



Direct Benefit Transfer System

for Mahatma Gandhi National Rural Employment Guarantee Scheme



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Version 1.0

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Foreword

Direct Benefit Transfer (DBT) programme has been launched by Government of India for effecting direct transfer of entitlements like scholarships, pensions, wages, etc. to beneficiaries across the country. The DBT platform, combined with the biometric-based Unique ID programme Aadhaar, will eliminate 'duplicates', i.e., one person getting benefits multiple times, and 'ghosts', i.e., non-existent people getting benefits. More importantly, the DBT platform will bring more efficiency, accountability and transparency in the process of benefit disbursement to the *aam aadmi*. Our definition of victory is three-fold: money must reach beneficiaries on time, in the full amount, and at their doorstep.

The Ministry of Rural Development implements one of the largest social sector schemes worldwide – the Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGA), which guarantees employment of 100 days to every rural household. It has been our constant endeavor to work towards ensuring hassle free direct transfer of wages to the workers under the scheme. The Direct Benefit Transfer System will enable the credit of wages in the right accounts without any delay through an electronic fund transfer, i.e., direct transfer of wages to workers' accounts by leveraging the Core Banking infrastructure of commercial banks.

I am happy to note that the system has been successfully piloted in 5 States of Rajasthan, Karnataka, Tripura, Orissa and Gujarat and a payment of about Rs180 crore has already been directly made to the bank accounts of workers through the system till date. It has streamlined the fund flow process, substantially reduced the delays in payment of wages and decreased the number of MGNREGA bank accounts thus reducing large unspent opening balances. This solution will be further scaled up to include the whole country and will encompass all payments (viz. wages, material & administrative) at all levels of implementation.

As we move forward towards nationwide implementation we are releasing a detailed manual on DBT System, which gives step-by-step details of the procedures to enable MGNREGA officials to make and reconcile payments of wages through the system. The manual has been designed in such a way that it is easy to understand and make use of by officials till GP level. It is an all-inclusive document, which provides pre-requisites for States, banks, post offices etc. for operationalizing the DBT System.

We also need to use Aadhaar to de-duplicate our MGNREGA database, and ensure rapid integration with Aadhaar, Aadhaar Payment System and Aadhaar-enabled Payment Bridge, which we are committed to doing.

I congratulate our MGNREGA and NIC team for rolling out this system – I am confident that the system, when fully implemented, will play a major role in meeting one of the biggest challenges in MGNREGA, namely timely payment of wages.

(JAIRAM RAMESH)

Glossary

APB	Aadhaar Payment Bridge
BC	Business Correspondent
BDO	Block Development Officers
CA	Certifying Authorities
CBS	Core Banking Solution
CCA	Controller of Certifying Authorities
CEPT	Centre for Excellence in Postal Technology
CO-OP BANK	Cooperative Bank
CPSMS	Central Plan Scheme Monitoring System
DBA	Data Base Administrator
DOP	Department of Post
DPC	District Programme Coordinator
DBTS	Direct Payment Transfer System
DSC	Digital Signature Certificate
EBT	Electronic Benefit Transfer
EMO	Electronic Money Order
FTP	File Transfer Protocol
FTO	Fund Transfer Order
GP	Gram Panchayat
HPO	Head Post Office
IFSC	Indian Financial System Code
IP	Internet Protocol
IT	Information Technology
KYC	Know Your Customer
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MIS	Management Information System
MoRD	Ministry of Rural Development
NEFT	National Electronic Fund Transfer System
NECS	National Electronic Clearing Service
NIC	National Informatics Centre
PC	Personal Computer
PIN	Personal Identification Number
PO	Programme Officers
PS	Panchayat Secretary
RRB	Regional Rural Banks
RTGS	Real Time Gross Settlement System
SFTP	Secure File Transfer Protocol
SO	Sub Post Office
USB	Universal Serial Bus
ZP	Zilla Parishad

Contents

1. Introduction	1
1.1. DBTS Project Objectives	
1.2. Activity Flow	
1.3. Explanatory Notes	
1.4. DBTS Work Flow	
1.4. Solution Components	
2. Geographical Scope	4
3. DBTS Implementation Approach	5
3.1. Pre-requisites for States	
3.2. Activities	
4. DBTS: Summary of Operational Procedure	6
4.1. Installation of Digital Certificate Drivers	
4.1.1. To Check for Successful Installation of drivers	
4.2. Verification of Accounts of Workers	
4.3. Updation of Worker Account	
4.4. Freeze Worker Account	
4.5. Generate Wage List	
4.6. Generation of FTO by Accountant/ Panchayat Secretary (PS)	
4.6.1. Enrolment of Digital Signatures	
4.7. Approve and Send FTO to Bank/ Post Office	
4.8. Check List before pushing the FTOs to the Banks for Payments	
4.9. Processing at Bank	
4.10. Post Office & Cooperative Bank Coverage through DBTS	
4.11. Response Processing at NREGASoft	
5. DBTS: Step by Step Detailed Operational Procedure	10
5.1. Verification of Accounts of Workers	
5.2. Updation of Worker Account	
5.2.1. For Commercial Banks Accounts	
5.2.2. For Post Office Accounts	
5.3. Freeze Worker Account	
5.4. Generate Wage List	
5.5. Authorize Wage List by Accountant/ Panchayat Secretary (PS) & Generate FTO	
5.5.1. Transactions Which Can Participate in FTO Generation	
5.5.2. Verify Wage List and Generate FTO	
5.5.3. Add digital signature to the generated but unsigned FTO.	
5.6. Approve and Send FTO to Bank /Post Office by PO or Pradhan	
5.6.1. Verify and Add Digital Signature to FTO by Second Signatory (PO/ Pradhan)	
5.7. Audit Trail Mechanism	
5.8. Security/ Validity Checks	

6. DBTS Monitoring through NREGASoft	23
7. DBTS NREGASoft - Bank Integration	24
8. An Introduction to Reconciliation under DBTS	28
8.1. Reconciliation of FTOs	
8.2. Account Statement Reconciliation	
8.3. Reconciliation Team & their Role	
8.4. Suggested Roles & Responsibilities of Designated Officers at Gram Panchayat, Block, District and State Level	
Annexure A: Reports on DBTS	33
Annexure B: FAQs	36
1. DBTS Related	
2. Banks & Bank Accounts	
3. Bank Validation	
4. Updating of Validated Information	
5. Digital Signature Certificate (DSC)	
6. Project Management Unit	
7. Miscellaneous	
8. Reports and Alerts	
9. Digital Signature Form (Template)	

1. Introduction

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) aims at enhancing the livelihood security of people in rural areas by guaranteeing hundred days of wage-employment in a financial year to all those rural households, whose adult members volunteer to do unskilled manual work. Provisions of the Act are applicable to the whole country and it is currently operational in 632 districts, 6554 blocks and 247858 gram panchayats.

In order to address the planning & monitoring needs of a scheme that is being implemented on such a large scale, National Informatics Centre (NIC), along with Ministry of Rural Development (MoRD) and other stakeholders, conceptualized a web enabled Management Information System (MIS) known as NREGASoft. While NREGASoft has been serving well, there are new areas of functionalities which, if provided, could help streamline the implementation of MGNREGA further. One of them is enabling direct transfer of payments to bank/ post office accounts of beneficiaries electronically resulting in reduction in delays in crediting the bank/post office accounts of the workers and hence the delays in payment of wages.

To address this need of direct transfer of wages to worker's account by electronic means, a Direct Benefit Transfer System (DBTS) has been developed for MGNREGA. This system leverages payment gateways such as Aadhaar Payment Bridge (APB)/ NEFT/ RTGS/ NECS/RECS and Core Banking Solution of banks.

1.1. DBTS Project Objectives

The principal objective of DBTS is to facilitate direct credit of payments due, in right accounts and in time. These payments could be wages or other material/ administrative expenses. To achieve this, it aims at the following:

- Automating all processes involved for effecting direct transfer of payments to the bank/post office accounts of the beneficiaries.
- Reduction in the turn-around time required for processing wage payments
- Ensuring real-time availability of data at all levels of governance for strategic decision making.
- Reducing the number of bank accounts that are currently being operated by the Gram Panchayats (GP) and other Implementing Agencies all over the country. With DBTS, payments would be credited to the accounts of beneficiaries from DBTS Accounts which would be fewer in number. This would also take care of the problem of large unspent opening balances and help streamline the fund flow process.
- Reduction of workload in terms of data entry in NREGASoft at Program Office (PO) / Gram Panchayat (GP).

1.2. Activity Flow

The activity flow of DBTS is indicated in this section to enable users to understand the revised processes in this new system. While the data elements being captured and the operational procedure will remain unaltered, the manner of processing and crediting payments is modified. The block diagram below depicts the functional flow of the proposed system. The 'Red' blocks indicate the resultant modified/ additional activities due to implementation of DBTS.

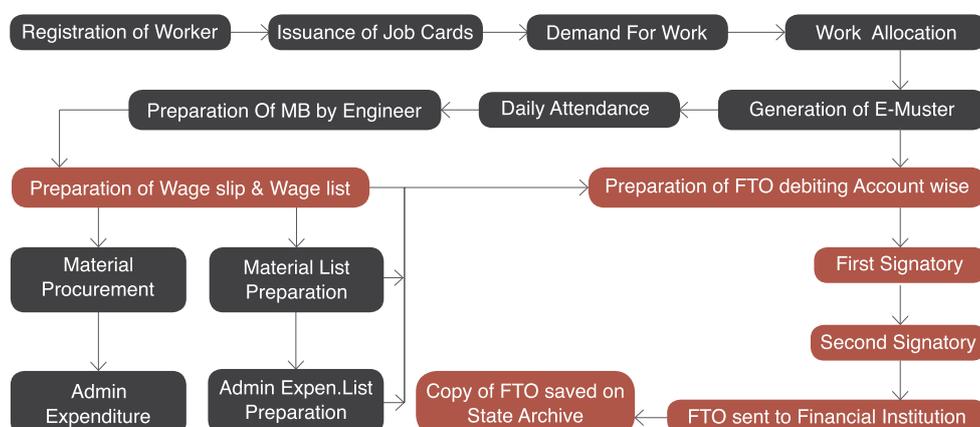


Figure 1.1:
Activity Flow in DBTS

1.3. Explanatory Notes

- The terms Pradhan denotes elected head of the Gram Sabha, also known as Sarpanch or GP President
- The bank account of nodal agency has been referred interchangeably in the document as DBTS Account, Central Account, Drawee Bank Account or Nodal Agency bank account.

