

**MEMORANDUM**

**Sub: Procedure of e-Pradan of IFMS [e-Payment]**

Integrated Financial Management System (IFMS) was introduced vide FD memo. no. 2088-FB dt.28.2.2014 with effect from 1.4.2014 in phases beginning with e-Bantan which is one of the several modules of the integrated online system. After introduction of e-Bantan all the allotments are being released online to the various levels of officers including DDO's as well as Treasuries / PAO's.

Now, after consideration of all the aspects of IFMS, the state Government has decided to introduce e-Pradan (e-Payment). E-Pradan, another module of IFMS, is an online payment system against bills submitted by the Drawing and Disbursing officer (DDO) to the Treasury / PAO.

Under present system, bills are submitted by the DDO's to the Treasury/PAO for payment. Treasury/PAO receive the bills and if admitted issue cheques in favour of the payee(s) as per advice of the DDO. DDO takes delivery of the cheque(s) and hand over the third-party cheques to the payee against acquittance/acknowledgement, retaining the cheques drawn in favour of the DDO. Under e-Pradan, bills will be submitted as usual by the DDO to the Treasury. Treasury will receive the bills, verify with the online payee/beneficiary data to be uploaded in the e-Pradan system by the DDO and if the claim is admitted will issue Pay order to the bank to make payment by credit to the payee's /beneficiary's bank account. Bank will report back to the Treasury/DDO successful and failure transactions through e-Pradan module. For failure transactions the DDO shall make necessary corrections in the data regarding the payee/beneficiary and resubmit the pass advice to the Treasury/PAO for payment advice to bank. The bank will make payment by credit to the bank account of the payee/beneficiary on the basis of the payment advice of the Treasury/PAO.

Thus, in case of e-Pradan, issue of cheques will be discontinued. Payment will be made by transfer to the bank account of the beneficiary / payee as per advice to be issued by the Treasury / PAO through the e-Pradan system module.

The undersigned is, therefore, directed by order of the Governor to introduce e-Pradan module of IFMS in the offices of the State Government including Treasuries / PAO's in phases as per schedule given in **Annexure-I**.

The details of the e-Pradan module are as follows.

- 1. Module e-Pradan in IFMS:** It is a software package in IFMS Web-portal for electronic payment.
- 2. Object:** All types of payment on behalf of the State Government shall be made directly in the Bank Account of the Payee. Payment to Third Party of Rs.2,500 and above shall be paid through e-Payment. In exceptional cases, petty cash expenses may be paid by cheque in favour of DDO.
- 3. Payee means:** Government Employees [for salary and other personal claims like PF, TA, Medical Reimbursement and others], Contractual or Reemployed persons, Pensioners, other Beneficiaries, Contractors, Suppliers, Companies, Corporations, Autonomous & Statutory Bodies, Co-operative

Societies, Educational Institutions and any other third party to whom payment is to be made by the Government.

4. **Stakeholders/Users:** (i) DDOs, (ii) Asstt. Pension Disbursement officer under DTA, WB, (iii) Additional Treasury Officer (iv) Additional Pay and Accounts Officer (APAO) (v) Cheque Drawing Officer (CDO) of LF/PL/PD/Other Deposit accounts, and (vi) Joint Director of Treasuries & Accounts in charge of 'Consolidated Payment Mandate'.

(a) **For each Stakeholder there shall be role based users (Operator and Approver).** User ID & Password shall be provided accordingly. The Approvers shall procure Digital Signature Certificates (DSC) from the agencies to be specified by Finance Department.

(b) **Role of Administrator** – TO/PAO/Pension Disbursement officer (PDO) shall allot administrative user ID and password to each stakeholder to act as Administrator of e-Pradan. The Administrator shall create and allocate the job-specific user ID and password to the designated officials of his office for their respective role of operator and approver under e-Pradan.

(c) **Role of Operator:** operator shall enter / upload the initial data related to the payees including their bank particulars in the e-Pradan module through the system in the manner detailed at para 5 below.

(d) **Role of Approver:** Approver shall check, verify and approve using DSC in the manner detailed at para 5 below.

5. **Master data entry and approval:**

(a) The Operator shall enter the master data, i.e., Bank particulars as per details furnished by the Payees in prescribed mandate form given in **Annexure-II**.

