

From

Additional Chief Secretary to Government of Haryana,
Finance Department, Chandigarh

To

1. All the Heads of Departments, Haryana
2. Registrar General, Punjab & Haryana High Court
3. All the Divisional Commissioners of Haryana
4. All the Deputy Commissioners and Sub Divisional Officers (Civil), Haryana

Memo. No. 28/33/2022-5B&C (T&A)
Dated, Chandigarh, the April 07, 2025

Subject:- Implementation of e-Kuber system of RBI for payment in the State.

Kindly refer to the subject cited above.

2. E-Kuber is an electronic platform, it will replace all kinds of electronic payment through Agency Banks. State Government had successfully implemented e-Kuber system of RBI for payment on pilot basis in Chandigarh and Panchkula Treasury. Now, it has been decided that e-Kuber system of RBI for payment is to be implemented in all the Treasuries / Sub-Treasuries of the State with effect from **15.04.2025**. A Standard Operating Procedure is being enclosed herewith for your ready reference.

3. For any clarification, the following officers of Treasuries & Accounts Department may be contacted:-

- (i) Sh. Mithilesh Kumar Gupta,
Joint Director, Data Management Cell, Treasuries & Accounts Department,
Mob:- 94177-24110
- (ii) Sh. Lakhvinder Singh,
Section Officer, Treasuries & Accounts Department,
Mob:- 92558-22223

4. These instructions may please be brought to the notice of all the concerned for strict compliance. These instructions can be downloaded from the website of Finance Department www.finhry.gov.in as well as website of Treasuries & Accounts Department www.hrtreasuries.gov.in.

Chamteet Kaur
7/4/25
Under Secretary Finance (Budget)
for Additional Chief Secretary to Government, Haryana
Finance Department

A copy is forwarded to all the Administrative Secretaries to Government, Haryana for information and necessary action.

Chamteet Kaur
7/4/25
Under Secretary Finance (Budget)
for Additional Chief Secretary to Government, Haryana
Finance Department

To

All the Administrative Secretaries to Government, Haryana

U.O.No. 28/33/2022-5B&C(T&A)

Dated:07.04.2025

Endst. No. 28/3/2022-5B&C (T&A)

Dated: 07.04.2025

A copy is forwarded to the Principal Accountant General (A&E/Audit), Haryana, Chandigarh for information and necessary action.

Chiranjeev Kumar
7/4/25
Under Secretary Finance (Budget)
for Additional Chief Secretary to Government, Haryana
Finance Department

Endst No. 28/33/2022-5B&C (T&A)

Dated: 07.04.2025

A copy is forwarded to State Information Officer, Haryana for enabling the system accordingly.

Chiranjeev Kumar
7/4/25
Under Secretary Finance (Budget)
for Additional Chief Secretary to Government, Haryana
Finance Department

Endst No. 28/33/2022-5B&C (T&A)

Dated: 07.04.2025

A copy is forwarded to Assistant General Manager, Reserve Bank of India, Chandigarh for information and necessary action.

Chiranjeev Kumar
7/4/25
Under Secretary Finance (Budget)
for Additional Chief Secretary to Government, Haryana
Finance Department

Endst No. 28/33/2022-5B&C (T&A)

Dated: 07.04.2025

A copy is forwarded to all the Treasury Officers/ Assistant Treasury Officers of the State for information and necessary action.

Chiranjeev Kumar
7/4/25
Under Secretary Finance (Budget)
for Additional Chief Secretary to Government, Haryana
Finance Department

A copy is forwarded to all the Superintendents of Expenditure Controlling Branches of Finance for information and necessary action.

Chiranjeev Kumar
7/4/25
Under Secretary Finance (Budget)
for Additional Chief Secretary to Government, Haryana
Finance Department

To

All the Superintendents of Expenditure Controlling Branches of Finance

U.O. No. 28/33/2022-5B&C (T&A)

Dated: 07.04.2025

STANDARD OPERATING PROCEDURE FOR INTRODUCTION OF AUTOMATED ELECTRONIC DISBURSEMENT SYSTEM USING E-KUBER SYSTEM OF RESERVE BANK OF INDIA

1. Background of Implementation:-

Government of Haryana has adopted e-Kuber system of RBI for payments through treasuries. The new platform of e-Kuber will replace all kinds of electronic payments through agency banks in a phased manner. In the first phase, pure electronic payments will be taken up. On pilot basis, the new platform was introduced in Chandigarh and Panchkula treasury for disbursal of payments. After gaining maturity of the system, now platform is being introduced in the whole State. Cash transaction or payment through RTR allowed as per Govt. instruction will remain in place through existing Agency Bank till further order.