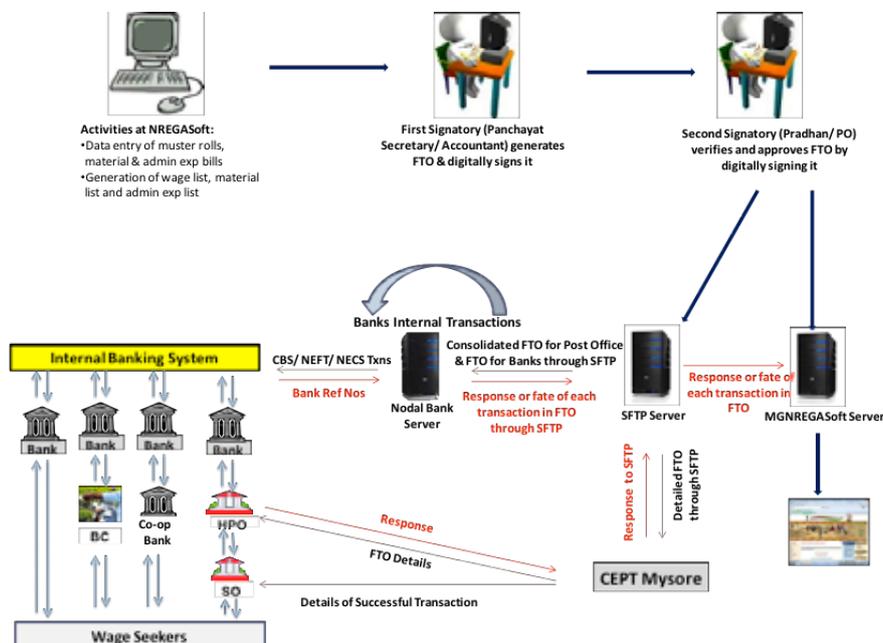
- **Necessary changes will be made in the DBTS process flow for making it Aadhaar enabled. These changes will essentially be in the data fields being shared between banks and NREGASoft and hence, for the DBTS users, the workflow and interface shall remain unchanged.**
- The DBTS workflow and processes mentioned in subsequent sections have been explained citing GP and Block level as the Implementing Agencies. This has been done for ease of understanding. The workflow and processes will remain the same for all other implementing agencies (like line departments).

1.4. DBTS Work Flow

The process of wage list preparation and verification, FTO generation and authorization, and crediting of worker accounts has been explained in brief below:

- Muster rolls, material bills and administrative expenditure bills are entered in NREGA Soft at Gram Panchayat or Block level.
- Wage list, material list and administrative expenditure list is generated at GP or Block level by data entry agencies/ MIS officers based on details entered above.
- Each FTO will have to be signed by 2 signatories before sending it to the banks for payments.
- Depending on whether the payment approving agency in the state is at GP level or block level, these lists are sent to Panchayat Secretary or Accountant who are the first signatories under DBTS at GP and Block level respectively.
- The first signatory selects the transactions which are correct and generates a Fund Transfer Order (FTO). The Signatory has a choice to reject some of the transactions which he/she considers to be wrong. It is similar to passing a bill in a manual system. FTOs generated are then signed digitally by first signatory and are sent to Gram Pradhan or PO, who are the second signatories under DBTS at GP and Block level respectively, for approval.
- The second signatory can either reject the whole FTO or approve the complete FTO by digitally signing it.
- The FTO which is digitally signed by two signatories is shared with the nodal agency bank (the bank which holds the DBTS account) through a secured system. DBTS account/ nodal agency account can be a separate Gram Panchayat account, PO account, DPC account or State account, preferably at the district or state level.
- After verifying the digital signatures, the bank debits DBTS account and credits the account of the workers, vendors etc through Aadhaar Payment Bridge/CBS/NEFT/NECS/RECS/RTGS system.
- In case the beneficiary account is with post office, along with a consolidated FTO sent to nodal agency bank, a detailed FTO is shared with CEPT Mysore which sends it to respective Head Post Offices. Concerned Head Post Office will process the transactions in FTO and credit the post office accounts of the workers. The fate of transactions is communicated by respective Head Post Office to CEPT Mysore which would then send the information to NREGASoft. CEPT Mysore sends the list of successful transactions to Sub Post Office for disbursement of wages. The nodal agency bank sends a response containing the fate of every transaction to NREGASoft. This response is updated in NREGASoft data base for the purpose of reconciliation.
- NREGASoft will, thereafter populate the CPSMS portal

The DBTS work flow can be pictorially depicted as given below:



1.5. Solution Components

There are the following two solution components in the implementation of the proposed system:

- i. Data Processing – Calculation of Wages, Wage List Generation, and FTO Preparation.
- ii. Electronic Payments – Direct Payment Transfer to Workers' Accounts.

Requisite software has been prepared by NIC, banks and DOP for transfer of funds electronically. Necessary customizations are affected as per the requirements of the Banks selected by the State.

2. Geographical Scope

Direct Benefit Transfers System has been successfully piloted in five States, viz. Gujarat, Karnataka, Orissa, Tripura and Rajasthan. As the next step, DBTS will be implemented in 46 rural Districts out of the 51 Districts identified by Government of India for enablement of Direct Benefits Transfer for selected schemes. This solution will be further scaled up to include the whole country and will encompass all payments (Viz. wages, material & administrative) at all levels of implementation.

3. DBTS Implementation Approach

DBTS enables Electronic Fund Transfer i.e. direct transfer of wages to worker's account by leveraging the Core Banking infrastructure of commercial banks and Sanchaya Post Solution of DOP. States are required to identify one or more key banks, which will hold scheme funds in a Central Account. State may choose to have one Central Account at the State level or separate Central Accounts for each District. The Central Account is also called as nodal agency bank account or DBTS account or drawee account. On receipt of digitally signed FTOs, these banks will debit the Central Account and credit the account of the worker. Each payment approving authority can generate only one FTO per day. The same solution is extended for payment of material and administrative expenses.

3.1. Pre-requisites for States

The States should:

- Agree to make all MGNREGS payments through a dedicated DBTS account being operated at the State level/ District level.
- Make available internet connectivity and PCs with USB ports at payment approval level.
- Agree to generate all Payment Orders for Bank and Post Office payments exclusively through NREGASoft.
- Agree to adopt digital signatures for approving the payments.

3.2. Activities

The following activities will be required for successful implementation of DBTS in any State:

- Identification of Key Bank(s) by the State.
- Arrangement with Key Bank(s) to enable a seamless electronic payment mechanism. This will be facilitated by MoRD.
- Co-ordination with the identified bank(s) for interfacing NREGASoft with the Core Banking Solution (CBS) of banks.
- Updation, verification & freezing of bank accounts information of stake holders (workers, vendors and staff).
- Identification of payment level and the signatories at that level. The signatories who are authorized to approve payment at each level are issued digital signatures.
- Issuance of digital signatures to all approving authorities, e.g. Panchayat Secretary (PS) and Gram Pradhan at each Gram Panchayat (If GP is payment approval authority), an Accountant and the Program Officer at every Block, an Accountant and the District Program Coordinator at every District, in the State.
- If the authorities of line departments that are implementing and payment approving authorities for MGNREGA they will also be issued digital signatures for approving payments.
- Training the approving authorities on the usage of digital signatures for approving the payments.
- Positioning adequate technical manpower at State / District for handholding and troubleshooting support on a daily basis.
- Positioning a dedicated team at District/ State/ Block/ GP level for reconciliation.

MoRD will facilitate DBTS implementation at States in the following ways:

- Help states to understand the pre-requisites for DBTS implementation.
- Provide guidance for meeting the pre-requisites.
- Help States in defining the terms of engagement with the Bank(s).
- Development of banking interface for NREGASoft for each State.
- Issuance of digital signatures on request from States.
- Provide training and handholding support

4. DBTS: Summary of Operational Procedure

4.1. Installation of Digital Certificate Drivers

- i. Please visit site nicca.nic.in and click the option *Download Smart Card/USB eToken Driver*
- ii. Download the drivers listed at no. 7 i.e. *StarKey/G&D SafeSign identity-client Download [.zip format] (for all Windows XP/Vista/7 - 32/64 bit OS)*.
- iii. Save the zip file of drivers in a folder on computer.
- iv. Go to the above folder, right click the zip file and select “extract to starkey”. This will extract two files in a folder named starkey which will be a subfolder to the selected folder.
- v. The above steps will give two files in “Starkey” folder
 - a. SafeSign-Identity_Client-3.0.33-32-ADMIN-Full.exe(For 32 bit Machine)
 - b. SafeSign-Identity_Client-3.0.33x64-ADMIN-Full.exe (For 64 bit Machine)
- vi. Check whether machine/ computer is 32 bit or 64 bit by right clicking the “my computer” icon on the desktop and then selecting properties->general. It will be mentioned here whether the machine is 32 bit or 64 bit, if nothing is mentioned then the machine is 32 bit.
- vii. Install the driver as per the machine bit (32 or 64) by double clicking the desired exe file mentioned in step 5.
- viii. Now restart the machine.

4.1.1. To Check for Successful Installation of drivers

- i. Attach the DSC token in USB port of the machine
- ii. For checking for the successful installation of driver, go to Internet Explorer->tools->internet options->content->certificates. This will show the DSC token.
 - a. If token is not being shown it means driver has not been installed properly or the correct driver (32bit/64 bit) has not been installed in step 7 of section 4.1. In such a case repeat the process in section 4.1 to install the drivers correctly.
- iii. If token is shown, it means that the machine is now capable of using DSC tokens.

4.2. Verification of Accounts of Workers

- i. Account details of each MGNREGA worker are entered in NREGASoft when the worker demands work for the first time. In case account details have not been entered then, data entry agencies collect and enter the bank account details later. The entry of bank account details in NREGASoft is necessary for DBTS to function.
- ii. The details entered can be downloaded from link “**Download Panchayat Wise MGNREGA Bank Account Detail for verification**” for accounts in commercial banks and from link “**Download Panchayat Wise MGNREGA Post Office Account Detail for verification**” for accounts in Post Offices. These links are available at State DBA, Programme Officer and Gram Panchayat logins.
- iii. Take hard copy and correct/collect the information about Account No, IFSC code, Name as per bank, Business Correspondent (if any) details post office code, name EMO station code etc.

Note: Please refer section 5.1 for a detailed step by step procedure

4.3 Updation of Worker Account

Depending up on whether the account of the worker is with Commercial Bank or Post Office or Cooperative Bank, update worker account through the link “Update Applicant’s Bank details as per downloaded format” or “Update Applicant’s Post office details as per downloaded format” or “Update Applicant’s Cooperative Bank details as per downloaded format” available at Programme Officer and Gram Panchayat data entry page.

Note: Please refer section 5.2 for a detailed step by step procedure

4.4 Freeze Worker Account

Programme Officer, DPC or State DBA login has been provided with the option “**freeze workers account**” in their data

entry page to freeze the account details of the worker. This exercise will add a hash to the record, making it impossible to make any changes in that record. Only those accounts, details of which have been frozen following steps given above, can participate in DBTS.

