Public Financial Management	Challenges/ Remarks
	IAs for varied program components	account; Bank accounts of all sub-state level IAs converted to zero balance with drawing limits	fund utilisation across all IAs	wise monitoring of expenditures against approvals remains a challenge → reliance on parallel system for monitoring persists

Source: Authors' compilation based on study's findings and analysis of SNA Reform

1. Cash Management of the Central and State Government

A. Gains Realized from SNA

In the pre-SNA period, central and state share of CSS funds were released to implementing agencies irrespective of whether or not the earlier fund releases were utilized. This practice was driven in part by the incentive to avoid budget lapses, prompting both Central Ministries and State Governments to release funds without linking them to real-time spending. In the context of NHM, studies have shown that only about 55-60 per cent of total funds available to implementation agencies were actually spent (Choudhury & Mohanty, 2019, 2020). Consequently, substantial sums were parked in multiple bank accounts maintained by IAs, creating "floats" (idle parked funds) within the implementation machinery. The interest accumulated on these sums also remained unused in the accounts. These unspent funds remained outside the states' administrative setup and treasury systems, and were unavailable to either tier of the government for use. While large sums remained idle in the bank accounts of IAs, the Government often had to borrow funds at higher interest rates to meet its cash flow needs. This impaired the government's ability to manage its cash flows efficiently.

The introduction of SNA has improved cash management of the Central Government significantly by eliminating bulk of the floats in the system. The closure of all bank accounts below the state-level and opening of zero balance savings accounts (ZBSAs) for sub-state-level implementing agencies have meant that no idle funds can now be parked in any account other than the state-level SNA account. Even in the SNA account, funds will now be released only when at least 75 per cent of the balance in SNA account is utilized. This has led to a close pegging of releases to expenditure levels. The accumulated interest on the balances in the nodal bank account of SNA also has to be remitted back to the consolidated funds of the Centre and State governments in the ratio in which the scheme costs are shared between the two tiers of the government.

Recent discussions have pointed towards the financial gains accruing to the Central government. As per the office communication of the finance minister, the introduction of SNA has led to a saving of Rs. 11,000 Cr since 2021-22. About 15 lakh bank accounts of implementing agencies across the country under various CSS schemes have been consolidated to about 4500 accounts of SNA across States.[7] All funds lying idle (parked) in the bank accounts of implementing agencies were transferred to the newly created state-level bank account of SNA. As per the statutory audit report of the State Health Society Bihar (the state nodal agency for NHM) pertaining to the financial year 2022-23, an amount of Rs. 675 crores were recovered from various bank accounts of implementing agencies of NHM in the state, and deposited to the state-level SNA bank account. Of these, about Rs. 376 Crores were transferred from bank accounts of agencies below the state-level and about Rs. 299 Crores from bank accounts at the state-level. Similarly, in Odisha, the amount refunded from various bank accounts of

[7] See *The Print*. (2025). *How Modi govt saved Rs 11,000 cr in 3 yrs, brought in financial transparency with this pivot*. Available at: https://theprint.in/economy/how-modi-govt-saved-rs-11000-cr-in-3-yrs-brought-in-financial-transparency-with-this-pivot/2533286

implementing agencies under NHM to the newly created SNA account was approximately Rs. 270 Crores. Of these, more than 80 per cent were in the form of deposits from NHM implementing agencies below the state-level. It is noteworthy that these sums of money pertain to only a single CSS scheme in specific states. The total gains from all CSS schemes in any state is likely to be substantially higher.

There have been gains in cash management of state governments as well but their gains are likely to be lower than that of the Central government due to two opposing effects. As with the Central government, the convergence of all releases into a single bank account at the state-level, along with the elimination of idle parked funds in multiple bank accounts of IAs, is likely to translate into some savings for the state governments. However, these gains are likely to be partially offset by a countervailing effect. In the pre-SNA period, states often held back releases of Central shares and significantly postponed releases of state contribution to CSS schemes. This allowed states to use these funds for ways and means purposes to smoothen transitory shortfalls in liquidity and facilitated short-term cash management for state governments. The introduction of the SNA framework has significantly constrained the discretionary space available for withholding CSS fund releases to address short-term liquidity requirements.

