

**FINANCE DEPARTMENT  
GOVT. OF NCT OF DELHI  
DELHI SECRETARIAT, I.P. ESTATE, NEW DELHI**

No. 2(08)/2015/T-1/Pr.AO/ 2141 - 2250

Date : 17/09/2015

**OFFICE MEMORANDUM**

**Sub : Introduction of system of receiving of the receipts of Govt. of NCT of Delhi through Electronic Media.**

Under existing procedure, government dues or other moneys receivable on government dues or other moneys receivable on government account may be realized in cash or by cheques or drafts drawn on any local branch of scheduled bank or by money orders or postal orders or in such other form as may prescribed by government.

The Ministry of Finance, Department of Expenditure, Controller General of Accounts, Lok Nayak Bhawan, Khan Market, New Delhi has also issued instructions dated 02-11-2007 for introduction of system of receiving the government receipts through Electronic Media subject to following the under mentioned procedure :-

- (1) Receipt processing application portal of the department should be integrated with the e-payment Gateway of the bank with the provisions of checking the correctness of amount payable and the completeness of the formats and proper reconciliation process.
- (2) Bank would provide the consolidated statements containing the details of the remittance that are normally available in the physical challans (GAR-7). The electronic copy of the challan will also be sent along with the Receipts Scroll for incorporation in the system of the PAO i.e. COMPACT Software.
- (3) Bank will promptly remit the government receipts into the Government Account at Reserve Bank of India, CAS Nagar through Link Cell, GAD, State Bank of India as the case may be in a T+1 (copy enclosed) working day in accordance with the instructions dated January 20, 2015.
- (4) Payment through Credit Cards would be allowed with prior approval of the office of Controller General of Accounts, Ministry of Finance and Comptroller & Auditor General of India.

The State Bank of India accredited bank of Government has submitted proposal of collection of revenue/fees due to the government through the Aggregator Payment Services by all Government Departments. The proposed solution allows all departments to extend and integrate the website to secure Payment Gateway facility enabling acceptance of funds transfers through net banking debit/credit cards, IMPS, CSC Wallet etc. by directly debiting the customer's account online.

The proposal of the bank has been considered and it is decided to implement the system of receiving the receipts in the department of Govt. of NCT of Delhi only through net banking. The bank would since provide the net banking facility as accredited bank they would be paid only agency charges by the Reserve Bank of India as per the rates fixed by the Office of CGA and no additional charges would be paid. The transaction charges to be

borne by the end users/citizens would be on the rates fixed by the Department of Electronics & Information Technology, Govt. of India. The refund of receipts after crediting into government account would be made through the department as per the procedure prescribed under the Receipts & Payments Rules.

All departments of the government are advised to consider the implementation of system of receiving their receipts through net banking in consultation with State Bank of India after ensuring the compliance of the guidelines issued by the Office of Controller General of Accounts, Ministry of Finance, Govt. of India in their orders dated 02-11-2007 (copy enclosed).

The proposal of introduction of system of receiving receipts of the department through the credit cards may be implemented only after obtaining the approval of Controller General of Accounts, Ministry of Finance & Comptroller & Auditor General, Ministry of Finance.

**Yours faithfully,**



**(S.N. Sahai), IAS  
Pr. Secretary (Finance)**

To

All the Pr. Secretaries/Secretaries/  
Heads of the Departments,  
Govt. of NCT of Delhi,  
Delhi/New Delhi

No. 1(08)/2015/T-1/Pr.AO/

Date :

Copy forwarded for information to :

1. All the Pay & Accounts Officers, Pay & Accounts Office, Govt. of NCT of Delhi, Delhi/New Delhi.
2. The Asstt. General Manager, State Bank of India, Aggregator Module, New Business Department-Corporate Centre, Belapur Rly. Station, 4<sup>th</sup> Floor, Tower No. 4, Sector-11, CBD Belapur, Navi Mumbai-400614.

**DCA(ADMN./TECH.)**

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1(1)/2006/TA/ECS/314  
Ministry of Finance  
Department of Expenditure  
Controller General of Accounts  
Lok Nayak Bhavan, Khan Market  
New Delhi-110 511.

Dated 2-11-2007

Subj: Introduction of payments and receipts of Government departments through electronic media - issue of general instructions.

In terms of Central Government Accounts (Receipt & Payment) Rules, 1983 government servants are permitted to draw their salary etc. in cash or by cheque at their option. In cases, where the employees of a particular office have expressed their desire to draw their salary through their bank account in a bank a cheque for the consolidated amount may be issued by Pay & Accounts Officer in favour of the banker along with a list indicating the names of the government servants, the amounts payable and the bank account particulars etc. The banker will credit the amounts to the respective accounts of the government servants.

2. According to CGA (R&P) Rules, payments to suppliers etc. may be made by the officer by any recognized mode of payment.