Note: Please refer section 5.3 for a detailed step by step procedure

4.5. Generate Wage List

Following conditions need to be met for generating a wage list:

- a. Enter muster rolls in NREGASoft.
- b. Only those muster rolls which are without payment date can participate in generation of wage list
- c. Separate wage lists will be generated:
 - i. One for each bank branch
 - ii. One for each sub post office

Note: Please refer section 5.4 for a detailed step by step procedure

4.6. Generation of FTO by Accountant/ Panchayat Secretary (PS)

For generation of FTO, if payment approving authority is at Block level, accountant should login from “**Generation of FTO by Accountant**” option available under “district/block administrator” tab on <http://mgnrega.nic.in>. If payment approving authority is GP, PS should login from “**Generation of FTO by Panchayat Secretary**” option available under “Panchayats GP/PS/ZP” tab on <http://mgnrega.nic.in>. After successful login system will check automatically for the digital signature certificate (DSC) enrolment. If digital signatures are enrolled it will proceed to data entry page otherwise digital signatures have to be enrolled by following the process mentioned in section 4.6.1 below.

After confirming the enrolment of DSC on the machine the system will check for availability of account to be debited for this signatory. If the account information is not there, State DBA has to enter the details of account to be debited for this signatory through DBTS. DBTS will not work unless this information is entered by State DBA

4.6.1. Enrolment of Digital Signatures

- i. System will check for java JRE on the machine. If it is not there it will show link “download java JRE and install”. Download and install java JRE on the machine.
- ii. To enroll new DSC on the machine connect the digital signature USB token to the USB port of the machine.
- iii. System will show all available DSC on the machine including the one in USB token
- iv. Select the DSC to be used for MGNREGA DBTS
- v. System will check for expiry date of DSC. If it has expired, DSC will need to be renewed from issuing authority e.g.(NIC)
- vi. If DSC is valid it will prompt for PIN Number. Enter PIN number. On entering correct PIN number DSC gets enrolled in NREGASoft.
- vii. The system will then check for availability of the account to be debited for this signatory. This information needs to be entered by State DBA to enable the account to be debited for this signatory through DBTS. DBTS will not work unless this information is entered by State DBA.
- viii. View and select the wage list records to be included in Fund Transfer Order (FTO) and generate the FTO.
- ix. Add digital signature to the generated FTO.
- x. The signed FTO will be available to second signatory through the link “approve and send FTO to bank by PO/BDO” at Block level and “approve and send FTO to bank by Pradhan” at GP level.

Note: Please refer section 5.5.2 for a detailed step by step procedure

4.7. Approve and Send FTO to Bank/ Post Office

- i. If the payment approving authority is at Block level, login from “**Approve and send FTO to bank by PO/BDO**” login available under “district/block administrator” button on <http://mgnrega.nic.in>. If payment approving authority is GP, login from “Approve and send FTO to bank by Pradhan” option available under “Panchayats GP/PS/ZP” tab on <http://mgnrega.nic.in>. After successful login system will check automatically for the digital signature certificate (DSC) enrolment. If digital signatures have been enrolled earlier it will proceed to data entry page otherwise they will have to be enrolled following the process mentioned in section 4.6.1.
- ii. FTO signed by Accountant/ PS and not yet signed by the PO/ Pradhan will be available on this link.

- iii. PO or Pradhan will not be able to make any changes in the FTO generated by the Accountant/ PS but can only (i) approve the complete FTO or (ii) reject the complete FTO with reason.

Note: Please refer section 5.5 and 5.6 for a detailed step by step procedure

4.8. Check List before pushing the FTOs to the Banks for Payments

Following checks need to be exercised before pushing FTOs to the Banks:

- i. Source of FTOs needs to be verified with reference to IP address and DSC.
- ii. Validity of DSCs for uploading FTOs needs to be verified.
- iii. Availability of fund needs to be verified in the banks before pushing of FTOs.
- vi. Analysis of FTOs that are high expenditure items needs to be done by the Competent Authority before authorizing payment as per the table below.

Limits against the FTO's Amount			
S.No	Description	PROGRAM/Level	Amount Limit
1			
2			
3			

- v. Banks need to automate the process of payment by having no manual intervention in downloading and uploading process.
- vi. Files need to be sent in encrypted form through SFTP server sharing.
- vii. FTOs need to be pushed to the Banks with the digital signature of the competent authority.

4.9. Processing at Bank

The banks will need to do the following activities for enabling processing of payments at their end:

- i. Identification of a computer which will communicate with NREGASoft
 - a. Banks will provide to NREGASoft a Real Static IP address of one of their computers which will communicate with the SFTP server
 - b. Port of SFTP server will be opened from NIC data center only for the above mentioned machine.
- ii. Banks will have to download FTO from SFTP server daily
- iii. All transactions where the drawee and payee bank are same will get processed through internal CBS system
- iv. All transactions where the drawee and payee bank are different will be transacted through NEFT/ RTGS/ NECS/APB.
- v. Bank will send the response (fate) of each transaction within 24 hours to NREGASoft.
- vi. Response of transactions will contain fate of each transaction at bank's end for e.g. successful, processing, rejection etc with date.
- vii. Standard XML format is used to share information between NREGASoft and bank.

(Note: The process given above may undergo some changes when APB becomes fully operational)

4.10. Post Office & Cooperative Bank Coverage through DBTS

- a. Using the links in the State DBA login, account details of the Head Post Office/ Co-operative Bank account in the commercial banks are entered in the MIS as master data.
- b. As soon as a FTO is generated for Post Office / Co-operative Bank, a FTO of consolidated amount for that particular Post Office / Co-operative Bank will also be generated.
- c. This FTO will be for debiting the DBTS account of MGNREGA and crediting the Post Office / Co-operative Bank account in the commercial bank
- d. Hence money can be transferred from the DBTS account to the Post Office / Co-operative Bank account by using CBS if both accounts are in same bank or through NEFT/RTGS/APB/RECS if the DBTS account and Post Office / Co-operative Bank account are in different banks. Once the payments are credited to Post Office / Co-operative Bank account in commercial banks, they will be further disbursed among the beneficiaries.

4.11. Response Processing at NREGASoft

- i. NREGASoft will take the response every day from bank and update the wage list and muster roll records for credit/rejection and date of credit/rejection.
- ii. If transaction is processed successfully then the response of bank is updated in the wage list and muster roll with the actual date of credit in the account
- iii. If the transaction is rejected, the reasons could be either:
 - a. Incorrect account number (mismatch in the no. of digits in account, incorrect IFSC code), in this case following steps need to be followed:
 - The account information should be unfrozen then corrected and frozen again. This account can now participate in DBTS.
 - The muster roll and wage list records should also be unfrozen so that this record can now participate in FTO generation again.
 - b. Account does not exist/account closed/ account is dormant
 - The account information should be unfrozen and then corrected and frozen again. This account can now participate in DBTS.
 - The muster roll and wage list records should also be unfrozen so that this record can participate in FTO generation again.

5. DBTS: Step by Step Detailed Operational Procedure

5.1 Verification of Accounts of Workers

For DBTS, following details about a worker’s account, whether in banks or post office, should be verified and updated.

#	For Banks	For Post Office
1	Bank Name	Post-Office Code
2	Bank Code	Post-Office Name
3	Branch Name	Account No.
4	Branch Code	Worker name as per bank
5	IFSC Code	HO Code
6	Worker Name as per bank	SO Code
7	Account No	EMO Station Code
8	-	Sanchaya Post Code

Account details of each worker demanding work under MGNREGA can be downloaded from link **“Download Panchayat Wise MGNREGA Bank Account Detail for verification”** for accounts in commercial banks and from link **“Download Panchayat wise MGNREGA Post Office Details for verification”** for accounts in post office. These links are available at State Data Base Administrator (DBA), Programme Officer and Gram Panchayat logins.

Take hard copy and correct the information regarding Account no, IFSC code, Name of account holder as per bank, Business Correspondent (if any) details etc.

Steps in detail are given next:

The account details can be downloaded from the site - mgnrega.nic.in by following below mentioned steps:

- i. Click on State (for e.g. Karnataka) -> click on District (for e.g. Bangalore Rural) -> click on Block (for e.g. Nalmangla)
- ii. Download the account details by clicking on the link **“Panchayat Wise MGNREGA Bank/Post Office Account Detail for verification”** (Under heading Accounts & DBTS-> Data Status) and select the Gram Panchayat.

The following screen will be shown and at end of this report there is link Download In Excel. Download the information to verify it.

The Mahatma Gandhi National Rural Employment Guarantee Act															Govt. of India Ministry of Rural Development Department of Rural Development 25-Nov-2011							
State:		KARNATAKA			District:			BANGALORE RURAL			Block:			NELAMANGALA			Panchayat:			AGALAKUPPE		
MGNREGA Bank Account Details																						
SrNo.	State Code	District Code	Block Code	Panchayat Code	Registration No.	Applicant No.	Applicant Name	Bank Code	Bank Name	Branch Code	Branch Name	Account No.	IFSC Code	Name As Per Bank	Whether Bank/Business Correspondence	IF BC Code	IF BC code	IF BC Account No./Smr Card No.				
1	15	1503	1503007	1503007020	KN-03-007-020-001/936	1	ಶಿವು	00078	Canara CNRB Bank	0003285	Dobespete	104901011000274	CNRB0003285	Puttaraju.D								
2	15	1503	1503007	1503007020	KN-03-007-020-001/949	1	ಅಜ್ಜಿ	00078	Canara CNRB Bank	0003285	Dobespete		CNRB0003285	SHIVANNA								
3	15	1503	1503007	1503007020	KN-03-007-020-001/966	2	ಶಿವು	00078	Canara CNRB Bank	0003285	Dobespete	3285108000370	CNRB0003285	Nelamma								
4	15	1503	1503007	1503007020	KN-03-007-020-001/967	1	ಶಿವು	00078	Canara CNRB Bank	0003285	Dobespete	3285108000394	CNRB0003285	Manjunatha								
5	15	1503	1503007	1503007020	KN-03-007-020-001/968	1	ಅಜ್ಜಿ	00078	Canara CNRB Bank	0003285	Dobespete	3285108000374	CNRB0003285	Manjamma								
6	15	1503	1503007	1503007020	KN-03-007-020-001/968	2	ಶಿವು	00078	Canara CNRB Bank	0003285	Dobespete	3285108000374	CNRB0003285	Manjamma								
7	15	1503	1503007	1503007020	KN-03-007-020-001/969	1	ಶಿವು	00078	Canara CNRB Bank	0003285	Dobespete	3285108000389	CNRB0003285	Padmakshi								
8	15	1503	1503007	1503007020	KN-03-007-020-001/969	2	ಶಿವು	00078	Canara CNRB Bank	0003285	Dobespete	3285108000389	CNRB0003285	Padmakshi								
9	15	1503	1503007	1503007020	KN-03-007-020-001/970	1	ಅಜ್ಜಿ	00078	Canara CNRB Bank	0003285	Dobespete	3285108000424	CNRB0003285	Siddagangaiah								
10	15	1503	1503007	1503007020	KN-03-007-020-001/970	2	ಶಿವು	00078	Canara CNRB Bank	0003285	Dobespete	3285108000424	CNRB0003285	Siddagangaiah								
11	15	1503	1503007	1503007020	KN-03-007-	3	ಶಿವು	00078	Canara CNRB Bank	0003285	Dobespete	3285108000424	CNRB0003285	Siddagangaiah								

5.2. Updation of Worker Account

Depending up on whether the account of the worker is with Commercial Bank or Post Office or Cooperative bank, update worker account through the link “Update Applicant’s Bank details as per downloaded format” or “Update Applicant’s Post office details as per downloaded format” or “Update Applicant’s Cooperative Bank details as per downloaded format” available at Programme Officer and Gram Panchayat login page.