Unlike the earlier setup, releases are now better aligned to expenditures, as funds under CSS are released to SNA account only after 75 per cent of the funds released earlier by both centre and state in the account is utilized. This implies that releases will be initiated only when the availability of funds in the SNA account has depleted substantially. In these circumstances, a substantial delay in release of central share of funds from state treasury is likely to disrupt expenditures on several programs under the CSS.

Even in the case of state shares, it has become difficult to postpone their proportionate contribution against central releases beyond a point, as this would make the states ineligible for the next tranche of release. This owes to the fact that now the 75 per cent utilization criteria for release of subsequent tranches of CSS funds are now calculated based on the expenditure incurred out of the combined releases of the Centre and the state in the past. This restraint on withholding releases will reduce the possibility of using these funds for short-term liquidity needs of state governments, and has thus countered the gains from the former effect on account of float elimination. Hence, the net benefit to the state governments on account of cash management is yet to be ascertained, but is likely smaller than that accruing to the Union government. By discouraging the use of scheme funds for short-term cash needs, the SNA promotes more effective long-term planning and budgeting for CSS schemes, even though it reduces states' short-term flexibility in managing cash flows.

Information provided by the Finance Departments of Bihar and Odisha suggests that during the SNA reform period, there has been a reduction in withholding of releases for CSS schemes from the state treasury to state implementation agencies. Figures in Table 3 indicate that the room for using CSS releases for short-term cash management has shrunk in both the States. The time taken for release of central share of CSS funds from state treasuries in 2023-24 (post SNA reform) is lower than in 2018-19 and 2017-18 (pre-SNA reform).[8] In Bihar, in the pre-SNA period, it took more than 3 months to release Central share received in state treasuries to state-level implementing agencies. In 2023-24, it took less than a month to release the funds to SNA bank account.

[8] See Choudhury and Mohanty (2019, 2020) for time taken in 2017-18 and 2018-19.

While Odisha used to release central share of CSS funds much faster than Bihar even in the pre-SNA period, it has improved further. Notably, the Ministry of Finance has mandated that the central share of any instalment of CSS should be released from the state treasury to the state-level SNA bank account within 21 days of receipt of funds from the central government to the state's RBI account. The corresponding state share of each instalment should be credited to the SNA account not later than 40 days from the release of the central share to the SNA bank account. This time allowance for releases has been extended to states on account of the fact that the release of funds under CSS schemes from state treasuries to implementing agencies requires the issuance of a sanction order, a process that is time consuming for most states.

Table 3: Time taken to release funds from State Treasuries in the first three quarters of 2023-24

PFMS Scheme Code	Name of Scheme	State	Median Time Taken to Release Funds from State Treasuries from the date of issuance of Sanction Order	
			Central Share (no. of days)	State Share (no. of days)
4063 - Flexible Pool for RCH & Health System Strengthening, National Health Programme and national urban health Mission	National Health Mission	Bihar	25	87
		Odisha	12	12

Data Source: Authors' compilation based on SNA reports extracted from the PFMS portal by the Finance Departments of Bihar and Odisha

Note: Median no. of days was calculated because no. of days varied by releases made in different tranches. Since the data was skewed, median is a better statistic than mean.

B. Challenge: Elimination of Floats at Lower-level of Implementation

It is important to note that although bulk of the financial float has been eliminated, some float still persists. In health, as the SNA network does not extend below the block-level (CHCs), unspent balances in the bank accounts of PHCs, HSCs and HWCs continue to remain as floats. Funds allocated to budget heads like 'Untied Funds' are released by CHCs to lower-level facilities for incurring expenditures and the stock of funds unspent out of these releases remain as floats. Information on bank balances lying at the level of PHCs and HSCs collected from district-level officials indicates that the magnitude of such floats in most cases was between Rs. 25 lakhs to Rs. 1.15 Crore at the end of March 2023. More importantly, advances provided to various organizations (like ANM/GNM training centers, agencies involved in civil works) constituted a much larger sum. As on March 2023, advances provided to construction agencies in Nayagarh district alone accounted for more than Rs. 24 Crore. These advances, unless utilized will continue to remain as floats in the system.