The work flow for the e-Kuber platform will be as follows:-

2. Electronic disbursement in e-Kuber:-

- 2.1 Any kind of bill will be generated and processed in e-billing and OTIS system as per existing procedure. EPS will be generated and signed by TO/ATO digitally as well as physically (except bills generated on salary forms). EPS will be handed over to DDO for verification and digital signing. Thereafter, TO/ATO will generate a payment file through OTIS using the prescribed e-Kuber user credentials.

Note: *Till the implementation of digital voucher (e-Voucher) for other kinds of bill, DDO will submit back physically signed EPS pay order to the concerned Treasury Officer through authorized messenger. Treasury officer/Assistant Treasury Officer will generate payment file only after receiving of physically signed EPS Pay order and proper verification of signature of concerned DDO. This arrangement will be continued till implementation digital voucher after approval of AG (A&E) Haryana.*

- 2.2 The SFTP server placed in State Data Center will serve as the Focal Point for routing through all electronic payments files generated by the respective Treasuries and Sub-Treasuries. The payment file shall be signed by a Document Signer placed on the Server (Server Signing) and finally pushed to e-Kuber platform at desired location for making e-payments into the bank account of individuals through NEFT/RGTS.

2.3 It shall be the responsibility of the Treasury Officer/Assistant Treasury Officer to ensure that on the basis of pay orders (EPS) verified by DDOs (as per point 2.1), the payment file is generated on every working day and is transmitted to the e-Kuber for settlement on the same day.

2.4 There will be a provision to send advice for a future settlement date in order to avoid rush of payment on any particular date. For example: the salary/pension payment advice may be sent to the e-Kuber before the pay day (as per Govt. instruction). Request execution date (future date upto +30 days from current business date) has to be mandatorily mentioned in the correct tag in the payment file. The payment file will be processed every day except Global Holiday (26th January, 15th August, 2nd October, all 2nd and 4th Saturday and all Sunday) in e-Kuber system. If any payment file contains any future date of payment then those transaction will be processed on the requested future date, provided that future date is not a Global Holiday in e-Kuber.

Note:- *However, the above provision (point No. 2.4) will be implemented initially for monthly regular pension payment only. The above provision will not be implemented for any other kind of payment until any decision in this regard is taken by the Govt.*

2.5 The Treasury Department will procure a valid Class 3 digital certificate from a Certificate Issuing Authority (CA). Once procured, the Government should extract the public key from the digital certificate and provide the same to e-Kuber. e-Kuber CBS will maintain Bin the digital certificates in a repository (Only one server level digital signature per Government will be allowed). The java based Crypto API of e-Kuber will be used by OTIS application to digitally sign the payment file as well as verify a signature in an XML file.

2.6 Issue of acknowledgement by e-Kuber:-

The e-Kuber of RBI will work as the banker for all electronic payment advice issued to e-Kuber from the State IFMS.

2.7 The e-Payment advice generated from the IFMS of the State shall be placed by IFMS in the designated earmarked folder in designated RBI server through Secure File Transfer Protocol (SFTP).

2.8 On receipt of e-Payment advice, the e-Kuber will provide system generated

acknowledgement ('ack'/'nck') to the State IFMS. The acknowledgement will indicate the status of e-Payment advice i.e. whether the e-payment file has passed business validation at e-Kuber. The debit notification will indicate that the e-payment advice has been actually processed and Government's account has been debited.

2.9 The 'ack' file may have an '*accp*' status or an '*rjct*' status. The '*accp*' status indicates that all records in the file are examined and accepted for processing. The '*rjct*' status implies that some of the records in the file have technical problems or the header of the file does not tally with the detailed contents of the file. An 'nck' file indicates that the payment file sent from the IFMS could not be read by the e-Kuber system because of structural, IFSC or signature issues.

2.10 The e-Advice received by e-Kuber shall be processed in the National Electronic Fund Transfer (NEFT)/Real Time Gross Settlement (RTGS) as the case may be for credit into the account of payee preferably on the same day provided e-payment file is placed within the cut-off time on working days.