5.2.1. For Commercial Banks Accounts

A detailed step wise procedure for updation of the bank account detail is given below:

- i. Login from Program Officer’s or GPs login and use the option *Update Applicant’s Bank details as per downloaded format*

The screenshot shows the portal interface with the following sections:

- REGISTRATION, JOB CARD & DEMAND**
 - Registration - Data Entry
 - Not Linked with RPI Data
 - Upload Photo
 - Registration - Edit/Update
 - Registration [Edit] [Delete]
 - Applicant [Add] [Delete]
 - Applicant's Account No. [Add] [Edit]
 - Update Applicant's Bank details as per downloaded format
 - Update RPI-Family Small Marginal Farmer Status
 - Add UID No./Aadhaar No.
 - Print Job Card
 - Demand for Work Entry [Delete]
- MUSTER ROLL & OTHERS**
 - Complete Muster Roll
 - Muster Roll Entry [Edit] [Delete]
 - E-Muster Roll
 - Generate E-Muster Roll [Delete]
 - Print E-Muster Roll
 - Fill E-Muster Roll
 - Fill E-Muster Roll/Skilled/Semi-Skilled
 - Muster Roll In Parts
 - Muster Roll Attendance Only
 - Measurement Book Entry [Edit] [Delete]
 - Muster Roll Payment only
 - Expenditure
 - Material Procured Details Entry [Edit/Delete]
 - Payment of Skilled/Semi-skilled Labours
 - Administrative Expenditure
 - Payment of Anticipated Expenditure for previous and current FY
 - Payment of Muster Rolls
 - Payment of Bills
- SOCIAL AUDIT**
 - Issue Raised & Action Taken [Summary]
 - Verification of Documents/ Observation/Entry/Edit
 - Grievance Submitted & Action Taken/Entry/Edit
 - Minutes of the meeting [Edit]
- WORKS & ALLOCATION**
 - Works - Data Entry/Edit
- FUNDS**
 - Receive Funds [Edit/Delete]

- ii. Following screen will be shown on clicking the above mentioned option

The screenshot shows the 'Add/Edit Bank/Branch/Ac No. details of workers' screen with the following details:

State: ODISHA District: KALAHANDI Block: BHAWANIPATNA Panchayat: ARTAL
Panchayat Code: 2410001001

Select Bank: [Select-] Search: [] Select IFSC-Code/Branch: [] Select BC-Code, if Any: [] Select CSP-Code, if B.C.: [] Search by Family Id: []

#	Registration No.	Applicant No.	Applicant Name	Tick to Edit	Account No.*	Name of Primary Account Holder (Enter Only in English)*	Mobile No. (entered by Applicant)
1	OR-10-001-001-001-47958	1	HARISAI RANA	<input type="checkbox"/>	0000024		
2	OR-10-001-001-001-47959	2	RASABATI MAJHI	<input type="checkbox"/>	121321	RASABATI MAJHI	
3	OR-10-001-001-001-47960	1	BABARTI HATI	<input type="checkbox"/>			
4	OR-10-001-001-001-47960	2	BIDHUMATI HATI	<input type="checkbox"/>			
5	OR-10-001-001-001-47963	1	KHUSIRAM RANA	<input type="checkbox"/>			
6	OR-10-001-001-001-47963	2	HEMA RANA	<input type="checkbox"/>			
7	OR-10-001-001-001-47963	3	DHUBALESWAR RANA	<input type="checkbox"/>			
8	OR-10-001-001-001-47963	4	BHEMARAJ	<input type="checkbox"/>			
9	OR-10-001-001-001-47964	1	PEPELI HATI	<input type="checkbox"/>			
10	OR-10-001-001-001-47964	2	PETA HATI	<input type="checkbox"/>			

- iii. Select the worker by selecting the checkbox under the heading Tick to Edit. As soon as checkbox is ticked the worker's information gets enabled for editing. Edit the information and click on Update button to save the changes

5.2.1.1. Updation of Mode of Payment

There are three modes for disbursement of amounts:

- i. Bank
- ii. B.C. (Business Correspondent)
- iii. Post Offices

Business Correspondent Master can be filled from State DBA option. Following screen will open for entering details of new Business Correspondents.

Govt. of India
Ministry of Rural Development
Department of Rural Development
25-Nov-2011

The Mahatma Gandhi National Rural Employment Guarantee Act

New Business Correspondent(BC)

Add New Business Correspondent(BC)

State : KARNATAKA

BC Code: BC Name:

CSP Code: CSP Name:

Agency Bank Name: --Select Bank Agency Branch Name: --Select Branch

Coverage Location

District	Select
BAGALKOTE	<input type="checkbox"/>
BANGLORE	<input type="checkbox"/>
BANGLOREURBAL	<input type="checkbox"/>
BELGAUM	<input type="checkbox"/>
BELLARY	<input type="checkbox"/>
BIDAR	<input type="checkbox"/>
BIDARUR	<input type="checkbox"/>
CHANNARAJ NIGRA	<input type="checkbox"/>
CHIKBALLAPURA	<input type="checkbox"/>
CHITRADURGA	<input type="checkbox"/>

Submit

5.2.2. For Post Office Accounts

Login from Program Officer/GP login and use the option *Update Applicant's Post Office details as per downloaded format*

The following screen will be shown

Govt. of India
Ministry of Rural Development
Department of Rural Development
05-Mar-2013

The Mahatma Gandhi National Rural Employment Guarantee Act

Edit Post Office details of Applicants

State: ODISHA District: KALAHANDI Block: BHAWANIPATNA Panchayat: BORBHATA

Panchayat Code: 2410001002

Note:
To Edit Workers' post office details, Tick the checkbox to edit and edit the details !
Mobile No. if entered, it should be 10 digits and should NOT be prefixed with Zero.
On Clicking of 'Update' button, only these ticked worker's post office-details will be updated provided the required mandatory fields are filled !

S.No.	Reg.No./Head of Household	Applicant No.	Applicant Name	Tick to Edit	Mode of Payment	Change of Mode of Payment	Post Office Code *	Post Office Name *	Post Office Address	Account No. *	Name of P.O.
1	OR-10-001-002-001/17157	1	BASU BAG	<input type="checkbox"/>	P.O.	01/04/2010	766036	post office	borbhata	100452620	basu bag
2	OR-10-001-002-001/17157	2	BANITA	<input type="checkbox"/>	P.O.	01/04/2010	766036	post office	borbhata	100452620	tribeni bag
3	OR-10-001-002-001/17158	1	GANADHAR BAG	<input type="checkbox"/>	P.O.						
4	OR-10-001-002-001/17158	2	AMEKA	<input type="checkbox"/>	P.O.						
5	OR-10-001-002-001/17160	1	GAJU BAG	<input type="checkbox"/>	P.O.						
6	OR-10-001-002-001/17160	2	LANNI	<input type="checkbox"/>	P.O.						
7	OR-10-001-002-001/17160	3	MANCHANI	<input type="checkbox"/>	P.O.	02/02/2011	766036	POST OFFICE	BORBHATA B O	100482718	
8	OR-10-001-002-001/17165	1	LINGARAJ BAG	<input type="checkbox"/>	P.O.						
9	OR-10-001-002-001/17165	2	GAMA	<input type="checkbox"/>	P.O.						
10	OR-10-001-002-001/17166	1	RISHNU BAG	<input type="checkbox"/>	P.O.						

Select the worker by selecting the checkbox under the heading Tick to Edit. On selecting the checkbox the worker's information gets enabled for editing. Edit the information as and click on Update button to save the change

5.3. Freeze Worker Account

Programme Officer, DPC or State DBA login have been provide with the option “**freeze workers account**” in their data entry page to freeze the account related information. This exercise will add a hash to the record and make the record un-editable. Only frozen accounts can participate in DBTS.

Updated worker account details must be verified and frozen from Programme Officer /DPC / State DBA Option. It is a mandatory process for DBTS. If account is not frozen it will not be available for generation of FTO. For freezing the account information follow the process given next:

- i. Login from State DBA/PO/DPC login. After successful login the following screen will be shown

<ul style="list-style-type: none"> • Master Data Management <ul style="list-style-type: none"> o Add/Move District/Block/Gram Panchayat/Village o Edit Panchayat/Village Name or Add Census Code o Delete/Mark Urban Panchayat/Village o Update. Masters(activity,material,vendor,executing agency,bank,bank-branch) • Opening Balance <ul style="list-style-type: none"> o Edit/Freeze Opening Balance o Unfreeze Opening Balance • Negative Balance <ul style="list-style-type: none"> o Negative Balance at each level • Account Information <ul style="list-style-type: none"> o Download Panchayat Wise MGNREGA Workers Account Information o MGNREGA DPC/PO/Implementing Agencies/GP Account Information o Download District Wise MGNREGA Post Office Workers Account Information • E-FMS <ul style="list-style-type: none"> o Account Management <ul style="list-style-type: none"> ▪ Freeze Worker Account ▪ Unfreeze Worker Account ▪ Declare, Debit Account o Business Correspondence(BC) <ul style="list-style-type: none"> ▪ Add New BC,CSP o Signatory Management <ul style="list-style-type: none"> ▪ Assign more location to signatories ▪ Delete/Revoke DSCs • Worker Name <ul style="list-style-type: none"> o Correct invalid workers name • Download Data <ul style="list-style-type: none"> o Executing Agency Wise Work Detail 	<ul style="list-style-type: none"> • Resamie Documents <ul style="list-style-type: none"> o Job card o Worker o Muster Roll o Zero Attendance Muster Roll o Bill/Voucher o Change Executing Agency of Work • Work Approval <ul style="list-style-type: none"> o Set Limit for Work Approval • Manage Muster Roll <ul style="list-style-type: none"> o E-muster/pre-printed Muster Roll • Material Management <ul style="list-style-type: none"> o Edit Rate and Quantity of Material o VAT/Tax Management • Set Transaction Limit <ul style="list-style-type: none"> o Expenditure on Material o Administrative Expenditure • Data Mismatch Management <ul style="list-style-type: none"> o Master Data Missing o No.of Works Whose Agency is Not in Agency Master o Works in Mustroll but not in Work-Detail Master o Works in Mustroll for which Mustrolls are not issued o Works in Material Purchased but not Work-Detail Master o Deleted Record from Offline Backup o Amount Mismatch In administrative Expenditure • Deletion of Muster Roll <ul style="list-style-type: none"> o Due To Overlap Period
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- ii. Click on Freeze Worker Account.
- iii. Select District, Block and Panchayat
- vi. Select Bank / Post-Office
- v. Click on Proceed button. If complete information of worker account is updated, the following screen will appear:

Govt. of India
Ministry of Rural Development
Department of Rural Development
25-Nov-2011

The Mahatma Gandhi National Rural Employment Guarantee Act

Home

State: KARNATAKA

District: Block: Panchayat:

Bank Post-office

Please uncheck the account which is not correct

12345678910 ...