Table 4: Balance of Untied Funds lying unspent in Bank Accounts of Facilities below the level of CHC in Odisha and Bihar

Untied Fund Balance in Bihar and Odisha			
State	**District**	**Total Closing Balance on 31 March 2023 (in Rs.)**	**Health Facilities Included**
Odisha	Koraput	₹ 26,90,880.00	PHC, SC (All blocks)
	Nayagarh	₹ 78,38,573.00	PHC, SC, VHSC, ANM/GNM Training Centres (All blocks)
	Sundargarh	₹ 25,52,745.99	PHC, SC (All blocks)
Total Odisha		**₹ 1,30,82,198.99**	
Bihar	Jehanabad	₹ 1,15,97,127.98	SC, VHSC, APHC (All blocks)
	Kishanganj	₹ 54,71,216.54	VHSC (All blocks); CHC (Block: Dighalbank)
	Gaya	₹ 1,15,28,574.13	VHSC (All blocks); CHC (Block: Imamganj); APHC (Block: Raniganj)
Total Bihar		**₹ 2,85,96,918.65**	
Note: The above figures exclude advances given to civil work agencies (PR, RD, PWD, PSUs, etc.). Only Nayagarh district reports such advances equal to ₹24.4 crore, which is 32 times its annual untied fund balance, indicating a large volume of unaccounted floats in the system that could significantly raise the total magnitude of floats if included for all districts.			

Source: Authors' compilation based on information provided by District-level Officials of NHM

2. Transparency, Monitoring and Reporting of Expenditures

A. Gains Realized from SNA

In the pre-SNA period, CSS expenditures were booked by a large number of implementing agencies from their individual bank accounts spread across multiple levels of administrative hierarchy.[9] Even at the same level of administration, expenditures were booked from several bank accounts linked to different sub-components of the scheme.[10] The state-level implementing agency had to collate information from numerous spending entities within the state (which often ran into thousands) and submit utilization certificate to the line Ministry to obtain further releases. The booking of expenditures by a host of implementing units made it an onerous task to assess the actual level of expenditure and utilization of CSS funds at any point of time. In sum, there was no single point of reference to ascertain the final aggregate expenditure by all implementing agencies in a state at any point of time in a financial year.

The authenticity and completeness of the utilization certificates submitted by state-level IAs also could not be assured in the pre-SNA period (Planning Commission, 2011). Utilization certificates (UCs) submitted by IAs were often unreliable as expenditures were reported 'without supporting documentary evidence' (Planning Commission, 2011). Also, IAs operated outside the state government's administrative and treasury system, due to which their financial statements were not subject to regular audit by the Accountant General (AG) in states. Moreover, expenditures by implementing agencies were incurred out of bank balances accumulated from current and past releases (unspent funds), which made it difficult to attribute expenditures to any specific installment of release in a financial year. Fund transfers from the Centre to states and states to IAs were booked as final expenditures in government books of accounts. Although the PFMS

[9] Funds were released by Nodal Ministries to State treasuries, which in turn released them to state-level implementing agencies. State-level implementing units further released funds to districts, blocks and lower-level implementing units.

[10] Studies have indicated that there were more than 3000 bank accounts in UP and around 1000 in Gujarat under NHM alone (Choudhury & Mohanty, 2020).

was linked to the banking network and was initiated to record all financial transactions under CSS and reflect expenditure on a real-time basis across states, not all IAs booked expenditures on the PFMS platform prior to the SNA reform. This made it an unreliable tool for ascertaining actual expenditures under CSS.

The SNA reform has brought about a marked improvement in the transparency and monitoring of expenditures by consolidating all fund flows into a single state-level account and converting sub-state accounts into zero-balance accounts with pre-defined drawing limits. The earlier need of collating information on expenditures from numerous spending entities and ascertaining their authenticity was eliminated, and this brought about transparency in expenditures and utilization of funds. Reporting of expenditures has also moved a step forward with the introduction of SNA. As there are no releases from the state nodal account to the downstream implementing agencies, data on utilization of funds reported by IAs are not tainted with releases. Subsequent central releases are therefore, based on more reliable UCs in post-SNA period and are thus better-linked to expenditures. The reform has also ensured comprehensive mapping of CSS spending on PFMS, and this has enabled near real-time visibility of expenditures and utilisation across all implementing agencies.