3. This office has been considering for some time to implement the system of E-payments to government servants and suppliers, contractors, grants-in-aid and other payments to autonomous bodies/ societies (NGOs)/individuals etc. and collecting Government revenues and receipts through the Electronic media. Now it has been decided that salary payments to governments and payments to suppliers and contractors etc., where option is exercised, may be made through Electronic media by adopting suitable procedure (as discussed in the subsequent paras), where these facilities are available. Government Ministries/ departments may also consider the introducing collection of their revenues and receipts through on-line, wherever feasible. The Government of India will not pay any commission / fee /service charges to the bank for the above purpose and the Government in no way concerned with the additional facilities offered by the bank.

(I) Payments of government departments through Electronic Clearing Service/Electronic Fund Transfer/Real Time Gross Settlement/ Core Banking Solutions

(i) Extent of Applicability: - The revised procedure will be introduced in the payments that are made by the Pay & Accounts Offices. (Cheque Drawing DDOs are kept outside the purview of these instructions for the present). Pay & Accounts Officer will arrange payments through ECS/ EFT /RTGS only through their accredited bank.



(i) Different modes of payments

(a) Electronic Clearing Service (Credit Clearing) provides an alternative method of effecting bulk payments transactions which would obviate the need for issuing and handling paper instruments and thereby facilitate improved customer service by banks / government departments effecting payments. At present this service is available in 64 centres as intimated by RBI (list enclosed as Annexure 'I'). The user furnishes the credit instructions on a floppy/magnetic tape to the sponsored bank who will approach the National Clearing Cell for uploading the credit the same in their website. The NCC at the Destination Centres will download the same and pass on the data to the destination banks (Service Branches) at those centers for arranging credit of the amounts held by various branches. This procedure is used when a number of accounts are required to be credited by debit to a single account. After the ECS cycle is complete the uncredited items, if any, will be reported to through Service Branches of the payee banks-Service branches-NCC to the sponsoring bank for credit to the account of the user. There is no outer limit for the individual credit under this scheme.

(b) Electronic Fund Transfer (EFT) This procedure is almost like the Electronic Clearing Service except that normally this scheme is operated for transferring funds one account to another account.

(c) Real Time Gross Settlement (RTGS) This system is conducted by Reserve Bank of India and it requires every bank and branch to have specific codes through which transfer of funds takes place. Under this system funds are transferred from one bank/branch to another.

(d) In Core Banking Solutions a facility offered by the banks to the customers. All CBS branches are interconnected with each other. It enables the customer to avail of the services from any CBS branch regardless of where he is maintaining his account.

(iii) Instructions to be observed by DDOs.

(a) Obtaining option from the payees: Drawing & Disbursing Officers will have to obtain option from the government servants /suppliers/ contractors etc. for drawing e payments. Government servants have to exercise such option well in advance to the preparation of bills. In the case of suppliers/ contractors etc. option should be obtained at the time of offering job to them. Both in the case of government servants and supplier the DDO should obtain the particulars of their bank account (viz. Bank Account, Bank code etc. and maintain a data base. It should be made clear that one person/ firm can draw payment from only one bank account held by them.

(b) Authorisation in favour of the Bank Payees should also authorize their bank to receive their dues on their behalf. Whenever there is any change in the bank account, the particulars of the new bank account should be furnished to the DDO immediately.

(c) Submission of bills in time The bills should be submitted in time by the DDOs to the Pay & Accounts Officer concerned. The salary bills may be submitted to PAO by 20 of the month to which the bill pertain vide Note 1 below Rule 64(2) of CGA (R&F Rules.

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(d) **Preparation of Bills:** While submitting the bills for e-payments, the DDO will clearly indicate in red ink as "Payments through ECS/EFT/ RTGS" on the top of the bill. DDO while submitting the regular salary bills, and bills for drawal of DA arrears, bonus etc. will also send along with the bill, a single floppy / CD containing the credit information i.e names of government servants, their bank account, Bank code and the amount payable etc. (DDOs would be responsible for correctness of the information required in Columns 2-6 of the Credit Records of the Record Layout of the Clearing Settlement, provided by them). A hard copy of the information should also be furnished by the DDO. The guidelines for input preparation and input submission are given in Annexure IV. A hard copy of the electronic advice issued against the bills would be sent by the PAO to the DDO for record.

(e) **Reconciliation of e-payments:** A consolidated report of uncredited items R-7 and Final report R-8 of finally credited/ uncredited items shall be received by the PAO through the accredited bank. After entering the voucher number in respect of the bill a photocopy of each of the reports i.e. Final Settlement Report and the Report of Uncredited Items duly attested by JAO/ AAO should be handed over to the messenger of the DDO who will surrender token. DDO will intimate the party with regard to the payment credited to their bank account. This report (R8) will be treated as the evidence of payment against the bills presented by the DDO. This should be compared with the advice received earlier and discrepancy if any should be brought to the notice of the PAO for taking up the matter with the accredited bank.

## II. Collection of government revenues/ receipts through Electronic Media

Under the existing procedure, Government dues or other moneys receivable on Government dues or other moneys receivable on Government account may be realized in cash or by cheques or drafts drawn on any local branch of scheduled bank or by money orders or postal orders or in such other form as may prescribed by Government. These revenues or dues of the Government are generally received by departmental officers or by specified branches of the accredited bank in the form of crossed local drafts or local cheques or in cash or unless otherwise specifically ordered. -vide Rule 18 of Central Government Accounts (Receipt & Payment) Rules, 1983.

