

No. 2603-F(Y)

Dated 30th April, 2019

MEMORANDUM

Sub : Introduction of Schematic Bank Account Management System (SBMS) Module in IFMS

The State Government has introduced IFMS for improving Public Financial Management in the State and the Institutional Agencies receiving funds from the State Government. Different Modules in IFMS like Centralized Treasury System (CTS), e-Bantan, e-Pradan, GRIPS, HRMS, e-Billing, Online LF/PL Module and Inter Treasury Transfer of funds, etc. have become operational.

2. The Finance Department has been contemplating second generation Public Financial Management reforms through introduction of IFMS 2.0. As part of this exercise, it has been felt that there is scope for further improvement in the administrative and financial management of Schemes where Schematic funds need to be transferred into institutional Bank Accounts. The introduction of a System for accounting of schematic funds maintained in Bank Accounts has been under active consideration since some time past.

3. Now, therefore, the Governor is pleased to introduce “**Schematic Bank Account Management System**” (SBMS) Module in IFMS for management of Bank Accounts operations in connection with schematic funds disbursed through those Bank Accounts for different Schemes.

The scope of the SBMS Module inter alia includes:

- i. **Registration of institutional Bank Accounts** in SBMS;
- ii. **Tagging of the respective Schemes in the Bank Account** that are operated through that institutional Bank Account;
- iii. Online maintenance of **Scheme-wise Balances** in that Bank Account;
- iv. Generation of online **Payment Advice** in SBMS itself for effecting transactions out of the registered Bank Account;
- v. **Bank Reconciliation Statement**;
- vi. e-Payment Mandate.

4. Definitions and Modalities:

4.1 Identification of Institutions and creation of Institutional Operators of Schemes:

The Administrative Departments shall identify the Government Offices, Boards, Corporations, Municipal Bodies, Development Authorities, Trusts, Societies, Undertakings, Commissions, Statutory Bodies, Autonomous Bodies, Parastatals, etc. (hereinafter referred to as “**Institutions**”) under their control or receiving funds from the Department which maintain Bank Accounts for utilizing Schematic funds allotted to them for the execution of different Schemes.

All Bank Accounts maintaining Schematic funds of any Institution shall be termed as “**Institutional Bank Accounts**”.

The Bank Account Operators of such Institutions shall be called as “**Institutional Operators**” in SBMS Module and they shall be assigned an Institutional Code which shall be the same as their **HOO Code / Parastatal Code** in HRMS Module.

All **State Government Offices** have already been assigned their respective **HOO Code** in HRMS Module of IFMS. However, in case HOO Code has not yet been generated for any particular reason(s) then the same can be **created in “Stakeholder Mapping” Sub-Module of HRMS by the “Nodal Officer for HRMS”** of the Department.

Similarly, other **Institutions** may already have been assigned their respective **Parastatal Codes** in HRMS Module as all Departments were requested to create Parastatal Codes in HRMS vide FD Memo Nos. 4472 dated 12/07/2018, 6375-F(Y) dated 04/10/2018 and 1314-F(Y) dated 25/02/2019. In case Parastatal Codes in HRMS have not yet been created by the respective Departments for any particular Parastatals, the **Nodal Officer for HRMS** of the Department needs to **immediately create** the Institutions as Parastatals in HRMS to generate their Parastatal Codes.

4.2 Registration of existing Institutional Bank Accounts:

All **Institutional Bank Accounts** opened upto 30th April, 2019 shall have to be mandatorily registered in SBMS by 15th June, 2019 for receiving Scheme funds in that Bank Account and further performing Schematic transactions & operations through that Bank Account.

Necessary flexibility has been incorporated in SBMS Module for **ease of registration** of Bank Accounts. The Registration of Bank Accounts in SBMS Module can be done by any of the following:

- i. The Institutions themselves; or
- ii. Any other Office like Directorates, etc. on behalf of the Department / Institutions; or
- iii. The Department itself for its Institutions.

The controlling Department of the concerned Institutions shall tag the respective Institutions and provide access of SBMS Module to the Heads of Offices (HOOs) of the respective Institutions in their existing HOO User Logins. There is no need to create new HOO User Credentials by their controlling Departments for SBMS for Institutional HOOs. In case there already multiple User Credentials exist of the HOO, only the HRMS User Credentials of the HOO would be tagged to access SBMS Module. The HOOs using User Administration in IFMS shall provide the role(s) of Institutional Operator(s) and Approver(s) in SBMS to the IFMS User(s) performing such functions for registration of Bank Details by the respective Institutional Operator(s) even if the concerned HOO is performing the functions of Operator/Approver himself.