In phase I of the SNA reform, the SNA account continued to operate outside the state treasury framework, and this kept it outside the domain of AG audit. Also, in this phase, in the budget books of Central and State Government, releases continued to be reported as expenditures. However, with the rollout of SNA-SPARSH, all scheme-related transactions are required to be routed through the State treasury system using RBI's e-Kuber platform, thereby making all expenditures fall under the purview of AG audit. This is expected to significantly enhance the reliability of reported expenditures.

The gains from SNA have been largely confined to transparency in aggregate levels of expenditures, reporting and monitoring in CSS schemes, which are of primary interest for management of cash and fiscal deficit of both the Central and the state governments. Several challenges however, remain from the perspective of implementing agencies, which have implications for service delivery under the scheme. These are discussed below.

B. Challenges Ahead: Improving Monitoring, Incentives, and Enabling Infrastructure for IAs

1. Limited Gains in Financial Monitoring by IAs

From the perspective of financial monitoring of CSS schemes by implementation agencies, the gains have been limited. There are several reasons for this. First, the reform is built on the technical platform PFMS, which is primarily an expenditure and fund tracking platform. Implementing agencies of CSS schemes need to monitor budget-head wise utilization of funds, and this needs an assessment of head-wise expenditures *vis-à-vis* approved annual budgets. The budget head-wise approvals are not reflected in the PFMS portal and this compels IAs to resort to parallel systems of paperwork for tracking fund utilization on a regular basis. Secondly, PFMS tracks a uniform set of budget heads across states under each CSS scheme, which are of interest to each scheme's parent Ministry. In practice, state governments have to monitor a far more granular set of budget heads at a disaggregate level in many CSS schemes. For example, in NHM, the PFMS allows for real-time tracking of expenditures of around 200 broad budget heads of expenditure, which are monitored by the Ministry of Health and Family Welfare. The actual number of budget heads that need to be monitored under NHM collectively amount to over 2000 heads in states like Odisha. Thus, the narrow set of heads reported under PFMS does not cater to the full spectrum of financial management needs of the scheme implementing agencies. Although discussions with state-level implementing agencies suggested that the PFMS portal was amenable to some customization, sub-state level IAs reported that most often these detailed heads were not reflected in the portal, thereby curbing the scope of monitoring various programs of the scheme on the PFMS portal. IAs continued to maintain physical files on component-wise budget allocation to keep themselves informed. Third, SNA is primarily focused on enabling a top-down oversight, and is based on a parent-child concept of the hierarchy of IAs. The higher level of IA (parent) assigns budget drawing limits to IAs immediately down in the hierarchy (child agencies). For example, state-level IAs assign drawing limits and monitors district-level agencies, while district-level agencies are in-charge of setting drawing limits for block-level agencies. This design feature curtails the ability of state-level agencies to monitor the financial transactions of all IAs in the state for all components of the scheme, and compels them to resort to parallel systems of paperwork for state-wide monitoring. Fourth, the reporting formats of IAs (mandated by the parent ministries of CSS schemes) are not supported by the PFMS portal, and this drives IAs to look for alternative platforms for reporting. In the case of NHM, the Financial Management Reports (FMRs) that are required to be submitted to MoHFW could not be generated from the PFMS portal and state implementing agencies in Bihar and Odisha had to use MS-Excel spreadsheets, Google forms and cloud-based accounting software like Tally, to adhere to the required format of reporting.