Any person or party paying money into bank on Government account shall present with it challan (in duplicate, triplicate or quadruplicate as specified by the concerned Ministry or Department) in Form GAR-7.

Now banks have been offering facilities to customers like payment through Internet etc. Therefore, this office has decided that standard guidelines should be issued for the Ministries/ departments who would like to introduce collection of their receipts/ revenues etc. through Internet. The procedure in brief will be as under:

The system would involve transacting with the department through a receipt processing application Portal that is accessible through Internet. E filing will involve downloading of the specified formats from the Portal and these can be filled in and signed by users through digital signature. The e-receipt application system would check the correctness of the amount payable and also the completeness of the formats. Once the format is accepted the user will be prompted to choose one of the following payment options:-



(a) Credit Card

(b) Internet banking

After the user opts for a particular mode of payment he will be directed towards the bank's computer system. A challan in the prescribed format will be generated.

**The following guidelines are issued to the ministries/ departments who propose to introduce this procedure.**

- (i) Ministries/ departments have to identify the services / areas which they consider to bring within the ambit of on-line collection through electronic media.
- (ii) They have to initiate action for developing Departmental Portal if not already available and also get a software package developed with all security checks built therein. The software should suit their requirements. Some of the services offered by ministries/ departments may require filing of certain papers by the service seeker along with payments made by them. The electronic filing will involve transaction through the website of the department / ministry that is accessible through the Internet. E-filing will involve downloading the specified e-form from the website where all the required forms will be made available. The e-forms should be similar to the physical forms that have been optimized and adapted to suit electronic filing. These e-forms duly filled and signed by the designated people using digital signature (that provides necessary authentication as per IT Act, 2000) are submitted through the website.
- (iii) The system to be developed by the departments /ministries should have checks for the completeness of the e-forms electronically, on-line, using a set of pre-defined rules. Should there be any discrepancies in the e-forms, the user should be prompted to make necessary correction. The response to the user should be provided on-line and this should be repetitively done until the e-form is complete in all respects.
- (iv) The service seeker will approach the Portal of the department/ ministry and furnish the details of the service required. After the supplier or service seeker furnishes the purpose for which he wants to approach the department, the amount of fee or deposit should be displayed on the computer screen and it should be done internally based on parameters that are stored within the system and kept up to date. The system will then display Challan form (GAR 7) indicating the full classification details of the transaction (based upon the purpose selected by the service seeker). All the information available required to be filled in the challan should be got incorporated in the challan before the same is accepted by the system.
- (v) Then the system will display the different modes of payments available to the client viz. Credit card, Internet Banking and remittance at the Bank counter (if the Department intends to keep the traditional mode of payment also as an option for payment). There should be necessary arrangement for issuing acknowledgement to the payer.
- (vi) The department/ ministry would continue to send the details of the challan deposited in the bank to the Pay & Accounts Officer concerned.
- (vii) Only one PAO should be entrusted with the work relating to the receipts through payments. The PAO should be linked with the nodal branch for the purpose.

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Keeping in view the fact that the requirements of each department/ ministry may be different from the other these general instructions are issued to enable the departments/ ministries to approach their CCAs/ CAs to draft detailed accounting procedures for each of their scheme. The detailed accounting procedure should be drafted according to their requirement and setup should be sent to this office for vetting.

Necessary amendments to Central Government Accounts (Receipt & Payment) Rules, 1983 are issued separately.

*Renu C. Deshpande*

(Renu C. Deshpande)

Dy. Controller General of Accounts

To Financial advisors of all Departments/ Ministries

Copy to: All Pr. CCAs/CCAs/ CAs



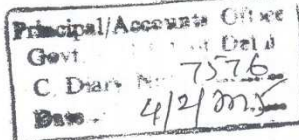
भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI / 2014-15/ 4/6

DGBA.GAD.No. H- 3203/42.01.011/2014-15

January 20, 2015

The Chairman / Chief Executive Officer  
All agency Banks



Dear Sir / Madam

**Payments into Government Account through Debit / Credit cards and Net banking: permissible period for remittance**

Please refer to circulars DGBA.GAD.No.H-2444/42.01.011/2010-11 dated October 8, 2010 and DGBA.GAD.No.H-4831/42.01.011/2012-13 dated February 18, 2013 on the above subject. We hereby advise that as per the instructions of the Controller General of Accounts, Ministry of Finance, Government of India, agency banks are required to adhere to the following additional norms for payment of government revenue through Debit / Credit cards and Net banking:

- 1/15/14/6
- Remittance norms of T + 1 working day, including the Put Through date should be strictly followed, where "T" is the day when money is available with the receiving bank branch.
  - Penal interest will be levied on delayed remittances of e-receipt into government account, i.e., on delay beyond T+1 working day, if any, and
  - The settlement should conform to the provisions contained in the Payment and Settlement Systems Act 2007 and the rules and regulations framed thereunder.

Yours faithfully

(K.Ganesha)  
Deputy General Manager

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