S.no	Job Card No	Worker Name	Worker Name as per Bank/Post-office	Bank/Post-office Name	Bank/Post-office Code	If SC/Post-office Address	Account No.	Select to Freeze
1	KN-03-007-021-001/1123	ತಿಮ್ಮಯ್ಯ	Thimarayappa	State bank of Mysore	00423	SBMY0040331	64083531176	<input checked="" type="checkbox"/>
2	KN-03-007-021-001/1123	ರಥಮ್ಮ	Rathanamma	State bank of Mysore	00423	SBMY0040331	64083531176	<input checked="" type="checkbox"/>
3	KN-03-007-021-001/1124	ಗೋವಿಂದ್	Govindaiah	State bank of Mysore	00423	SBMY0040331	64083530490	<input checked="" type="checkbox"/>
4	KN-03-007-021-001/1124	ಗೋರಮ್ಮ	Gowramma	State bank of Mysore	00423	SBMY0040331	64083530490	<input checked="" type="checkbox"/>
5	KN-03-007-021-001/1124	ಅಶಾ	Asha	State bank of Mysore	00423	SBMY0040331	64083530490	<input checked="" type="checkbox"/>
6	KN-03-007-021-001/1126	ಪಾರವಾಮ್ಮ	Paravathamma	State bank of Mysore	00423	SBMY0040331	64083530795	<input checked="" type="checkbox"/>
7	KN-03-007-021-001/1128	ಮುರಲಿಧರ	Muralidhara	State bank of Mysore	00423	SBMY0040331	64083530706	<input checked="" type="checkbox"/>

- vi. All checkboxes under the heading “Select to Freeze” are already checked. Uncheck the account which is not correct. At a time 50 worker accounts will be available for freezing.
- vii. Click on “Freeze Account” button. A hash value is created for each worker and the account is frozen for editing i.e. it cannot be edited further. To make any corrections/ additions, the account details can only be unfrozen by State DBA.

5.4. Generate Wage List

Wage list can be generated at Block level and at Gram Panchayat level by MIS/data entry staff. **Step by step procedure for generating wage list is as mentioned next.**

- i. Click on Panchayats/BP/ZP tab and select the level at which data entry is to be done i.e. Gram or Block Panchayat.



- ii. Select the data entry option.



- iii. Select the state from the displayed list of states. Login screen will be displayed. For logging in select financial years, District, Block, GP name and enter login credentials (username and password)



- vi. After login, select the Generate Wage List option and click on Go button, wage list will be generated and following screen will be shown

- v. On the “Payment through” field select DBTS/eFMS

- vi. When the wage list is created successfully click the option **Send Wage list for Payment** to send the wage list for authorization by Accountant/ PS

5.5. Authorize Wage List by Accountant/ Panchayat Secretary (PS) & Generate FTO

The next step post generation of payment is authorization of wage list by accountant at Block level and Panchayat Secretary at GP level. Authorization of wage list is a three step process:

- Enroll Digital Certificate (One time process, as per section 5.5.2.1)
- Verify wage list and generate FTO
- Add enrolled digital Signature to the FTO

5.5.1. Transactions Which Can Participate in FTO Generation

- i. Fund transfer can be done only to those accounts whose information is frozen (validated by MGNREGA officials + bank/Post Offices).
- ii. Fund Transfer can happen for those records on muster roll / wage list which are not yet paid

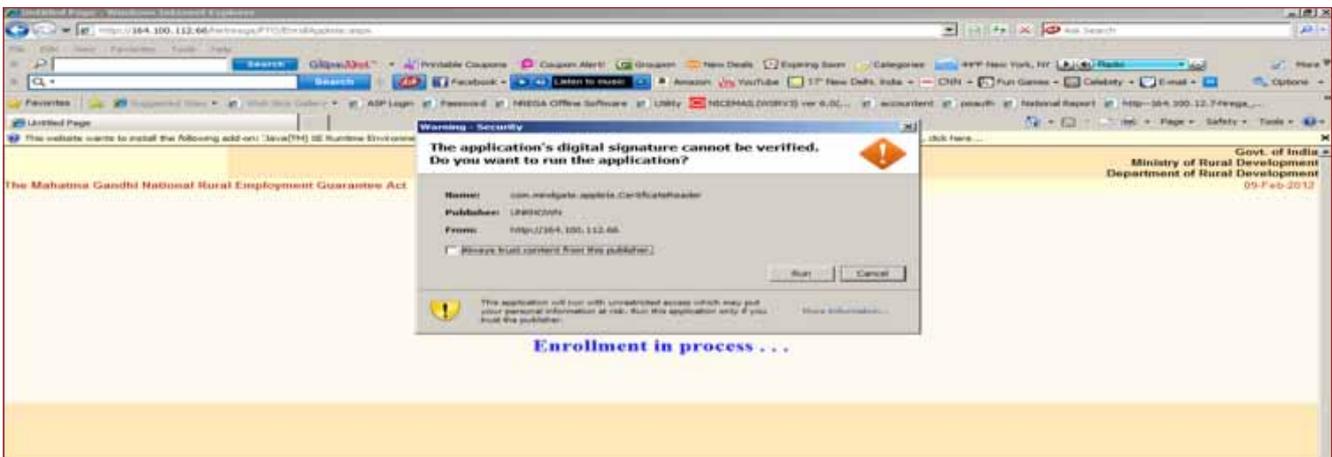
5.5.2. Verify Wage List and Generate FTO

The detailed step wise procedure is as given next:

- i. Open the web page *mgnrega.nic.in* and click on the District/ Block/ Admin tab for generation of FTO by accountant at Block level. For generation of FTO by PS at GP level click on Panchayats/ZP/GP tab.
- ii. In District/ Block/ Admin page click on **“Generation of FTO by Accountant” option**. In Panchayats/ZP/GP tab page click on **“Authorize Wage List By Panchayat Development Officer/Panchayat Secretary” option**.
- iii. After selecting the State from displayed list login screen will be displayed. Enter the login credentials and select District/ Block/ GP name as applicable.
- vi. After successful login system will check automatically for the digital signature certificate (DSC) enrolment. If digital signatures are enrolled earlier it will proceed to data entry page (step) otherwise enroll it by the process mentioned below. This is one time activity.

5.5.2.1. Digital Signature Enrolment (one time activity)

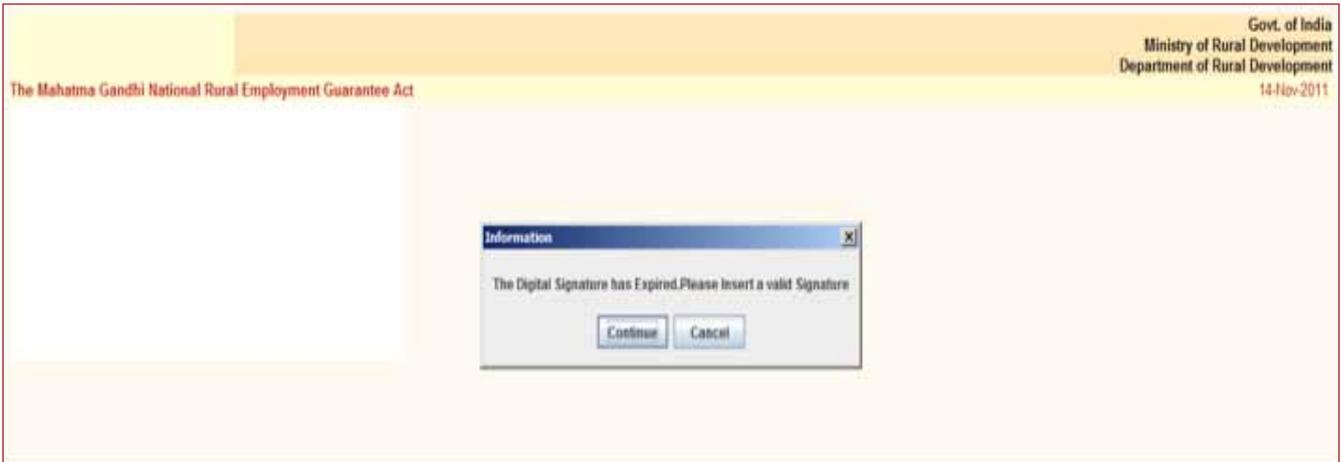
- a. Connect the digital certificate token to computer USB port
- b. System will check java JRE on the machine/ computer being used. If it is not there it will show link “download java JRE and install”. Download and install java JRE on the machine and restart the system. This is a software requirement and one time activity.
- c. System will show all available DSCs on the machine including the one in USB token.
- d. After installing java JRE, select the DSC to be used for MGNREGA DBTS
- e. If you are running the DSC first time the screen below will be shown.



- f. Check the option **“Always trust content from this publisher”** and click the tab **“Run”**
- g. If digital signature token is not connected the following error message will be shown



- h. Connect DSC token and click on Continue
- i. If Certificate has Expired following screen will be shown



- j. If Certificate is valid, it will prompt for PIN. If expired, get the DSC renewed from issuing authority (NIC). Enter pin number and click on OK



- k. Select the appropriate OU and CN (Organizational Unit & Common Name) from the dropdown menu and then click OK



- l. If the Certificate is enrolled successfully the following screen will be shown. Click on Home Button.