(b) If any master database of the Payees/Beneficiaries is available with any Departmental authority then that can be used for upload in the system of e-Pradan module by the operator.

(c) Finance Department has already uploaded DDO-wise employees' Bank Particulars from the 'Employees Database' which will be verified and approved by the DDO using DSC.

(d) Pensioners' Bank Particulars shall be uploaded from the Treasury Database which will be verified and approved by the Additional Treasury Officer (Pensions) using DSC.

(e) The approver shall approve the master data entered/ uploaded in the system by the operator. He shall have the option of modification, addition and deactivation of the data at any time, prior to making any Pay Order in favour of the Payee. No payment shall be made before capturing and approval of the master data.

6. **Issue of Pay order:**

(a) The DDO including ATO (Pension) shall select the Payee(s) from the master database and enter the Bill No., Bill Date, gross amount and net amount of the Bill and amount payable to each payee. Total of individual payee's net amount will be tallied with the net amount of Bill.

(b) The CDO of the LF/PL/PD/ Deposit account shall select the Payee(s) from the master database, and enter Scheme ID, Advice No, Advice Date, net amount of Advice and amount payable to each payee.

(c) The Pay Order shall be generated by the Stakeholder using DSC after completion of the process mentioned at 6(a) or 6(b), as the case may be. The Pay Order ID shall be mentioned in the Bill/Advice by the DDO/CDO.

(d) The Bill / Advice with Pay Order ID shall be sent by the DDO / CDO to the Treasury / PAO;

(e) Payment against a Bill / Advice can be stopped by the DDO / CDO through e-Pradan module before processing of the same at the treasury;

(f) Treasury / PAO will process bills/advices following the procedure mentioned at para 7 below;

(g) E-Pradan will electronically update movement of bills /advices from CTS.

(h) On the basis of 'Disbursement Certificate' generated from the e-Pradan [after receiving successful payment report from the Bank], the payment shall be entered in the Cash-Book of the Stakeholders following the existing procedure.

**7. Process at Treasury:**

- (a) After receipt of the Bill/Advice at the Treasury from the DDO / ATO (Pension) / CDO, Token No. & Date will be generated in the treasury against each bill/advice following the existing procedure;
- (b) Treasury officer will process the Bill/Advice following the existing procedure;
- (c) Passed Bill/Advice shall be flagged 'P' with date stamp in e-Pradan module;
- (d) Bill/Advice against which Payment Mandate has been generated shall be flagged 'E' with date stamp in e-Pradan module;
- (e) Bill/Advice shall be flagged 'S' (success) or 'F' (failure) with date stamp depending on the success or failure of the payment as reported by the Bank.
- (f) **Role of Additional Treasury Officer (ATO) (Cheque)/APAO:** On the basis of passed Bill/Advice along with list of Payee(s) tagged to the Bill/Advice, and the Treasury 'Pay Order' the ATO/APAO will generate online 'Payment Mandate' using DSC. The online 'Payment Mandate' shall contain DDO-Code, Pay Order ID, Name of Payee(s), Bank Particulars of Payee(s) and amount payable.

**8. Role of Joint Director of Treasuries & Accounts in charge of 'Consolidated Payment Mandate':**

- (a) The Joint Director of Treasuries & Accounts shall generate online 'Consolidated Payment Mandate' taking into account the online 'Payment Mandate' of all Treasuries/ PAO's from e-Pradan module. The online 'Consolidated Payment Mandate' should contain Treasury-Code, DDO-Code, Pay Order ID, Name of Payee(s), Bank Particulars of Payee(s) and amount payable.
- (b) The Joint Director shall send the 'Consolidated Payment Mandate' to the Designated Bank on-line for payment by credit to the Bank accounts of the Payees through RECS/NEFT/RTGS mode, as decided by the Bank.
- (c) After receiving the 'Disbursement Report' & 'Failure Report' on each 'Consolidated Payment Mandate' from Bank on-line, the Joint Director shall upload the same information Treasury-wise in CTMS and e-Pradan modules.

