

**Government of West Bengal
Finance Department
Audit Branch**

No.10618-F(Y).

Kolkata, the 31st December, 2012.

NOTIFICATION

The Government of West Bengal has already introduced e-Payment of Salary for the Government employees vide Finance Department's Notification No.8301-F dated 26.08.2009 and made it mandatory for all State Government Offices. It will also be mandatory for all Companies, Corporation, Autonomous/Statutory/Local Bodies of the State Government.

Subsequently, e-Payment was also introduced for refund of Commercial Taxes and payment under various Industrial Promotion Schemes to different Parties/Recipients vide this Department's Order No.1049-FT dated 08.07.2011. It is a transparent, secured and safe system of financial transaction without the risk of cash handling, without deployment of any additional manpower and without any additional cost. It ensures payment to the bank account of the actual payee/recipient in a transparent way without any delay.

Considering the benefits and advantages of the system, the Government has decided to extend the e-Payment [electronic mode of payment] System in respect of all types of Government Payments.

At present following modes of e-Payment are available at the Bank:

- (i) **Core Banking Solutions [CBS]:** In Core Banking Solutions all the CBS branches are interconnected with each other. It enables the Bank Account-holder to avail the services from any CBS branch regardless of where he is maintaining his account. It also enables one Branch to credit the accounts maintained at different Branches under CBS. If the Treasury linked Bank of the Drawing & Disbursing officer and the Bank of the Payee/Recipient are same then CBS mode of e-Payment is ideal, irrespective of the Branch of the Bank.
- (ii) **Electronic Clearing Service/Regional Electronic Clearing Service [ECS/RECS]:** 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 Bank / Government Departments effecting payments. At present this service is available at Reserve Bank of India [RBI]. The Drawing & Disbursing Officers attached with the Reserve Bank of India through Kolkata Pay & Accounts Office-I & II can avail the facility.
- (iii) **Real Time Gross Settlement [RTGS]:** - This is a system where the processing of funds transfer instructions takes place at the time they are received (real time). Also the settlement of funds transfer instructions occurs individually on an instruction by instruction basis (gross settlement). This system is conducted by Reserve Bank of India and it requires every bank and branch to have specific IFSC code through which transfer of fund takes place. Under this system funds are transferred from one bank/branch to another bank/branch. The minimum and maximum amount for RTGS a transaction is ₹ 2 lakhs and ₹ 5 lakhs respectively.
- (iv) **National Electronic Fund Transfer [NEFT]:** This system of fund transfer operates on a Deferred Net Settlement basis. Fund transfer transactions are settled in batches as opposed to the continuous, individual settlement in RTGS.

Presently, NEFT operates in hourly batches from 9 am to 7 pm on week days and 9 am to 1 pm on Saturdays. Like RTGS, this system is also conducted by Reserve Bank of India and it requires every bank and branch to have specific IFSC code through which transfer of fund takes place. Under this system funds are transferred from one bank/branch to another bank/branch. There is no minimum amount for NEFT transaction and maximum amount is ₹ 5 lakhs. If the Treasury linked Bank of the Drawing & Disbursing officer and the Bank of the Payee/Recipient are different then RTGS/NEFT mode of e-Payment is ideal.

The Drawing & Disbursing Officers [DDO] shall adopt any mode of e-Payment, as convenient and suitable to him.

After careful consideration of the matter, the Governor is pleased to prescribe the following guidelines for implementation of e-Payment in the State Government Offices:

1. The 'Head of Office' shall be the authority for sanction of e-Payment.
2. All types of personal claims of the employees like GPF Advance, Loans & Advances, T.A. Bill, Medical Reimbursement Bill, Retirement Benefits, Arrear Pay & Allowances, and Other Reimbursement Bills may be disbursed through the Bank Accounts of the employees.
3. All types of payments to the Beneficiaries, Grants to Non-Government Institutions, Autonomous Bodies, Statutory Corporations/Companies, payment / repayment of loans, subsidies, scholarships, honorarium, pension, incentives etc. may be made through the Bank Account of the payee.
4. All types of third party payments like payment to the Contractors, Suppliers and other vendors, payment to any Payee/Recipient to whom the State Government is liable to make any payment may be made through their respective Bank Account.
5. The State Government or the Payee / Recipient shall not pay any Service Charge / Collection Charge / Commission / Fee for such e-Payment.
6. The Head of Office/Drawing & Disbursing Officer shall strictly follow the procedure of e-Payment and carefully verify the e-payment instructions to be sent to the Bank in respect of name of the actual Payee/Recipient, the Bank Account Number, MICR Code, IFSC of the actual Payee/Recipient.
7. The Head of Office/Drawing & Disbursing Officer shall obtain an Application in the prescribed format from the Payee / Recipient for e-Payment option. The format of the Application Form is annexed with this Order.
8. The Head of Office/Drawing & Disbursing Officer shall select a Nodal Bank-Branch from where e-Payment instructions shall be executed. The Head of Office/Drawing & Disbursing Officer shall apply to such Nodal Bank to avail such facility of e-Payment through RECS or CBS or RTGS/NEFT.
9. There shall be no change in the existing system of submission of Bills by the concerned DDO to the Treasury/Pay & Accounts Office. For the Bills against which e-Payment are desired, the Drawing & Disbursing Officer shall give endorsement in the body of such Bills with his signature for issue of cheque in favour of Nodal Bank-Branch.
10. The Treasury/Pay & Accounts Office shall issue cheque against the bill or a consolidated cheque against all such bills of a Drawing & Disbursing Officer taken together for which e-Payment is desired in favour of the concerned Bank-Branch and hand it over to the DDO.

11. The Head of Office/DDO shall hand over the cheque along with an 'Advice' in hardcopy and soft copy to the Nodal Bank for crediting the amount at the bank account of the Payee / Recipient. The 'Advice' shall contain the name of the Payee/Recipient, Bank Account Number, MICR, IFSC Code, amount payable to each recipient in the format prescribed by the Bank. In one 'Advice' the 'Recipient' may be one or multiple, but the total amount of such Advice/Advices should agree with the total amount of the cheque/cheques in favour of the Bank.
12. The Head of Office/DDO shall maintain a Register for issuing 'Advice' for e-payment to the Bank. The Advice shall be serially numbered for a particular financial year i.e. they shall have a running serial number starting from April to March in a financial year prefixing with "e-Payment". The Advice Number shall be noted conspicuously at the top of Office Copy of each bill for which e-Payment may have been advised for payment through bank
13. The Bank shall send a Certificate of Disbursement in respect of each e-Payment Advice to the Head of Office/DDO within the next working day after the date of disbursement, and such certificate shall be treated as the evidence of payment against the Bill. Head of Office/DDO shall retain the Certificate of Disbursement with the office copy of the bill for audit verification and such certificate shall be treated as legal quittance against the claim of the Payee/Recipient. If the amount is not credited to the Payee/Recipient account on the stipulated day by the Bank for any reason, the Bank shall forthwith send a 'Report of Non-credited Amount' to the Head of Office / DDO mentioning the reason of non-crediting the amount to the Bank Account of the Payee/Recipient. The Head of Office/DDO shall take appropriate action for crediting the un-disbursed amount to the actual recipient or refund the amount to the State Government head of account from where it was drawn, as the case may be.
14. The amount so credited by the concerned Bank to the Bank Account of the Payee/Recipient/Claimant shall be treated as proper disbursement of payment by the Head of Office/DDO to the Payee/Recipient/Claimant. The 'Disbursement Certificate' and the 'Report of Non-credited Amount' issued by the Bank shall be preserved by the Head of Office/DDO for 15 years or until the Audit is over, whichever is later. The 'Register of e-Payment' shall be reviewed by the Head of Office/DDO within the 10th of every month.
15. This system shall be applicable for the Officers who are authorized to issue LOC cheques/Deposit Accounts Cheques as well. The Cheque issuing Authority shall issue cheque in favour of the Nodal Bank-Branch and all other procedures as mentioned above shall apply *mutatis mutandis*.
16. The system may be adopted by the Companies, Corporation, Autonomous / Statutory/Local Bodies of the State Government for payment transaction from their respective Bank Account.

The Order shall take immediate effect.