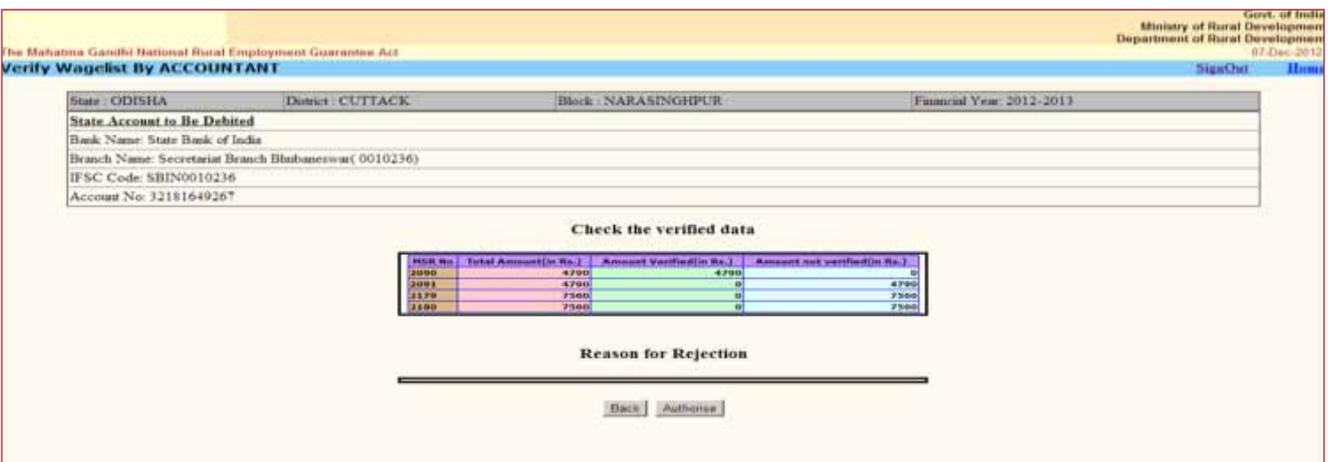
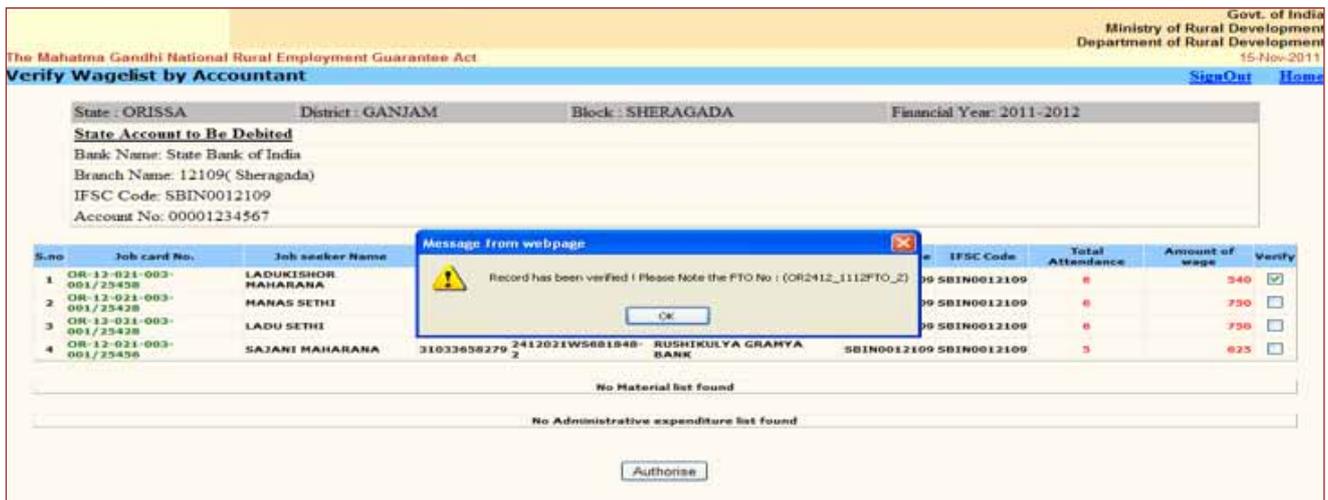
m. As soon as Home button is clicked the screen given next will appear (figure next shows in case of payment approval authority is at block level). **In case the DSC is already enrolled, after login following screen will be displayed directly.**



n. Click on link "Generate FTO", the following screen will shown. It will have wage list containing the job seeker details. Select the worker record which is correct and is to be included in FTO.



vii. After verification, FTO of verified wage list is generated as given below.



5.5.3. Add digital signature to the generated but unsigned FTO.

- i. You can add digital signature at the time generation of FTO by clicking link “add digital signature to unsigned FTO” of index page as given below.



- ii. After clicking add digital signature button, if digital signature token is attached to the computer system and it is already enrolled, the screen will prompt user to enter the pin as given below.



- iii. After entering the correct pin, FTO file will be signed successfully by the accountant/PS as given below.



Signed FTO by first signatory will be available to second signatory through the link “**Approve and send FTO to bank by PO/BDO**” if payment approval authority in the state is at block level. If payment approval authority in the state is GP, the signed FTO by first signatory will be available to second signatory through the link “**Approve and send FTO to bank by Pradhan**”

5.6. Approve and Send FTO to Bank /Post Office by PO or Pradhan

- i. If payment authority in a State is Block, Programme Officer should login from “**Approve and send FTO to bank by PO/BDO**” login available under “**District/Block Administrator**” tab on <http://mgnrega.nic.in> for approving and sending the FTO to bank/ post office. In case payment authority in a state is GP, Pradhan should login from “**Approve and send FTO to bank by Pradhan**” login available under “Panchayat GP/PS/ZP” tab on <http://mgnrega.nic.in> for approving and sending the FTO to bank/ post office

- ii. The system will automatically check for the digital signature certificate (DSC) enrolment. If digital signatures are already enrolled it will proceed to data entry page otherwise digital signatures will have to be enrolled by the process mentioned above in section 5.5.2.1.
- iii. FTOs signed by accountant at Block level and PS at GP level but not yet signed by the PO/Pradhan will be available on this screen.
- iv. PO/Pradhan can approve the complete FTO or will reject the complete FTO with reason.
- v. FTO will be digitally signed and sent to the SFTP server as soon as PO/Pradhan will press the approve tab.

A detailed step by step procedure is as given next:

- i. At website mgnrega.nic.in, click the tab “District/Block Administrator” if payment approval authority is Block and then click the link **“Approve and send FTO to bank by PO/BDO”**.



For states where GP is the payment approval authority, click the tab “Panchayats GP/ PS/ ZP” and then click the link **“Approve and send FTO to bank by Pradhan”**.

- ii. On clicking the relevant link a list of State will be displayed as depicted next.



- iii. On selection of State the system will prompt for selection of financial year, district, block and entering of login credentials (username and password)



- vi. After selection of financial year, district and block enter the PO/ Pradhan name and password. After successful login, index page will open as given below

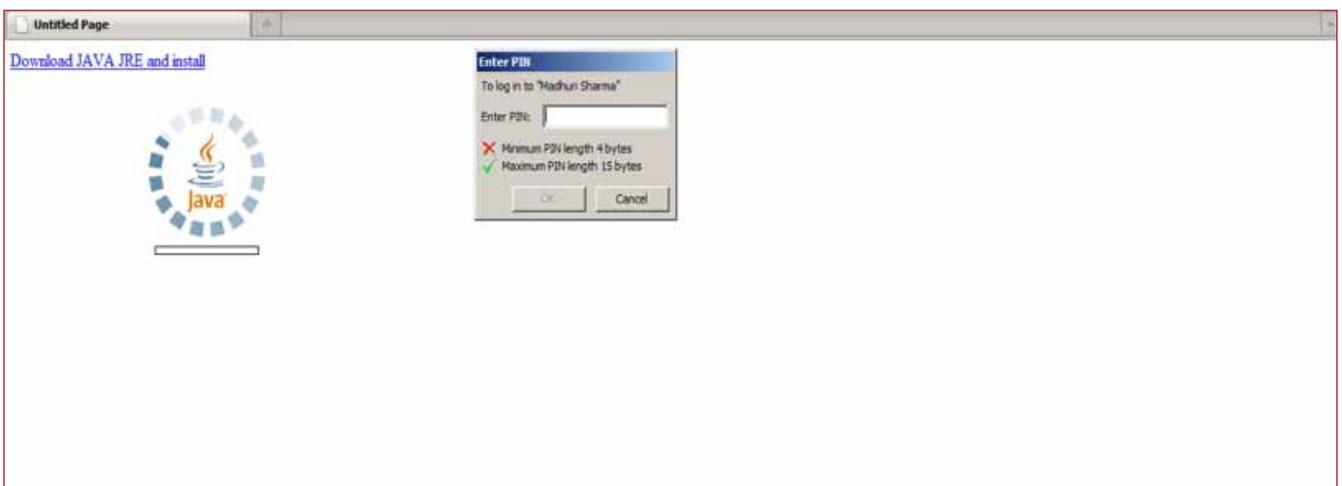


5.6.1 Verify and Add Digital Signature to FTO by Second Signatory (PO/ Pradhan)

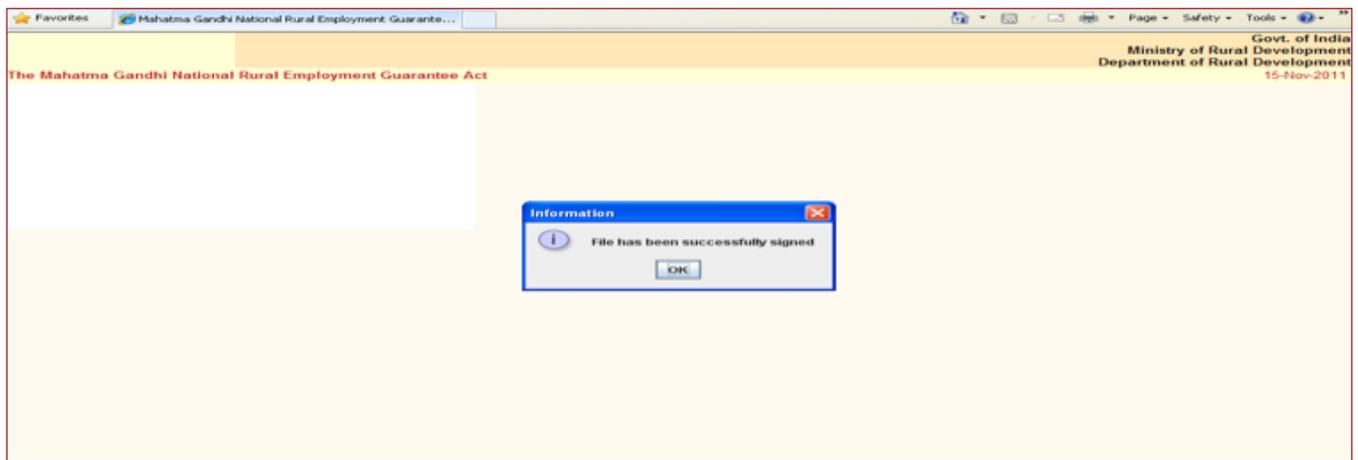
- i. FTO that is generated and digitally signed by accountant/ PS will be available in PO/ Pradhan’s login as given below.



- ii. If signed FTO is correct press “Proceed” button.
- iii. If digital signature is attached to the computer system and is already enrolled, the system will prompt for the pin as given below.



- vi. After entering the correct pin, the FTO file signed by the accountant/ PS will be signed by the Programme Officer/ GP Pradhan as given below. The signed FTO will be send simultaneously to two folders - one on MGNREGA state server for FTO archive and second on SFTP server which will be accessed by concerned drawee bank for further processing.