The limited flexibility in PFMS-based SNA model 3 (M3) has also led certain state-level agencies of CSS to adopt Model 1 (M1) in SNA, which uses an external system for day-to-day operations and monitoring. The details of transactions carried out in the external system is then transferred to PFMS using MIS. As mentioned earlier, SNA was being operated predominantly using the PFMS model (M3) in both the States, with exception being NHM Bihar, which adopted the M1 Model. In Odisha, although both health and education were using the M3 model, OSEPA (the SSA implementing agency) had initiated the process of shifting from M3 to M1 model of SNA due to the challenges faced in financial monitoring and generation of reports in the M3 model. As the M1 model was native to the state, IAs could interact closely with the commercial bank to enable generation of reports for regular monitoring of finances under the scheme.

Importantly, despite the complete shift to online payments, paperwork persisted to ensure monitoring as per required scheme formats and to comply with audit requirements. In addition, the approval process for expenditures also required physical movement of files to ensure transparency and concurrence of relevant stakeholders. With SNA-SPARSH, the required modifications can be potentially incorporated into the state government's IFMIS portal. However, such improvements will depend on the state's proactiveness in engaging with the finance department and adapting the IFMIS to meet scheme monitoring requirements.

2. Adverse Incentives for IAs to Increase Fund Utilization: Need for Aligning Expenditures with Outputs

The heightened emphasis on monitoring the utilization of funds under SNA has placed an increased thrust on spending (booking expenditures) by IAs throughout the implementation chain. This pressure, originating from the state-level implementing agencies, cascades down to the lowest tier of program delivery units. In NHM, district and block-level IAs are often required to meet certain spending targets to help the state reach the benchmark rate of fund utilization that will help to secure subsequent release. Similarly, in SSA, such spending targets spill over to the last mile spending units (schools) to ensure that the aggregate spending in SSA meets the utilization target required for meeting the eligibility criterion for subsequent releases from the Union government. This pressure often creates adverse incentives for IAs in the form of urgency in disbursement of funds and booking expenditures. In the absence of commensurate monitoring of outputs generated from these expenditures, the pressure poses threats of not translating the gains from the reform into better outcomes.

Discussions with sub-state level officials revealed various ad-hoc arrangements used by IAs to deal with such pressures. In one of the backward districts where field visit was undertaken, an empaneled sports vendor was required to procure sports items for the entire district using the budget provision for 'sports' articles under SSA. This procurement was time consuming, but due to the pressure to book expenditures and enhance utilization, the funds were transferred to the vendor and recorded as 'expenditures' even before the sports items were actually procured and delivered to schools. This was done on the basis of and an assurance from the vendor that the goods will be delivered over a period of time. In such cases, expenditures were made without receiving corresponding outputs at a point of time. Similarly, in rural areas, where vendor availability was limited, expenditures were often booked to a single GST-registered vendor against bills generated by the vendor, although they were not directly involved in the transactions. Once the amount is credited to the registered vendor's account, the personnel from school or health facility pursued with the vendor to recover funds for payment to unregistered vendors or causal laborers who lacked a bank account, for day-to-day activities. Here too, the outputs were not generated over a period of time even after expenditures were incurred on record. Till the time funds are actually used for delivering outputs, such funds remain parked in the accounts of vendors, thereby creating floats in the system, which go unnoticed by higher-level authorities. In NHM, there were also instances of booking release of 'untied funds' to the lower-level facilities as 'expenditures' instead of 'advance'. As per the district accounts manager of specific districts, these were done to push up utilization levels. Hence, as aggregate expenditures and utilization rise, it becomes imperative to systematically track outputs to ensure that increased spending translates into tangible improvements in service delivery under the scheme.

3. Inadequate Enabling Infrastructure to support SNA Operations

Capacity constraints and connectivity issues posed impediments to implementation of SNA in both Odisha and Bihar. The capacity issue was particularly acute in education, where SNA was implemented till the last mile (schools). Many primary and upper-primary schools lacked the required computer facilities and dedicated personnel with the know-how for booking payments on the SNA portal. As per the data provided by the officials, nearly 80 per cent of government schools in Nayagarh and 94 per cent in Koraput lacked functional computer facilities. Even when computers were available, limited digital literacy of headmasters and teaching staff hindered the process of making payments online. Headmasters and teachers of schools regularly approached the Block Education Office and Cluster Resource Centres to make payments and book expenditures on their behalf. In addition to booking expenditures, the headmaster/teacher also had to make several trips to banks, frequently located far away in remote and backward areas, for submission of print payment advice (PPA) generated after payment on the SNA portal. This meant that the school staff had to spend substantial time away from schools and compromise on their core teaching responsibilities. These have implications for extending SNA below the block level under NHM.

