

GREEN INITIATIVE BY GOVERNMENT OF GOA: e-PAYMENT SERVICES

NIC, Goa has incorporated e-Payment services by developing a web based interface to be used by all the DDOs/Departments in the existing system at the Directorate of Accounts. e-Payment Services are executed with the help of State Bank of India (SBI, Treasury Branch) Panjim branch.



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INTRODUCTION

The Directorate of Accounts acts as Pay and Accounts Office of the Government of Goa. Its main functions among others are Budget Control, pre-auditing of bills and passing and objecting them as per rules.

As part of the 'Green Initiative', the Government of India has suggested that steps be taken by entities in financial sector by increasing the use of Electronic Payment Systems and gradual phase-out of cheques in their day to day business transactions. As per the directions from Government of India, it has been decided to make all government payments electronically.

NIC, Goa has already developed and implemented a comprehensive system for end-to-end G2G and G2E service delivery at the Directorate of Accounts. In view of the decision taken on 'Green Initiative' NIC has incorporated e-

Payment services in the existing system by developing a web based interface to be used by all the DDOs/Departments.

This system allows the DDO to:

- Enter mandates
- Submit e-payment data electronically
- Check the status of e-payment

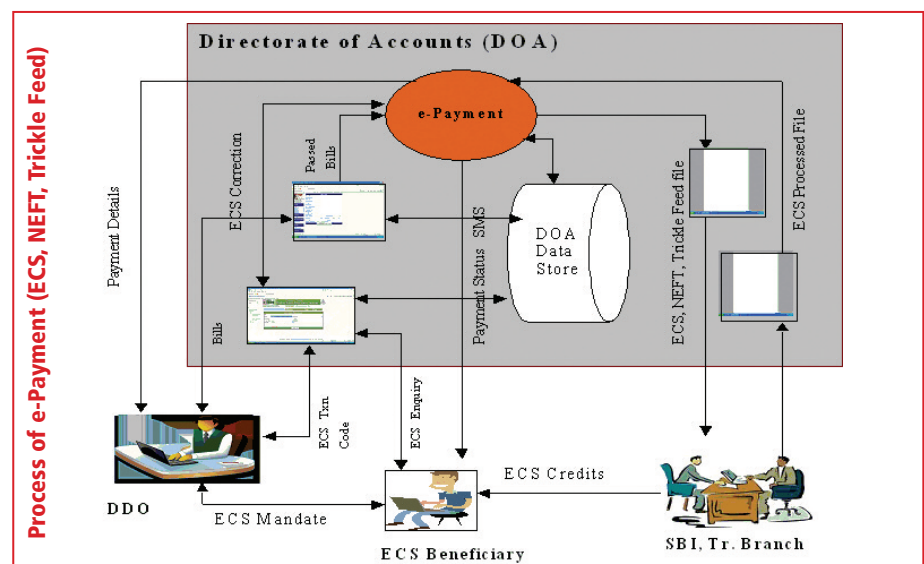
This system was operational initially to disburse salary to all the Gazetted Officers and later extended to all the other employees of various departments/third parties/ contractors /beneficiaries of Government Schemes etc.

e-PAYMENT MODES

e-Payment Services are executed with the help of State Bank of India (SBI, Treasury Branch) Panjim branch. In consultation with the officials of SBI, the following modes of e-Payments are being used to disburse the payments electronically.

1. ECS (Electronic Clearing Scheme)

This mode is used to credit the payable amount to the beneficiaries,



whose account is in the banks located in Goa including Co-Operative banks, which have a valid MICR Code.

2. NEFT (National Electronic Funds Transfer)

This mode is used to credit the payable amount to the beneficiaries, whose account is in the banks which are located anywhere in India and have a valid IFSC code.

3. Trickle-Feed

This mode is used to disburse the payments to the beneficiaries whose account is in the branches of SBI.

PROCESS FLOW:

- Drawing and Disbursing Officer (DDO) of various departments collect the ECS mandate details like IFSC/MICR code, account number etc. from the employees/third parties/beneficiaries etc., and enter the same in the system.
- The DDO then enters basic bill details, party details and generates an ECS Transaction Receipt (ETR). This receipt contains a unique ECS Transaction Number, account details of various beneficiaries and the payable amount for the particular bill.
- DDO submits the bill to DOA. Bills without ECS Transaction Receipt are not accepted in DOA.
- DOA enters the bills in the system and bills are forwarded to various pay audit sections for Pre-Audit.
- After the bill is passed by the concerned pay-audits, cash section generates voucher for each passed bill.
- During voucher generation, cash section uses e-Payment module to capture and validate the ETR details entered by the DDO against the bill. This interface is used to mark whether the payment is to be made through MICR cheque/ECS/NEFT/Trickle feed. Here, the system generates unique

Payment ID for all e-Payments.

- Cash section generates different text files with respect to ECS/NEFT/Trickle feed as per the format provided by SBI. These files are sent to SBI, Treasury branch along with forwarding letter.
- SBI processes the file and debits the Government account and credits the payable amount to various beneficiaries included in the file. SBI appends unique Bank Transaction ID against each Payment ID in the processed file and sends it to DOA. The unsuccessful payment amount is returned to DOA by means of DD or Bankers Cheque.
- DOA processes the file received from the SBI and updates Bank Transaction ID against each Payment ID to confirm the payments. After processing, SMS is sent to all the beneficiaries informing the successful and unsuccessful payment transactions. Also, DDOs can check the payment status against the unique ECS Transaction Code.
- DDOs should correct the bank account details for the unsuccessful transactions and submit the same through the system. All corrected entries are automatically included in the e-Payment file, when it is generated next time.
- SBI sends e-Payment debits in the daily Treasury payment scroll.

BENEFITS

- Fully Transparent and efficient way of money transfer to various parties
- Payments are effected on the basis of First in First Out, thereby reducing the chances of payments to selected or favourable parties.
- Timely payment to the beneficiaries of various Government Schemes.
- Fewer cheques. So, less paper.
- No Cheque reconciliation and bulky bank payment scrolls at various Treasuries.



e-Payment Services of this department has improved the level of satisfaction of various stakeholders in receiving payments electronically. This system has reduced a lot of efforts in Cheque handling and reconciliation. With the help of New Innovated Technology in financial sector and Government Process Reengineering, we hope to cover all payments made by the Government through e-Payments.

GURUNATH S. POTEKAR
DIRECTOR OF ACCOUNTS

- Improved level of G2G, G2E and G2C services by way of:
 - Online e-payment status check
 - e-Payment Status through SMS

CONCLUSION

E-Payments have now been extended to Works Departments also. The department has gone one step ahead in service delivery by reducing lot of time in clearing payments and eliminating the complex process involved in Cheque Clearing System. (collect, deliver, deposit, etc.,) The effort made by the department was well appreciated by all beneficiaries like suppliers, contractors and the employees.

FOR FURTHER INFORMATION

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