Further, the **mode of data entry** for Registration of a Bank Account can be done **individually** for respective Bank Accounts or by **bulk uploading** of details of multiple Bank Accounts in the prescribed MS Excel format named “**Existing Institutional Bank A/C Master**” available under the “Guidelines” Tab of IFMS Portal. Departments may use the detailed Database of Bank Accounts along with other related details already available with them as was requested to be prepared vide FD Letter No. FS-93/2018 dated 04/09/2018. In case the details of U.O. No. of Finance Department regarding permission for opening of the Bank Account as required as per Memo No. 675-F dated 22/01/2008 is available with the Institutional Operator, the same may be entered in the relevant field during registration of the Bank Account in SBMS Module.

Exceptions: There are some Entities which are not a Government Office/ Board/ Corporation/ Municipal Body/ Development Authority/ Trust/ Society/ Undertaking/ Commission/ Statutory Body/ Parastatal, etc. under the control of a Department and which are mere recipients of Schematic funds in their Bank Account(s). These Entities generally receive funds as advance but not in significant portion for any particular Scheme, neither do they transfer the funds received to any other Institutional Account nor do they receive funds directly from Treasury / PAO. Also, they do not qualify to have any HOO / Parastatal Code allotted in HRMS. Such Entities may be termed as **Agencies** in SBMS Module by the Department.

For example: Primary & Secondary Aided Schools receive Scheme funds of School Education Department from the Sub-Inspector of Schools, different NGOs and Societies under Health Department, Self Help Groups, etc.

No Institutional Operators are required to be created for Agencies in SBMS Module as they would not transact using SBMS Module but their Bank Accounts are to be registered by the fund allotting Institutions to track the flow of funds. The Institutional Operator shall register the Bank Account(s) of such Agency(s) using “Agency Registration” Menu in SBMS Module. For uploading the existing Agency Bank Account details in SBMS Module, an MS Excel Sheet format named ‘**Existing Agency Bank A/C Master**’ has also been made available under the “Guidelines” Tab of IFMS Portal.

Select Features in SBMS Module related to Bank Accounts:

- i. **Prevalidation** of Bank Accounts before Registration / Beneficiary Payment: At the time of registration of an Institutional/Agency Bank Account or payment to a beneficiary Bank Account, the name of the Bank Account Holder of the provided Bank Account No. and IFSC shall be verified as per Bank records in SBMS Module after online confirmation by the Bank Portal within a few hours.
- ii. **Global Beneficiary Accounts:** All the Bank Accounts registered in SBMS shall be treated as **Global Beneficiary Accounts** and once registered by any Authority these Bank Accounts would be available to other SBMS Users (like other Departments, Directorates, District Offices, etc.) in the registered Database of Institutional Bank Accounts to transfer funds as per any Scheme Guidelines, if applicable.
- iii. **Bank Balances** available in registered Bank Accounts will be available in SBMS in near real-time as IFMS has been integrated with the Portals of leading Banks to facilitate Institutional Operators and Departments to get information of Available Bank Balance and daily transactions on T+1 Day basis for all Institutional Bank Accounts registered in SBMS. The list of Integrated Banks is available at **Annexure III** of this Memorandum. Any further Banks that get added to the list of Integrated Banks shall be intimated in due course.

Bank Account Codes will be generated in SBMS Module against each validated Institutional Bank Account after registration. In case the Bank Account is maintained in one of the Integrated Banks (listed in Annexure III of this Memorandum), the Bank Account Code will be generated automatically. However, the Institutions having Bank Accounts in Banks not integrated with SBMS need to upload a Statement (Format attached herewith at **Annexure IV**) for such verification by Directorate of Treasuries and Accounts before generation of Bank Account Code by the System in SBMS Module.