Officials of districts and blocks also reported that in relatively rural and remote districts and blocks, health facilities often faced chronic internet connectivity issues. For instance, in Bihar's Sikaria block (Jehanabad district, Bihar), the M1-based payment portal in NHM could not be accessed most of the time due to poor connectivity. As a result, the Block Accounts Manager (BAM) was compelled to travel back to his home in Patna after office hours, to complete routine tasks involving booking of expenditures on the portal. Similar issues were also reported in the remotely situated block of Dumaria in the district of Gaya, Bihar, the KBK district of Koraput, Odisha and selected blocks (Bhapur and Khandapura) in the district of Nayagarh, Odisha. In general, the poor reach of internet connectivity is reflected in the fact that as per the 2020 block-level survey by the Ministry of Rural Development, only about one-third of India's villages had internet or broadband access; the corresponding figures for Bihar and Odisha were just 27 per cent and 20 per cent, respectively.

The shift to 100 per cent online payments in the SNA framework also posed other challenges. Officials of health facilities in Bihar, who were operating through M1 model reported that Direct Benefit Transfers (DBT) to beneficiaries were frequently rejected in several cases where bank accounts were linked to regional rural banks or merged banks. Similarly, there were rejection of payments due to mismatch of names with that in Aadhar card in both Odisha and Bihar. In Odisha, many block accounts managers of NHM pointed out that quite often it was difficult to understand the reasons for rejections reported on the PFMS portal. Information on rejection rates in Janani Suraksha Yojana culled out from the payment portal of ICICI bank for NHM in Bihar showed that in most cases, the rejection rate was less than 10 per cent. In the health facilities visited during the field work, the range of rejection rate was between 1 per cent to 32 per cent (Appendix Table 6).

At present, while SNA-SPARSH aims to eliminate PPA-based payments, it continues to rely heavily on stable internet connectivity for expenditure booking. Without urgent improvements in infrastructure and digital literacy, the reform risks creating administrative bottlenecks similar to those experienced under SNA Phase I, particularly in resource-constrained regions.

VI. Conclusion and Policy Implications

The Government of India's 'Just-in-Time' (JIT) framework was designed to enhance the Central government's cash management and improve the execution of budgeted resources under Central schemes. It marked a significant shift from the earlier system, where funds released by the Centre often remained idle in multiple bank accounts, even as the government continued to borrow at a cost to meet fiscal deficits. The Single Nodal Agency (SNA) reform for Centrally Sponsored Schemes (CSS) was a critical component in operationalizing this framework.

The SNA reform has effectively addressed much of the systemic inefficiency by eliminating the majority of 'floats'—idle, unspent funds—associated with CSS. This has led to considerable improvements in the Central government's cash management. Additionally, the reform has enhanced real-time transparency in fund availability and state-level aggregate spending under CSS. However, residual floats persist due to incomplete implementation at lower administrative levels across some sectors.

For state governments, the immediate fiscal benefits have been less pronounced, as fund flows are now more tightly aligned with actual expenditures. This realignment has curtailed delays in transferring Central funds to implementing agencies and reduced the earlier scope for using scheme funds as a short-term liquidity source. While this shift has somewhat constrained the states' flexibility in managing their cash flows, it is expected to foster more efficient planning and budgeting in the long run.

An assessment of the reform's implementation within the National Health Mission (NHM)—the largest health sector CSS—highlights several remaining challenges. The Public Financial Management System (PFMS), the digital platform used to monitor expenditures, does not fully support the scheme-specific flexibilities needed for comprehensive financial monitoring at the operational level. Enhancing PFMS to cater to these specific requirements will be crucial for maximizing the benefits of the reform in the health sector. The introduction of SNA-SPARSH, which enables near real-time recording of expenditures within the state treasury and subjects them to AG audit, is a positive step towards improving the reliability of reported financial data under CSS.