Sd/- H. K. Dwivedi.
Secretary to the
Government of West Bengal.

No.10618/1(100)-F(Y).

Dated: 31th December, 2012.

Copy forwarded for information and necessary action to:-

1. The Principal Accountant General (A&E), West Bengal, Treasury Buildings, 2, Govt. Place (West), Kolkata-700 001.
2. The Principal Accountant General (Audit), West Bengal, Treasury Buildings, 2, Govt. Place (West), Kolkata-700 001.
3. The Accountant General (R.W. & L.B. Audit), West Bengal, C.G.O. Complex, 'C' East Wing, 5th Floor, Salt Lake, Sector-I, Kolkata-700 064.
4. The Additional Chief Secretary/Principal Secretary/Secretary ,
..... Department.
5. The General Manager, Reserve Bank of India, PAD, 15, N.S. Road, Kolkata-700 001.
6. The General Manager, State Bank of India, FSLO, Local Head Office, Samridhi Bhaban, 1, Strand Road, Kolkata-700 001.
7. The General Manager, United Bank of India, Govt. Transaction Department, 11, Hemanta Basu Sarani, Kolkata-700 001.
8. The General Manager, Central Bank of India, Zonal Office, 33, Netaji Subhas Road, Kolkata-700 001.
9. The Director of Treasuries & Accounts, West Bengal, The New India Assurance Building, 4, Lyons Range, Kolkata - 700 001.
10. _____ Directorate.
11. The Commissioner, _____
12. The District Magistrate, _____
13. The Sub-Divisional Officer, _____
14. The Pay & Accounts Officer, Kolkata Pay & Accounts Office - I, 81/2/2, Phears Lane, Kolkata - 700 012.
15. The Pay & Accounts Officer, Kolkata Pay & Accounts Office - II, P-1, Hyde Lane, Kolkata - 700 012.
16. The Pay & Accounts Officer, Kolkata Pay & Accounts Office - III, IB Market, 1st Floor, Salt Lake, Sector -III, Kolkata - 700 106.
17. The Treasury Officer, _____.
18. _____
19. The Principal Accounts Officer & Ex-Officio Deputy Secretary, Finance (Budget) Department, for uploading this Notification in the Finance Department website.



(Swapan Kumar Paul)
Special Secretary to the
Government of West Bengal.
Finance Department.

Application Form for e-Payment

No.

Date:

To

The
(The Head of the office)

.....
(Address of the office)

Subject: Payment through electronic mode.

Sir,

I/we am/are giving option for availing the facility of e-Payment. Kindly arrange to remit the amount to my/our Bank Account hereinafter. The details of my/our particulars are furnished below:

1. (a) Name of the Claimant/ Payee/Recipient:

(Capital letters)

(b) Address:

(c) Contact No. Land Line:

Mobile :

(d) E-mail:

(e) ID No.: **

Nature of ID: **

2. (a) Name of Bank:

(b) Name of Branch with Bank Branch Code:

(c) Account Type: Savings / Current / Cash Credit

(d) Bank Account No. [CBS allotted a/c. no.]:

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(e) Branch IFSC [11- digits]:

[11-

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(f) Branch MICR [9-digits]:

7	0	0																	
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The Bank particulars furnished above is correct and true.

I/we hereby declare that I/we and my/our heirs and successors accept the liability of making good to Government the overpayment, if any, made to me/us under the scheme.

I/we hereby authorise.....Branch (name of the Branch) of the _____ Bank to receive amount on my/our behalf for credit to my/our account as stated above and further authorise that the receipt of credit given by the bank for the amount of my/our account shall be treated as legal quittance.

Yours faithfully,

(Signature of the Claimant/ Payee/Recipient)

(To be accepted by the Head of Office)

Date:

Signature of the Head of office
(Office Seal)

** N.B. ID No. & Nature of ID: ID No. (i) For individual: It should be 'Adhar Card' if available, otherwise, Voter I Card or PAN Card or any other card issued by the State Government/Central Government/ Government Autonomous Bodies/ Local Bodies (ii) For Autonomous Body/Firm/Company: Registration No. or PAN / TAN Number or Trade License.