4.3 Permission for Opening new Bank Account:

No new Institutional Bank Accounts shall be opened in any non-Integrated Banks. Any Administrative Department who's Institution (as mentioned in Para 4.1 above) intends to open a new Bank Account for the purpose of maintaining Schematic funds will have to seek concurrence of the Group T, Finance Department online through SBMS Module and on file through e-Office. The Institution may initiate the request for opening a new Bank Account and send to the Administrative Department within SBMS Module. Alternately, the Administrative Department may itself initiate the request on behalf of the Institution as well. After approval of the Group T, Finance Department in the file, Group T shall approve the request in SBMS Module and a System based U.O. No. will be generated. The Modalities to seek permission for opening of a New Bank Account are available at **Annexure I** of this Memorandum.

4.4 Creation of Scheme Component Master:

Schemes are implemented by different Administrative Departments. The Scheme Implementing Departments (SIDs) are those Departments which execute the Scheme through Field Level Offices / Units. In case of multiple Departments executing the Scheme, one of the Departments is designated as the Nodal Department by the State Government. In case only one Department is executing a Scheme, it is the Nodal Department of that Scheme by definition itself.

The "Nodal Department" of a Scheme will be responsible for entering the Hierarchy Tree of a Scheme in SBMS Module. In general, the Hierarchy Tree of a Scheme may have multiple levels and multiple branches of respective levels as per Scheme requirements.

The Scheme Master maintained in CBMS Module of IFMS has been incorporated in SBMS Module along with the identified Nodal Departments. In SBMS Module, the concerned Nodal Department shall decide the level of entries it needs to maintain in a Scheme's Hierarchy Tree.

For example:

Health & Family Welfare Department being the Nodal Department for NRHM shall enter the Scheme → Component → Activity Master of NRHM in SBMS.

The SIDs and the Field Offices under their administrative control shall maintain the Scheme related Accounts in SBMS Module by **capturing the Opening Balances mandatorily up to Level 2 in the Scheme's Hierarchy Tree**. However, Hierarchy Tree and transactions can be made up to Activity level or further, if desired.

An example of a Scheme's Hierarchy Tree for the Scheme "National Health Mission" is shown below:

Nodal Department: Health & Family Welfare Department

Level 1: Scheme Name: National Health Mission

Sub Level 1: Sub Scheme: National Health Mission

Level 2: Component/Programme: Reproductive Child Health

Level 3: Group: Maternal Health

Sub Level 3: Sub Group: Janani Suraksha Yojana (JSY)

Level 4: Activity: Institutional Delivery

Sub Level 4: Sub Activity: Rural Institutional Delivery

5. **Monitoring & Implementation of SBMS Module:**

For implementation of SBMS, the Departments shall designate a **Nodal Officer for SBMS Module**. **Responsibilities of the Nodal Officer** are as follows:

- i. To monitor the progress of implementation of SBMS in the entire Department and Institutions;
- ii. Capacity building of Institutional Operators for implementing SBMS;
- iii. Keep close liaison with Field Offices and other Departments for clarifications regarding the Scheme Structures and Guidelines.

The District Magistrates in their respective Districts shall constitute a **District Level Committee (DLC)**. **The DLC may be chaired by District Magistrate** or the designated Additional District Magistrate. Other members of the Committee may be:

- i. CMOH.
- ii. Project Director, DRDC.
- iii. Deputy Director, Agriculture.
- iv. Deputy Magistrate & Deputy Collectors / Officers-in-Charge of various Sections looking after different Schemes.
- v. FCCAO of Zilla Parishad.
- vi. Treasury Officer.
- vii. Finance Officer(s) of Municipality(s).
- viii. Representative(s) of Development Authority(s).
- ix. Any other officer as deemed necessary by the District Magistrate.

Responsibilities of the DLC:

- iv. To monitor the progress of implementation of SBMS in the District / Field Offices;
- v. Capacity building of Institutional Operators for implementing SBMS in the District / Field Offices;
- vi. Keep close liaison with Nodal Officer of the Nodal Departments and Administrative Departments for clarifications regarding the Scheme Structures and Guidelines.

For better monitoring, DMs may further constitute Sub-Division Level Committees (SDLC) in Sub-Divisions, if required.

The details of Nodal Officers of the Departments and DLCs constituted may be intimated by the Departments/District Magistrates to Finance Department in the attached format provided at **Annexure V** of this Memorandum. Any subsequent changes in such Committees shall at once be intimated to Finance Department.