**9. Procedure of repayment of failed Transaction:**

- (a) Bank shall send 'Failure Report' mentioning the Treasury-Code, DDO-Code, Pay Order ID, Name of Payee(s), Bank Particulars of Payee(s) and amount with reason of failure.
- (b) The bank shall credit the total amount of the failed transactions to the State Government Account under the head of account for receipt as mentioned at para 10(ii) below.
- (c) The Joint Director shall upload the file Treasury-wise & DDO-wise in e-Pradan & Treasury modules (CTMS).
- (d) The Treasury shall account for 'Failure Transaction' and subsequent payment of the earlier 'Failure Transaction' under 'Suspense' head of account as detailed at para 10 below.
- (e) The DDO/CDO, take necessary action to rectify the error committed through e-Pradan and accord approval online in the e-Pradan. This approval will trigger CTMS to enable the concerned Treasury to generate a bill in 'Simple Receipt Form' under 'Suspense' head and with fresh 'Pay Order' in e-Pradan for payment by debiting the amount under the payment side of the 'Suspense' head. If the DDO/CDO failed to repay the amount to the payee [for stop payment or other reasons], in that case also the DDO/CDO shall prefer a bill in 'Simple Receipt Form' under 'Suspense' head along with a challan under the head of account from where amount was actually drawn with detail head '70-Refund' at the concerned Treasury for transfer credit of the amount. The same procedure shall be followed for the amount credited by Bank for 'Stop Payment'.

**10. Accounting procedures of e-Payment Transactions & Failure Transactions in Treasury Accounts:**

Electronic Mode - e-Payment (e-Prodan) will run concurrently with the existing system of Payment by Cheque. The existing cheque system will continue for payment in favour of the DDO and in cases where payment by cheque is essentially required, such as, telephone and electricity bills etc. Two new head of accounts, as mentioned below, have been opened to account for (i) the e-Payment Transaction and (ii) for the failure transactions (un-credited amount) against e-Payment.

(i) For e-Payment Transaction: "8670-Cheques and Bills"

(ii) For Failure Transaction: "8658-Suspense Accounts"

The Total amount of e-Payment advices prepared and sent to Bank will be shown in the Cash Accounts under Major head "8670" (Receipt Head). The total amount disbursement will be shown in the List of Payments under head "8670" (Payment Head) as per e-Payment scroll received from Bank.

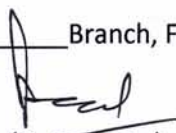
The Failure Transaction (un-credited amount), if any, reported by Bank, will be shown in the Cash Accounts under Suspense Head of "8658"(Receipt side). The subsequent payment made by e-Payment or by cheque of un-credited amount will be shown in the List of Payments under the head of account "8658"(Payment side).

**11. Necessary amendment will be made in WBTR, 2005 and WBFR in due course.**

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

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 (Receipts, Works and Local Bodies Audit), West Bengal, C.G.O. Complex, 3<sup>rd</sup> MSO Building, 5<sup>th</sup> floor, Block-DF, Sector-I, Salt Lake, Kolkata-700064.
4. The Chief Secretary to the Government of West Bengal.
5. Resident Commissioner, Government of West Bengal, A/2, State Emporia Buildings, Baba Kharak Singh Marg, New Delhi-110001
6. The Additional Chief Secretary/Principal Secretary/Secretary ,  
\_\_\_\_\_ Department.
7. General Manager (Banking), Reserve Bank of India, N.S. Road, Kolkata-700001.
8. The Secretary, Finance (Audit) Department, Government of West Bengal.
9. The Commissioner, \_\_\_\_\_ Division.
10. The Special Secretary / Additional Secretary / Joint Secretary / Deputy Secretary, Finance Department.
11. OSD & Ex-Officio Joint Secretary, Finance (Budget) Department- He is requested to upload this order in the Finance Department website.
12. The \_\_\_\_\_ Department,  
\_\_\_\_\_
13. The Director of Treasuries & Accounts, West Bengal, The New India Assurance Building, 4, Lyons Range, Kolkata – 700 001.
14. The Director, \_\_\_\_\_  
\_\_\_\_\_
15. The District Magistrate / District Judge / Superintendent of Police \_\_\_\_\_  
\_\_\_\_\_
16. The Sub-Divisional Officer, \_\_\_\_\_
17. The Pay & Accounts Officer, Kolkata Pay & Accounts Office – I, 81/2/2, Phears Lane, Kolkata – 700 012.
18. The Pay & Accounts Officer, Kolkata Pay & Accounts Office – II, P-1, Hyde Lane, Kolkata – 700 012.
19. The Pay & Accounts Officer, Kolkata Pay & Accounts Office – III, IB Market, 1<sup>st</sup> Floor, Salt Lake, Sector –III, Kolkata – 700 106.
20. The Treasury Officer, \_\_\_\_\_.
21. The Group \_\_\_\_\_ / \_\_\_\_\_ Branch, Finance Department.