5.7. Audit Trail Mechanism

- Each record entered or updated in the data base is recorded with “entry by and entry date” field.
- State DBA has been given an option to add one or more locations to the digital signatures in case the signatory has responsibilities of more than one location
- The State DBA will keep record of the transfers/termination of signatories and shall be responsible for management of DSC.
- A signatory is enrolled with DSC only after successful login. So only if the person knows the login and password he/she can enroll him/her self in DBTS.
- The passwords in the system are kept in encrypted mode and are shared with signatory only after receiving mail through NIC email address.
- A signatory cannot sign the FTO of location not allotted to him.
- As and when a signatory enrolls or digitally signs a document the system checks for the validity of DSC and expiry date.
- As and when a signatory digitally signs a document, the system checks for possible tempering of document. If found tempered, system will not allow user to sign the document.
- The public key of signatories is shared with banks so that they can also check for validity, expiry date and possible tempering of file.
- The banks send response or fate of FTO to NREGASoft through SFTP which is digitally signed.

5.8. Security/ Validity Checks

- The Passwords travels in encrypted mode over internet and hence cannot be tempered.
- The FTOs, digitally signed by both the authorities, are shared with bank through Secure FTP I.e. The documents travel in encrypted form over internet and hence cannot be tempered.
- Only those accounts whose details have been has been frozen, can participate in DBTS.
- Once wage list is made, record of muster roll is frozen by adding a hash to it which is an encrypted value and cannot be decrypted.

6. DBTS Monitoring through NREGASoft

NREGASoft has made available following reports/ alerts for the states to monitor each and every transaction under DBTS:

DSC

- DSC Enrolment Report

FTO

- FTO Status Report
- FTO Rejection Report
- FTO Invalid Accounts Report
- Daily Squaring of FTO
- Monthly Squaring of FTO
- Inter/Intra Bank Transaction Report

RECONCILIATION OF ACCOUNT

- Day wise Squaring of DBTS Account

WORKER'S ACCOUNTS

- Status of frozen Account
- No. of Accounts of MGNREGA in various Bank
- Active Bank /Post Office Account of 2011-2012(As per Work Demand)
- Joint Account Detail

BANK

- District Wise No. of Banks of MGNREGA

7. DBTS NREGASoft - Bank Integration

DBTS of NREGASoft intends to calculate the amount to be paid to the workers as per MGNREGA norms and get it credited to the account of workers seamlessly online without physical movement of documents. This will reduce delays in payment and result in better management of MGNREGA fund.

Steps involved in this process are:

- i. State MGNREGA cell will open a nodal agency/DBTS/ Central account at state/district level in a commercial bank. This will be a drawee account. But workers to whom payment needs to be made can have their account in any Commercial bank/RRB/Post Office/Cooperative bank.
- ii. Each nodal agency of MGNREGA will register their nodal agency account in NREGASoft.
- iii. Each FTO from that nodal agency will contain the above mentioned nodal agency account as drawee account and one or many credit accounts in various commercial banks/RRB.
- iv. The FTO will be shared with the bank which has nodal agency account.
- v. NREGASoft has set up SFTP server which interface with banks .Fund transfer order after being digitally signed by both the authorities will be placed on this server in different folders. Four folders will be created for each bank. The name and purpose of these folders is as follows:
 - a. **FTO-bankshortname (e.g. fto-sbi)**: This will contain all FTOs generated for payment for DBTS account (nodal agency account) in State Bank of India. NREGASoft will place these FTOs at SFTP server and bank in which nodal agency account is there will take them from the server. Each FTO will be digitally signed by two signatories of MGNREGA.
 - b. **FTO-ack-bankshortname (e.g. fto-ack-sbi)**: This will contain responses/fate of all transactions from nodal agency account bank. The response will be generated twice, pre-crediting and post crediting the account of worker. Nodal agency account bank will place these responses at the SFTP server from where NREGASoft will pick them. Each response will be digitally signed by authorized person from bank.
 - c. **FTO-failed-bankshortname (e.g. fto-failed-sbi)**: This will contain all FTOs which are found tempered/corrupt by nodal agency account bank. Nodal agency account bank will place these FTOs at SFTP sever from where NREGASoft will take them
 - d. **Acstatement-nodal agency account no-statement-bankshortname (e.g. acstatement -1201-sbi)**: This will contain account statement of the nodal agency account. Nodal agency account bank will place this statement at SFTP server from where NREGASoft will take it. Account statement will be digitally signed by authorized person from bank.
 - e. DSC of authorized signatories will be shared with bank through web services.
 - f. Bank will share the public key of the authorized signatory of bank with NREGASoft through web service.
 - g. Response received from bank will be incorporated into NREGASoft database at 10.00 a.m. and 5.p.m. daily.
- vi. Bank will identify a machine which will interface with NREGASoft SFTP server and give Real Static IP address of that machine to NIC. NIC will get the required port open for that machine.
- vii. The file formats, database structure and naming convention of FTOs, response of FTOs and account statement is as follows :

A. Fund Transfer Order (FTO) XML TAG DESCRIPTION

TAG NAME	Type	Length	Remarks
Account_debit	char	17	Debit account no
fsc_code_debit	char	11	IFSC Code of debit A/c no
trans_date	char	10	Date on which FTO generated(dd/mm/yyyy)
reference_no	char	28	Unique reference no
Bank_name	char	35	Credit Account's Bank name
branch_code	char	20	Credit Account's Branch code

wg_branch_name	char	50	Credit Account 's Branch Name
ifsc_code_credit	char	11	Credit Account's IFSC Code
account_credit	char	17	Credit Account no
name	char	35	Account holder name
job_card_no	char	34	NREGA Job Card No of Account Holder
Aadhaar_no	char	12	Aadhaar no of Account Holder if available
address	nvarchar	60	Account holder address
currency	char	5	Rupee or Paisa
d_c	char	6	Debit/Credit
narration	char	25	
amount	char	16	Amount in rupees round upto 2 decimal places
email	char	30	email of account holder(credit)
bc_agency_code	char	8	Business Correspondent 's agency code
csp_code	char	11	CSP Code
card_ref_no	char	11	Card/reference no of BC

Fund Transfer Order (FTO) XML FILE SAMPLE

```

<FTO>
<account>
<account_debit>00001234567</account_debit>
<ifsc_code_debit>SBIN0012109</ifsc_code_debit>
<tran_date>14/12/2011</tran_date>
<reference_no>2412021000NRG231120110019967</reference_no>
<bank_name>State Bank of India</bank_name>
<branch_code>SBIN0012109</branch_code>
<wg_branch_name>SHERAGADA</wg_branch_name>
<ifsc_code_credit>SBIN0012109</ifsc_code_credit>
<account_credit>31033639108</account_credit>
<name>MANU DAS</name>
<job_card_no>OR-12-021-003-001/29416</job_card_no>
<Aadhaar_No />
<address>House No , BARAMUNDALI, BARAMUNDULI, SHERAGADA, GANJAM, DISHA</address>
<currency>Rupee</currency>
<d_c>Credit</d_c>
<narration>Wage</narration>
<amount>750</amount>
<email>madhuri@nic.in</email>
<bo_agency_code />
<csp_code />
<card_ref_no />
</account>
</FTO>

```

Frequency for FTO download by bank. -:Daily at 3.00 p.m.

Frequency for FTO generation. -:one FTO in a day by each location

File name for FTO : location code_creationDateFTO_serial no.xml

For Example : If location code is KN1505004009 and fund transfer order is created on 27/08/2012 and serial no. is 583. Then file name will be KN1505004009_270812FTO_583.xml

B. BANK RESPONSE FILE SAMPLE

Column_name	Type	Length	Remark
DT_TRAN	char	10	Trans_date as in XML file (MM/DD/YYYY)
REF_NO	char	28	Reference_no as in XML file
CR_IFSC	char	11	Credit Account's IFSC Code
CR_ACCOUNT	char	17	Credit Account no
AMOUNT	char	16	Amount credited
FLAG	char	1	Possible value is P/R/I
currency	char	5	Rupee or Paisa
UTRNO	char	16	Value UTR NO. IN Case of NEFT
			SPACE -> DIRECT CR IN ACCOUNT
PROCESS_DT	char	10	Date of processing (MM/DD/YYYY)
REJECTION_REASON	char	30	Reason in case of rejection

Ref-no is unique to transaction it is comprises of:

- 10 digit location code from where transaction is authorised(2412021000)
- 3 char Scheme short name(NRG)
- 8 digit date(23112011)
- 7 digit serial no 2412021000NRG231120110019967

Bank Response File xml

```
<NewDataSet>
<Table>
<DT_TRAN>12/14/2011</DT_TRAN>
<REF_NO>2412021000NRG231120110019967</REF_NO>
<CR_IFSC> SBIN0012109</CR_IFSC>
<CR_ACCOUNT>31033639108</CR_ACCOUNT>
  <Currency>Rupee</Currency>
  <AMOUNT>1250</AMOUNT>
<FLAG>P</FLAG>
<UTR_NO> SBIN001210936529</UTR_NO>
<PROCESS_DT>12/15/2011</PROCESS_DT>
<REJECTION_REASON />
</Table>
</NewDataSet>
```

- Frequency for response by bank. -: Daily at 7.00 p.m.
- File name for FTO : response_bankshortname_debiting account no_date.xml

For example: If bank is state bank of india(sbi) , account no. of nodal agency is 1201 and date of response generation is 27/08/2012. Then file name will be response_sbi_1201_270812.xml

C. Nodal Agencies Account Statement

Statement of account from bank

XML Structure for the Statement of account

```
<Statement>
<Account_Info>
<Account_Number></Account_Number>
```

```

<Statement_date></Statement_date>
<Opening_balance></Opening_balance>
<Closing_balance></Closing_balance>
</Account_Info>
<Transaction_Info>
<ifsc_code_debit></ifsc_code_debit>
<Account_debit></Account_debit>
<Reference_no></Reference_no>
<utr_no></utr_no>
<dr_cr_flag></dr_cr_flag>
<Tran_type></Tran_type>
<ifsc_code_credit></ifsc_code_credit>
<Account_credit></Account_credit>
<Chq_no></Chq_no>
<Amount></Amount>
<Description></Description>
</Transaction_Info></Statement>

```

Details of parameters used in statement

- For account statement of one account, Account_info tag will appear once in the file where as Transaction_info tag will repeat for each transaction..
- Opening and Closing Balance is referring to opening and closing balance for the statement date.
- IFSC code will be available if it is NEFT Transaction otherwise it is blank
- UTR no will be available if it is NEFT transaction else tran id will be available.
- Dr_cr_flag will contain 'Dr' for Debit and 'Cr' for Credit
- File will contain balance details if there is no transaction on a particular day.
- Transaction Type with two character CODE
 - i. Receipt -(RE)
 - ii. NEFT -(NE)
 - iii. CBS -(CB)
 - vi. Cheque -(CH)
 - v. Refund -(RF)
 - vi. Interest -(IN)
 - vii. Bank Charges -(CG)

Frequency for transmitting account statement - Daily

File name for statement - NREGA_accountno_Date.xml

For example if your account no is 1201 and date is 21/09/2012(dd/mm/yyyy)

Then your file name will be NREGA_1201_21092012.xml

8. An Introduction to Reconciliation under DBTS

In order to bring financial accountability and transparency in all electronic-payments made through DBTS module of NREGASoft, reconciliation of accounts is essential. There are two types of reconciliation that are required to be done:

- i. Reconciliation of FTOs
- ii. Account Statement Reconciliation

As evident from the nomenclature, in the first type, FTOs are reconciled and in second type, it is the account statements that are matched. Both reconciliation activities are explained next.