6. **Mandatory use of SBMS:**

All existing Institutional Bank Accounts as on 30th April, 2019 operated by all the Institutional Operators have to be mandatorily **registered in SBMS by 15th June, 2019**. **The concerned Institutional Operator shall be held personally responsible for non-compliance if an Institutional Bank Account is operated without registering in SBMS.** The Finance Department shall conduct regular audits of the same from time to time.

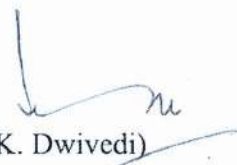
Henceforth, as mentioned at Para 4.3 above, a new Bank Account can only be opened with online concurrence of Group T, Finance Department through SBMS.

The DDOs and Treasury Officer / PAO shall take utmost care to ensure that no transfer of Schematic fund is made to any unregistered Institutional Bank Account after 15th June, 2019.

7. Though SBMS Module shall be used mandatorily for the purpose of all Schematic fund transactions by Institutional Operators, it is suggested to use the Module for all other Bank Accounts operated by Institutional Operators where no such Schematic funds are maintained considering the convenience of utilising the features of the SBMS Module like near real-time Scheme-wise Bank Balance, online Payment Advice, automatic preparation of Cash Book, and Bank Reconciliation Statement, etc.

8. Detailed Guidelines regarding SBMS Module shall be available in Guidelines Tab of IFMS Portal.

9. This order shall take immediate effect.


(H.K. Dwivedi)
Additional Chief Secretary to the
Government of West Bengal

Annexure I to FD Memo No. 2603-F(Y) dated 30th April, 2019

Modalities to seek permission for opening of a New Bank Account

1. The Institutional Operator intending to open a Bank Account may forward an online request to its Administrative Department through SBMS with the name of Scheme(s) for which such Bank Account is proposed to be opened and the purpose for opening such Bank Account in addition to communications through letters, etc. The Department can also process/initiate such request of opening of a Bank Account on behalf of any Institution under their organizational structure and administrative control.
2. After finalizing the request and its contents, the Administrative Department would forward the online proposal through SBMS to the Finance Department for concurrence. Simultaneously, the detailed proposal shall be referred to Finance Department in file (eOffice) by the Administrative Department.
3. Finance Department shall examine the file and provide concurrence if deemed fit along with approving the request in SBMS for generation of System based U.O. No. through SBMS. Thereafter, the Administrative Department Order shall be issued by the Administrative Department online.
4. Henceforth, no new Bank Account(s) shall be opened by Banks without producing the Administrative Approval Order for opening of such Bank Account(s).
5. All Institutional Bank Accounts numbers shall be maintained as Global Database in SBMS Institutional Bank Master, and any Bank Account Number once registered by any Institution would be available at Institutional Master Data of all Institutions in SBMS.
6. The registered Institutional Bank Account would be validated through SBMS and once validated near real-time Bank Balance of that Bank Account would appear against that Bank Account Number in SBMS. Transaction data shall be available on T + 1 Day for those Banks integrated with SBMS.
7. For Non-Integrated Banks (i.e. any Bank not mentioned in the List of Integrated Banks at Annexure III of this Memorandum) the User should have to once upload the copy of Bank Statement in given format (given at Annexure IV of this Memorandum) at the time of Registration of Bank Account and such Balance would be verified by Directorate of Treasuries & Accounts (DTA). Since the Bank Balances of such Bank Accounts would not be auto updated by System as these Banks Accounts are opened with Non-Integrated Banks, their Bank Balances shall have to regularly updated manually in SBMS by providing the Opening Bank Balance on first day of each month.
8. A unique Bank Account Code against each validated Bank Account would be generated by the System in SBMS. The Bank Account would become operational in SBMS after generation of such Bank Account Code.
9. For registration of Bank Accounts and entering Bank details by institutions two users will be required – Operator (Maker of information) and Approver (Checker of information). Two separate users should be given those roles mandatorily.