  
(G. Samanta)  
Joint Secretary to the  
Government of West Bengal.

## ANNEXURE-I

TIME SCHEDULE OF IMPLEMENTATION OF E-PRADAN.

Sl. no.	Name of Treasury/PAO	Date of effect
<b>DECEMBER, 2014</b>		
1	Kol. P.A.O. -III	1.12.14
2	Bidhannagar	1.12.14
<b>JANUARY, 2015</b>		
3	Howrah-I	1.01.15
4	Howrah-II	1.01.15
5	Barasat-I	1.01.15
6	Barasat-II	1.01.15
7	Hooghly-I	1.01.15
8	Hooghly-II	1.01.15
9	Alipur-I	1.01.15
10	Alipur-II	1.01.15
11	Barrackpore-I	1.01.15
12	Barrackpore-II	1.01.15
13	Serampore-I	1.01.15
14	Serampore-II	1.01.15
15	Chandannagar	1.01.15
16	Arambagh	1.01.15
17	Baruipur	1.01.15
18	Canning	1.01.15
19	Diamond Harbour	1.01.15

20	Kakdwip	1.01.15
21	Basirhat	1.01.15
22	Bongaon	1.01.15
23	Krishnanagar-I	1.01.15
24	Krishnanagar-II	1.01.15
25	Uluberia	1.01.15
26	Kalyani	1.01.15
27	Tehatta	1.01.15
28	Ranaghat	1.01.15
29	Berhampore-I	1.01.15
30	Berhampore-II	1.01.15
31	Kandi	1.01.15
32	Lalbagh	1.01.15
33	Domkal	1.01.15
34	Jangipur	1.01.15
35	Contai	1.01.15
36	Egra	1.01.15
37	Haldia	1.01.15
38	Tamluk	1.01.15
39	Midnapore	1.01.15
40	Kharagpur	1.01.15
41	Jhargram	1.01.15
42	Ghatal	1.01.15
43	e-treasury	1.01.15

44	Kolkata Collectorate Treasury	1.01.15
45	P.D. Cell, DTA,WB	1.01.15
<b>FEBRUARY,2015</b>		
46	Kol. P.A.O. -I	1.02.15
47	Kol. P.A.O. -II	1.02.15
48	Bankura	1.02.15
49	Bishnupur	1.02.15
50	Purulia	1.02.15
51	Raghunathpur	1.02.15
52	Bardhaman-I	1.02.15
53	Bardhaman-II	1.02.15
54	Kalna	1.02.15
55	Katwa	1.02.15
56	Asansol-I	1.02.15
57	Asansol-II	1.02.15
58	KHATRA	1.02.15
59	Durgapur	1.02.15
60	Birbhum-I	1.02.15
61	Birbhum-II	1.02.15
62	Bolpur	1.02.15
63	Rampurhat	1.02.15
64	Malda-I	1.02.15
65	Malda-II	1.02.15



66	Raiganj-I	1.02.15
67	Raiganj-II	1.02.15
68	Islampur	1.02.15
69	Chanchal	1.02.15
70	Balurghat-I	1.02.15
71	Balurghat-II	1.02.15
72	Gangarampur	1.02.15
73	Darjeeling	1.02.15
74	Siliguri-I	1.02.15
75	Siliguri-II	1.02.15
76	Kalimpong	1.02.15
77	Kurseong	1.02.15
78	Jalpaiguri-I	1.02.15
79	Jalpaiguri-II	1.02.15
80	Mal	1.02.15
81	Alipurduar	1.02.15
82	Cooch Behar-I	1.02.15
83	Cooch Behar-II	1.02.15
84	Mekliganj	1.02.15
85	Mathabhanga	1.02.15
86	Dinhata	1.02.15
87	Tufanganj	1.02.15
88	New Delhi PAO	1.02.15

