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To

Treasury Officer,
Chandigarh.

Memo No: TA-HR (DMC)/SO-II/DEO-IV/2024/947 Dated:- 30.08.2024

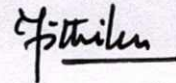
Subject: - Standard Operating Procedure for integration with e-Kuber of RBI with State IFMS for payment system.

With reference to this office letter No. TA-HR (DMC)/SO-II/DEO-IV/2024/797-801 dated 02.08.2024 on the subject cited above (copy enclosed).

Vide above referred letter, State Government has extend the pilot of e-Kuber (Payment) for all DDOs associated with Treasury office, Chandigarh w.e.f. 15.08.2024. Now a Standard Operating Procedure (SOP) has been prepared in consultation with RBI, AG (A&E) and NIC for smooth running of Pilot under e-Kuber system. The same is hereby send to you for your ready reference.

You are requested to circulate the SOP to all DDOs under your jurisdiction. You are further requested to send your feedback regarding conduct of pilot and Standard Operating Procedure as soon as possible so as to take further necessary action.

This issues with approval of Competent Authority.



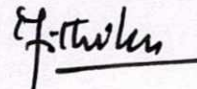
Joint Director (DMC)

**for: Director, Treasuries & Accounts
Department, Haryana, Chandigarh.**

Endst No. TA-HR(DMC)/SO-II/DEO-IV/2024/948-951 dated:- 30.08.2024

A copy of the above is forwarded to the following for information and further necessary action:-

1. Accountant General (A&E) Haryana, Chandigarh.
2. Manager, Reserve Bank of India, Chandigarh.
3. Sh. Jagdish Mehendiratta, Director, NIC.
4. All DDOs of Haryana Treasury Chandigarh.



Joint Director (DMC)

**for: Director, Treasuries & Accounts
Department, Haryana, Chandigarh**

**STANDARD OPERATING PRCEUDRE FOR INTRODUCTION OF AUTOMATED
ELECTRONIC DISBURSEMENT SYSTEM USING E-KUBER, PORTAL OF RESERVE
BANK OF INDIA**

1. Background:-

Electronic payments of Haryana State Government processed through the Treasuries are presently being done by the respective agency banks through ECS/NEFT/RTGS by downloading files from Online Treasuries Information System (OTIS). Login credentials have been provided to each bank branch to work on OTIS. After verification of bill by Treasury Officer, an EPS Pay Order and Invoice are generated. The pay order is digitally signed by the T.O. Then the pay order is verified and digitally signed by the DDO online through the e-Billing system. He can check all the payment details before the payment is actually done in the bank. The pay order is verified by the bank in OTIS using the EPS number. Once verification of pay orders is done in bank, three files are generated for payment through ECS/NEFT/RTGS. Payment is done into the bank account of the payees by processing these files in the bank's system. In case of failure, a draft or RTR is made in favour of the payee. A scroll is generated for the all the payments done on a given date and is sent to the treasury.

2. Implementation Plan:-

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 involving no DDO BT for issuance of draft will be taken up. On pilot basis, the new platform shall be used in Chandigarh and Panchkula treasury for disbursal of payments. After gaining maturity of the system, rest of the Treasuries will switch to the new platform.

The working procedure for the e-Kuber platform will be as follows:-

3. Electronic disbursement in e-Kuber:-

3.1 After verification of the EPS pay orders by DDOs the Treasury Officer will generate a payment file through OTIS using the appropriate credentials. Till the implementation of digital voucher, DDO will submit physically signed EPS pay order to the concerned Treasury Officer. Treasury officer will generate payment file only after receiving of physically signed EPS Pay order. The SFTP server placed in Data Center will serve as the Focal Point for routing through all electronic payments files generated by the respective Treasuries, Sub-Treasuries. The 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.

3.2 It shall be the responsibility of the Treasury Officer to ensure that on the basis of pay orders verified by DDOs (as per point 3.1), the payment file is generated between 10 AM to 4 PM on every working day and is transmitted to the E-Kuber for settlement on the same day by 4:30 PM.