Annexure II to FD Memo No. 2603-F(Y) dated 30th April, 2019

Role of PAO/Treasury officer

1. **Departments shall ensure that all Institutional Bank Accounts are registered in SBMS Module by 15th June, 2019 by the Departments and/or subordinate offices & Institutions themselves.** Thereafter, the DDO/ LF Operator shall not transfer any funds to any Institutional Bank Account that is not yet registered in SBMS Module.
2. **After 15th June 2019, the Treasury Officer / PAO shall ensure that no fund would be transferred by any DDO or by any LF Operator to any Institutional Bank Account not registered in SBMS Module.** Further, transfer of funds to registered Bank Accounts shall also be guided by the extant GOs issued in this regard from time to time.
3. The concerned Dealing Assistant as well as the Additional Treasury Officer giving Payment Mandate shall be vigilant to restrict transfer of funds to Institutional Bank Accounts without proper reason / purpose.
4. **The beneficiary data should thoroughly be checked to ensure that there is no presence of any Institutional Bank Account not maintained in SBMS Global Database especially with other normal beneficiary data.**

Annexure III to FD Memo No. 2603-F(Y) dated 30th April, 2019

List of Integrated Banks

1. State Bank of India
2. UCO Bank
3. United Bank of India
4. Punjab National Bank
5. Axis Bank
6. HDFC Bank
7. IndusInd Bank

NB: Integration Process is underway with other Banks. The list will be supplemented further with their names in due course.

Annexure IV to FD Memo No. 2603-F(Y) dated 30th April, 2019

Format of Bank Statement for the Non-Integrated Banks

Name of the Bank:

Name of Branch:

IFSC Code:

Account Number:

Date on which the Account was opened:

Name of the Office/Organization:

Name(s) and designation(s) of the Operator(s) of the Bank Account:

1.

2.

3.

Name of Scheme(s) for which fund is maintained in the Bank Account:

1.

2.

3....up to the total no. of Schemes.

Opening Balance as on 1st April, 2019:

This is to certify that the information provided above is true to the best of my knowledge and belief.

Signature of Operators

Signature of Bank Authority

Seal

Seal

Annexure V to FD Memo No. 2603-F(Y) dated 30th April, 2019

Format for providing information of Nodal Officers of Departments and DLC/SDLC in Districts

Name of the Department/District (Strike out whichever is not applicable):

Name	Designation	Mobile No.	Email ID

NB: Please highlight the name of the Single Point of Contact (SPOC) for SBMS Module in District/Sub-Division along with Phone No. and Email ID above.

Signature

Copy forwarded for information and necessary action to:-

1. The Principal Accountant General (A&E), West Bengal, Treasury Buildings, 2, Govt. Place (West), Kol-1.
2. The Principal Accountant General (Audit), West Bengal, Treasury Buildings, 2, Govt. Place (West), Kol-1.
3. The Accountant General (Receipts, Works and Local Bodies Audit), West Bengal, C.G.O. Complex, 'C' East Wing, 5th Floor, Sector-1, Salt Lake, Kolkata-700064.
4. The Chief Secretary to the Government of West Bengal.
5. The General Manager, Reserve Bank of India, Banking Department, 15 N.S. Road, Kolkata-1.
6. The General Manager, Reserve Bank of India, PAD, 15 N.S. Road, Kolkata-1.
7. The Resident Commissioner, Government of West Bengal, A/2, State Emporia Buildings, Baba Kharak Singh Marg, New Delhi-110001.
8. The Additional Chief Secretary/Principal Secretary/Secretary ,
..... Department, Government of West Bengal.
9. The Secretary, Finance(Audit) Department, Government of West Bengal.
10. The Commissioner,.....Division,
.....
11. The Special Secretary / Additional Secretary /Joint Secretary /Deputy Secretary, Finance Department, Government of West Bengal.
12. Shri Sumit Mitra, Network Administrator, Finance (Budget) Department.
----- He is requested to upload this order in the Finance Department's website.
13. The Department / Directorate
.....
14. The Director of Treasuries & Accounts, West Bengal, 3rd Floor, Mitra Buildings, 8, Lyons Range, Kol-1.
15. The Director.....
16. The District Magistrate / District Judge / Superintendent of Police,.....
.....
17. The Sub-Divisional Officer,
18. The Pay & Accounts Officer, Kolkata Pay & Accounts Office – I, 81/2/2, Phears Lane, Kol-12.
19. The Pay & Accounts Officer, Kolkata Pay & Accounts Office – II, P-1, Hyde Lane, Kol- 12.
20. The Pay & Accounts Officer, Kolkata Pay & Accounts Office – III, SUVANNA, SGO Complex, 5th & 6th Floor, Plot No-9, Block- DF, Sector-I, Bidhannagar, Kol-64.
21. The Treasury Officer,
22. The Group...../.....Branch, Finance Department


Assistant Secretary
to the Government of West Bengal