3.1 Follow up action to be taken by IFMS/DDO in case of acknowledgment as 'nck' and 'ack' file status as 'rjct':-

- (i) If 'nck' acknowledgment is received because of structural or signature issue then concerned Treasury officer will re-generate the file in consultation with NIC, Haryana after making the requisite changes in file. If 'nck' acknowledgment is received because of wrong IFSC code then file will be made available to the respective stakeholder (concerned DDO) as the case may be for necessary modification in the IFSC code.
- (ii) '**rjct**' status under 'ack' file will require further verification at the IFMS end and will be made available to the respective stakeholder (concerned DDO) as the case may be for necessary correction and uploading the required documents. Thereafter concerned Treasury Officer will verify the correction made by the DDO on the basis of uploaded documents and send the file to e-Kuber for payment of the same. Here it is clarified that instructions related to UCP correction will apply here mutatis mutandis.
- (iii) Treasury Officers/Assistant Treasury Officers are advised to check e-

Kuber dashboard in OTIS regularly for status of files sent to e-Kuber. NIC may be contacted in case 'nck' acknowledgment of any file is received due to structural issue or signature issue.

- (iv) e-Kuber will also provide XML account-wise Account Statement at End of Day (EOD). This Account Statement will contain opening balance, closing balance and details of all debit notifications (DN) and return notifications (RN) sent by e-Kuber during the day. IFMS will reconcile XML Account Statement with all the DN and RN received during the day and in case of any discrepancy, concerned Treasury Officer will immediately contact Kuber QPX Support team (ekuberqpxsupoort@rbi.oro.in) with following data keeping RBI, Regional Office, Chandigarh (sgcellchd@rbi.org.in) in CC.

4.1 Submission of scrolls by e-Kuber:-

On every day, except global holidays, the e-Kuber system will provide e-payment file-wise and account-wise, Debit scroll (**Debit Notification**) containing the details of payments made from the Government account on the basis of the electronic advice issued from treasuries. It shall contain the details of individual debit from the State Government account as per the instructions of the e-Payment advice in a consolidated manner. The debit scrolls are to be placed by the e-Kuber of RBI in the appropriate folder on RBI server. IFMS system of State Treasury will pick these scrolls through SFTP protocol from the respective folder and consume them. After consuming, these scrolls need to be moved by IFMS system in "Done" folder.

- 4.2 The e-Kuber shall also provide session-wise, hourly **Return Notifications** (RN) to the State IFMS containing the details of payment returns that have been credited to the Government account during the particular day. This will include the credits that have taken place on account of failed payments i.e. payment returned by beneficiary's bank. The reason for failure of payments should also be provided to the State IFMS in RN, provided that the destination bank has provided the same while returning.

- 4.3 A 'Debit Notification' is essentially a debit / payment scroll indicating the details of individual beneficiary-wise payment (along with UTR No.) as part of consolidated debit from the Government account maintained with

RBI. The e-Kuber of RBI will submit the e-payment file-wise and account-wise debit notification containing details of all individual payments which are part of the consolidated debit from the Government account for which it has received the advice from IFMS in the e-payment file. A Return Notification (RN) is a credit scroll indicating the list of individual failed payments which have been returned by the beneficiary's Banks to the RBI during a particular session through NEFT or RTGS (depending on the payment mode of original outward payment) by providing accurate/necessary original outward payment details like UTR number, amount and Govt. account number. RN is provided session-wise where each session is of one hour duration.

5. Exception from payment through e-Kuber:-

In case of payment in Cash/ Draft mode or part electronic payments, the existing mode of payment through agency bank will continue till further order.

6 Monitoring of failed payments:-

6.1 In cases, where the payment could not be credited because of error in account number or otherwise, it shall be the responsibility of the e-Kuber to provide the reason for such failure. In cases, where the payment could not be credited by beneficiary's bank because of error in account number or otherwise, it shall be the responsibility of the beneficiary's bank to provide the reason for such failure while returning the payment to RBI. e-Kuber system will pass on the reason, as received from beneficiary's bank, to IFMS in appropriate tags of Return Notification. To ascertain the reason for failure, IFMS needs to consume the Return Notification. In such cases, DDO needs to take up with the concerned bank of beneficiary to know the reason.

6.2 The IFMS shall ensure that the un-credited amounts indicating the fields of error in the beneficiary list is made available to the concerned Treasury Officer and concerned DDO for further action.

6.3 The un-credited amounts displayed in the Return Notification (RN) by RBI e-Kuber platform shall be booked in Major Head 8658-00-102-03-Civil Suspense, so as to use the credit for further payment, post correction of

required details of the beneficiary by DDO/Treasury officer, without affecting the allotment.