3.3 However, the advice may be sent for a future settlement date in order to avoid rush of payment on any particular date. For example: the salary payment advice may be sent to the E-Kuber before the last working day of the month for settlement on 1st of the month. 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 will not be implemented during the pilot process.**

3.4 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.

3.5 Issue of acknowledgement by e-Kuber:-

Once a payment file is received by the E-Kuber portal, it will submit an acknowledgement to the IFMS system of the State. This acknowledgement can be of two kinds: (a) 'ack' file or (b) 'nck' file. 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 or signature issues.

3.6 Follow up action to be taken by IFMS application in case of 'nck' and 'rjct' file:-

An 'rjct' status 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 modification. An 'nck' file will be re-generated by the IFMS for further submission to the e-Kuber. 'Nck' file need not to be submitted to e-kuber, If there is any modification in an e-payment file by IFMS to rectify the reason for 'Nck', then the rectified e-payment file needs to be submitted to e-Kuber.

3.7 Submission of scrolls by E-Kuber:

The debit and return 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. These scrolls are submitted by way of following notifications: (1) Debit Notification (DN), (2) Return Notification. A 'Debit Notification' is essentially a debit / payment scroll indicating the details of individual beneficiary-wise payment (alongwith 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.

4. 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.

5. Treasury to monitor failed payments:-

5.1 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

Unless the beneficiary's bank provides the reason for failure, e-Kuber cannot provide the same to IFMS. In such cases, needs to take up with the concerned bank of beneficiary to know the reason.

5.2 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.

5.3 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.

5.4 As mentioned above amount of failed transaction will be booked under the Major head 8658-00-102-03-civil suspense. A refund bill will be generated by the concerned DDO after correction in the file in e-billing system to clear the suspense. The DDO can make the correction upto 90 days from the date of failed transaction within the same Financial Year or upto 30th April of next Financial Year whichever is earlier.

5.5 If failed transaction is not rectified within 90 days(within same financial year), a refund bill will be generated and amount will be transferred back to the functional Head through Book transfer after authorization and processing by Treasury Officer. The expenditure of concerned head is reduced upto that extent.

5.6 If failed transaction of the previous year is not rectified upto 30th April of the next Financial Year, then concerned TO will issue a certificate regarding lapse of fund with respect to the failed transaction on the 1st of May and amount is booked under Minor Head-911(reduction of expenditure) of the concerned functional Head (from where money was withdrawn) as unspent amount.

6. Role of the E-Kuber in electronic disbursement of State Government payment:-

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

6.2 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).

6.3 On receipt of e-Payment advice/message, 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.

6.4 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 earmarked payees' account preferably on the same day provided e-payment file is placed within the cut-off time on working days. **It may be noted that, ECS mode of payment is not available in the e-payments model. Hence, any file sent with ECS payment mode will be rejected by e- Kuber.**

6.5 In case of any other future settlement date (up to 30 days), the e-Kuber should read the settlement date indicated in the appropriate tag of e -Payment advice and process the payment file accordingly in the NEFT.

6.6 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, IFMS will immediately contact e-Kuber QPX Support team (ekuberqpxsupoort@rbi.oro.in) with following data keeping RO in CC.

7. Submission of Scroll:-

7.1 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 CePC and placed by IFMS of State Government in correct folder of RBI server through SFTP. 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.

7.2 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.

8. Date-wise Monthly Statement (DMS):-

8.1 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.

8.2 The DMS (in PDF format) 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.

8.3 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 RO Chandigarh, RBI for necessary clarification.

8.4 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 RO Chandigarh, RBI in loop.

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

9.1 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. Others:-

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 mentioned in the SOP for Reserve Bank Deposits(RBD) issued with the approval O/o C&AG needs to be followed by State 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, IFMS may approach e-Kuber QPX Support Team at ekuberqpxsupport@rbi.oro.in keeping Regional Office, RBI Chandigarh, in the loop. In this regard, IFMS 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, IFMS must always mention the e-payment file name and End-to-End IDs in the email to QPX Team.
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