Despite these advancements, two key challenges persist. First, infrastructure and capacity constraints continue to hinder the full transition to online financial processes at lower levels of implementation. Addressing these gaps—particularly in rural and underserved regions—will require targeted investments in digital infrastructure and capacity-building for scheme-specific personnel. Second, while the SNA reform has improved financial transparency and fund utilization, it does not inherently ensure better development outcomes. The emphasis so far has been on timely fund disbursement and expenditure tracking, but concerns remain about the actual end-use and impact of these funds. Moving forward, the next phase of reforms must focus on translating these financial gains into meaningful improvements in service delivery and outcomes.

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Appendix

Table 5: List of Districts, Blocks, and Facilities Visited in the Study

State	District	Blocks	Facilities Visited
Bihar	Jehanabad	Ghosi, Sikaria (a village in block Jehanabad), Makhdumpur	District Hospital (DH), Primary Health Centre (PHC), Additional Primary Health Centre (APHC), Referral Hospital (RH)
	Gaya	Dumaria, Imamganj, Sherghati, Barachetti, Tekari	DH, PHC, Community Health Centre (CHC), Sub Divisional Hospital (SDH)
	Kishanganj	Bahadurganj, Dighalbank, Thakurganj, Pothia	DH, PHC, CHC, SDH, Health and Wellness Centre (HWC)
Odisha	Nayagarh	Bhapur, Khandapura/Khandapada, Mahipur (a village in block Nuagaon)	DH, Block Education Office (BEO), CHC, School (Primary and Higher Secondary)
	Koraput	Kundra, Boipariguda, Lamtaput	DH, Block Education Office (BEO), CHC, HWC, Drug Store, School (Primary and Higher Secondary)
	Sundargarh	Hemgir, Lephripada, Bisra, Kuarmunda.	DH, BEO, CHC, UCHC, school

Source: Authors' compilation

Table 6: Beneficiary Rejection Rates in Bihar Health Facilities

Facility Name	District	Rejected Beneficiary Count	Total Beneficiary Count	Rejection Rate= Rejected Beneficiaries as a Proportion of Total	Date of Data Extraction
CHC Barachatti	Gaya	135	2785	5%	25-05-2023
CHC Manpur		50	2726	2%	30-05-2023
Jay Prakash Narayan Hospital Gaya		134	2419	6%	24-05-2023
CHC Imamganj		24	962	2%	26-05-2023
Sub Divisional Hospital Sherghati		155	1186	13%	24-05-2023
Sub Divisional Hospital Tekari		328	2381	14%	24-05-2023
Average				**7%**	
Referral Hospital Makhdumpur	**Jehanabad**	276	2864	10%	02-06-2023

Facility Name	District	Rejected Beneficiary Count	Total Beneficiary Count	Rejection Rate= Rejected Beneficiaries as a Proportion of Total	Date of Data Extraction
Primary Health Centre, Makhdumpur		228	707	32%	02-06-2023
PHC Ghosi		38	1603	2%	01-06-2023
Referral Hospital Ghoshi		7	524	1%	02-06-2023
PHC Sikariya		75	1356	6%	01-06-2023
Average				**10%**	
CHC Bahadurganj	**Kishanganj**	112	3659	3%	06-06-2023
CHC Dighalbank		57	1869	3%	06-06-2023
CHC Kochadaman		177	4008	4%	08-06-2023
CHC Pothia		104	1664	6%	07-06-2023
PHC Thakurganj		203	5459	4%	07-06-2023
Average				**4%**	

Source: Authors' compilation based on information provided by the Block-level health officials from PFMS Portal

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Mita Choudhury, Professor, NIPFP
Email: mita.choudhury@nipfp.org.in

Nitya Chutani, Research Fellow, NIPFP
Email: nitya.chutani@nipfp.org.in

National Institute of Public Finance and Policy,
18/2, Satsang Vihar Marg,
Special Institutional Area (Near JNU),
New Delhi 110067
Tel. No. 26569303, 26569780, 26569784
Fax: 91-11-26852548
www.nipfp.org.in