6.4 (i) As mentioned above, amount of failed transaction will be booked under the Major head 8658-00-102-03-civil suspense. Refund of RN will be processed as under:-

- **Within 90 Days:**
 - No bill is required if the failed transaction is rectified within 90 days.
 - Documentation/Clearance memo specifying the details of modifications made to rectify the transaction must be prepared, digitally signed, and verified by the DDO/TO.
- **Beyond 90 Days (Same Financial Year):**
 - A refund bill is required to clear the suspense head for un-rectified transactions, resulting in a reduction of expenditure in the concerned functional head.
- **Beyond 30th April of the Next Financial Year:**
 - A bill is required to clear the suspense head.
 - Such transactions will be treated as a lapse of funds and classified under the 911 minor head-deduct recovery/overpayment in concerned functional head.

6.4 (ii) To clear the Suspense related to Pension payment, refund will be processed as mentioned above on point 6.4(i). In case of death of a pensioner (when bank account is closed) a refund bill of Book Transfer will be generated and amount will be transferred back to the functional head through book transfer after authorization and processing by Treasury Officer.

6.5 As required on point 6.4 (i), the Clearance Memo (performa defined by Treasuries & Accounts Department, Haryana) will be generated and digitally signed by the concerned DDO for settlement/clearance of failed transaction through Treasury.

7. **Date-wise Monthly Statement (DMS):-**

7.1 RBI, Chandigarh shall provide electronic account-wise DMS (in PDF format) to the Treasury account holder by email. A hardcopy of such DMS may also be issued by the local RBI to the Treasury Department. Daily PDF account statement will also be auto-emailed by e-Kuber to the designated Government email ID (@nic.in or @gov.in) of account holder. This PDF account statement will have necessary narration i.e. e-payment file name, date, amount etc. for reconciliation and reference at the end of Government account holder.

7.2 The DMS containing the date-wise payment and receipt statement in

respect of electronic payment disbursement for the previous month will be submitted by the RBI on the first working day of the subsequent month to respective Treasury.

7.3 In case of any difference between the daily debit notification and return notification of e-Kuber and DMS submitted on the first working day of the next month, the matter shall be reported by respective Treasury to the Regional office Chandigarh, RBI for necessary clarification.

8. RBI, Chandigarh shall designate one officer for attending to the day-to-day issues relating to electronic disbursement. The Treasury Department will contact such officers as and when required over phone/fax/Email etc. The e-Kuber QPX Support Team can also be contacted for technical issues at ekuberqpxsupport@rbi.org.in keeping RBI, Regional Office, Chandigarh (sgcellchd@rbi.org.in) in loop.

9. **Role of existing Treasury Link Banks for payments outside e-Kuber:-**

The existing Treasury Link Banks will continue to provide scroll to the Treasuries in respect of Government payments such as: Part Electronic transactions with drafts for DDO BT, Cash Payment/ Draft issued, pension paid by the PSBs etc. and receipts which are processed through them till further orders

10. **Miscellaneous:-**

10.1. This SOP is only indicative and for all purpose, the technical specification document provided by RBI will be treated as final document by all stakeholders.

10.2. The reconciliation process for Reserve Bank Deposits (RBD), issued with the approval O/o CAG needs to be followed by State and all Stakeholders.

10.3. In case the 'Ack' or 'Nck' for any e-payment file is not received by IFMS in the SFTP folder within a reasonable time, concerned Treasury officer may approach e-Kuber QPX Support Team at ekuberqpxsupport@rbi.org.in keeping Regional Office, RBI Chandigarh and NIC, in the loop. In this regard, Treasury officer may ensure the following to avoid instances of double payments:-

i. The same e-payment file is NOT re-sent to e-Kuber by changing file

name/end-to-end IDs/payment info ID without first confirming the status of the e-payment file from e-Kuber QPX Team or RO Chandigarh.

- ii. The same individual payment records are NOT re-sent to e-Kuber in a newly created e-payment file or inserted in some other e-payment file without first confirming the status of the e-payment file from e-Kuber QPX Team or RO Chandigarh.
- iii. For obtaining confirmation regarding status of file or individual payment records in that file from e-Kuber QPX Team, Treasury Officer must always mention the e- payment file name and End-to-End IDs in the email to QPX Team.

10.4 A detailed manual as per requirement will be issued in due course of time.