8.1. Reconciliation of FTOs

In this reconciliation activity the number of FTOs generated through NREGASoft is reconciled with the number of FTOs processed by financial institutions (Banks/Post Offices) on a daily and monthly basis. This reconciliation happens at the level of FTO generation and approval i.e. if FTOs are approved and sent to bank for processing at GP level, reconciliation of FTOs will happen at GP level. Stepwise procedure for FTO reconciliation is explained below:

- FTOs are generated and approved at payment authority level. On approval these FTOs are sent to NREGASoft SFTP server from where they are pulled by banks for crediting the accounts of workers. NREGASoft also keeps a copy of each FTO sent to bank for future use.
- Banks respond back with fate or status of each transaction in a FTO. The date wise response files from bank are sent to NREGASoft SFTP server. Banks give response after actual credit of payments in case of intra-bank transactions and pre and post to credit in case of inter-bank (NEFT/RECS) transactions.

Ministry of Rural Development Department of Rural Development																				
The Mahatma Gandhi National Rural Employment Guarantee Act																				
Daily Squaring of FTO's of State : राजस्थान District: जयपुर																				
* Amount in Rupees																				
S.No	Blocks	Date	Location of FTO Generated From				Total No. of Transactions	FTO Amount Debited (In Rs.)	Amount Debited (In Rs.)	FTO Send to Bank		No FTO Processed By Bank			Transaction processed			Gap in processing		
			Panchayat	Block	District	Other Agency				Total	No. of Transaction	Amount (In Rs.)	Amount Refund (In Rs.)	Successful	Invalid	Rejected	Total	No. of FTO	Amount (In Rs.)	
1	भीमेश्वर	05/12/2012	0	1	0	0	1	4	3604	3604	1	4	1	3604	0	4	0	0	4	0
2	भारमर	10/01/2013	0	1	0	0	1	2	1529	0	1	2	0	0	0	0	0	0	0	1
3		09/01/2013	0	1	0	0	1	1	1162	0	1	1	0	0	0	0	0	0	0	1
4		03/01/2013	0	1	0	0	1	58	83874	0	1	58	0	0	0	0	0	0	0	1
5		01/01/2013	0	3	0	0	3	70	76713	0	3	70	0	0	0	0	0	0	0	3
6		20/12/2012	0	1	0	0	1	10	5262	0	1	10	0	0	0	0	0	0	0	1
7		18/12/2012	0	1	0	0	1	1	1496	0	1	1	0	0	0	0	0	0	0	1
8		06/11/2012	0	2	0	0	2	12	12597	12597	2	12	2	12597	0	12	0	0	12	0
9		10/10/2012	0	1	0	0	1	10	6764	6764	1	10	1	6764	0	10	0	0	10	0
10		09/10/2012	0	3	0	0	3	15	16812	16812	3	15	3	16812	0	15	0	0	15	0
11		14/09/2012	0	2	0	0	2	6	6872	6872	2	6	2	6872	0	6	0	0	6	0
12		31/08/2012	0	4	0	0	4	27	32661	32661	4	27	4	32661	0	27	0	0	27	0
13		17/08/2012	0	15	0	0	15	218	198890	198890	15	218	15	195904	2986	214	4	0	218	0
14		07/08/2012	0	10	0	0	10	185	194184	194184	10	185	10	193379	805	184	1	0	185	0
15		30/07/2012	0	2	0	0	2	14	20799	20799	2	14	2	20799	0	14	0	0	14	0
16		27/07/2012	0	6	0	0	6	54	62441	62441	6	54	6	62441	0	54	0	0	54	0
17		23/07/2012	0	4	0	0	4	30	26379	26379	4	30	4	24730	1649	28	1	1	30	0

- These date wise response files for each transaction in a FTO are matched or reconciled by the system against the transactions in the FTOs pushed for payment from NREGASoft. This reconciliation is done by the system by comparing the bank response files and details of FTOs with NREGASoft. As a result reports called "Daily Squaring of FTO" and "Monthly Squaring of FTO" are generated by NREGASoft for daily reconciliation and monthly reconciliation respectively. These reports are compilation of details of FTOs sent to bank, FTOs processed by bank and any gap in processing of FTOs.

Govt. of India Ministry of Rural Development Department of Rural Development 14-Jan-2013 Back Home																				
The Mahatma Gandhi National Rural Employment Guarantee Act																				
Monthly Squaring of FTO's of State : राजस्थान District: जयपुर																				
* Amount in Rupees																				
S.No	Blocks	Month	Location of FTO Generated From				Total No. of Transactions	FTO Amount Debited (In Rs.)	Amount Debited (In Rs.)	FTO Send to Bank		No FTO Processed By Bank			Transaction processed			Gap in processing		
			Panchayat	Block	District	Other Agency				Total	No. of Transaction	Amount (In Rs.)	Amount Refund (In Rs.)	Successful	Invalid	Rejected	Total	No. of FTO	Amount (In Rs.)	
1	भीमेश्वर	December	0	1	0	0	1	4	3604	3604	1	4	1	3604	0	4	0	0	4	0
2	भारमर	December	0	2	0	0	2	11	6758	0	2	11	0	0	0	0	0	0	2	11
3		November	0	2	0	0	2	12	12597	12597	2	12	2	12597	0	12	0	0	12	0
4		October	0	4	0	0	4	25	23576	23576	4	25	4	23576	0	25	0	0	25	0
5		September	0	2	0	0	2	6	6872	6872	2	6	2	6872	0	6	0	0	6	0
6		August	0	29	0	0	29	430	425735	425735	29	430	29	421944	3791	425	5	0	430	0
7		July	0	37	0	0	37	452	521155	521155	37	452	37	514258	6897	446	3	0	452	0
8		June	0	27	0	0	27	157	160553	160553	27	157	27	153714	6839	150	2	0	157	0
9		May	0	27	0	0	27	210	254553	254553	27	210	27	253092	1461	208	2	0	210	0
10		April	0	21	0	0	21	115	92261	92261	21	115	21	92261	0	115	0	0	115	0
11		January	0	6	0	0	6	131	163278	0	6	131	0	0	0	0	0	0	6	131
Total			0	158	0	0	158	1553	1670942	1500906158	1553	151	1481918	18938	1391	12	0	0	151	14267003

- A "FTO Rejection Report" containing the transactions that have been rejected is also generated as result of reconciliation activity. The report has FTO number, reference number, account details and reason of rejection for each rejected transaction. In this report, transaction details are color coded signifying various stages of rejected transactions like color pink denotes transaction rejected and not yet processed whereas green color denotes rejected transaction that

Variations arrived at in the daily account reconciliation can be attributed to one or more of the following reasons. The variations along with details like reference number, job card number are recorded by the system in tabular formats as shown below.

a. Payment/debit is shown in NREGASoft maintained account details but is not reflected in Bank Account Statement

S.No.	Transaction Date	Reference No	Job Card No	Amount (In Rs.)

b. Payment/debit is reflected in Bank Account Statement but not in NREGASoft maintained account details

S.No.	Transaction Date	Reference No	Job Card No	Amount (In Rs.)

c. Credit entry is shown in NREGASoft maintained account details but is not reflected in Bank Account Statement

S.No.	Transaction Date	Reference No	Job Card No	Amount (In Rs.)

d. Credit entry is shown in Bank Account Statement but is not reflected in NREGASoft maintained account details

S.No.	Transaction Date	Reference No	Job Card No	Amount (In Rs.)

The variations arrived at by comparing bank account and NREGASoft maintained account statements need to be reconciled and appropriate corrective action needs to be taken. This reconciliation is done manually by the reconciliation teams. The configuration and role of the reconciliation team is mentioned in the following section.

8.3. Reconciliation Team & their Role

For performing reconciliation activities at various levels, a reconciliation team needs to be incorporated. Reconciliation team primarily has responsibility of figuring out variations between NREGASoft and Bank Account Statements, reasons for variation and taking corrective actions. Depending on the reason of variance between the Bank Account Statement and DBTS entries, reconciliation team takes the following actions:

- i. Payment/debit is shown in NREGASoft maintained account details but is not reflected in Bank Account Statement:** The reconciliation team checks with bank for the non reflection of debit entry in the account statement .This can be due to delay in the processing of transaction
- ii. Payment/debit is reflected in Bank Account Statement but not in NREGASoft maintained account details:** In this case reconciliation team checks with bank and finds out the details of the transaction and takes necessary action. This can be due to some deduction (like charges) by bank or an erroneous debit from the account.
- iii. Credit entry is shown in NREGASoft maintained account details but is not reflected in Bank Account Statement:** The reconciliation team checks the transaction with actual records. If the credit entry is available in records then the reason of non reflection in bank account statement can be due to non-crediting of the DBTS account because of various reasons like unavailability of enough amounts in the account from where the fund is being transferred to DBTS account or a delay in actual bank transaction.
- iv. Credit entry is shown in Bank Account Statement but is not reflected in NREGASoft maintained account details:** The reconciliation team in such case makes a transfer entry in NREGASoft after confirming the credit with bank.

8.4 Suggested Roles & Responsibilities of Designated Officers at Gram Panchayat, Block, District and State Level

Reconciliation teams need to be established at State HQ, district, block and GP level under the leadership of Finance Officers. District Programme Officer (DPC) may be made responsible for monitoring the activities of reconciliation cell at district level. Similarly Programme Officer needs to be made responsible for reconciliation activity at block level.

Responsibility of reconciliation should also be assigned at GP level. The level wise responsibilities of reconciliation teams are detailed below.

At State Level

The reconciliation team at State HQ is responsible for day wise reconciliation activity at state level and it is monitored by the Finance Officer.

i. Day Wise Roles and Responsibilities

The reconciliation team at State HQ, under the leadership of Finance Officer, analyses reconciliation reports everyday by duly posting them in a register and finding out the variations, their reasons and reconciling the discrepancies day wise.

ii. Month Wise Roles and Responsibilities

NREGASoft consolidates the day wise transactions in order to prepare month wise statements. Likewise the Nodal Bank/s also consolidate day wise transactions of each month and furnish monthly bank statement duly certifying the balances.

The reconciliation team at State HQ compares the NREGASoft maintained and bank provided monthly DBTS account statements and reconciles the differences / discrepancies.

At District Level

i. Day Wise Roles & Responsibilities

NREGASoft consolidates the information of FTOs paid by NREGASoft day wise and block wise by duly comparing them with bank response file. NREGASoft consolidates the information for purpose of FTO reconciliation at district level. District should create a cell headed by Finance Manager to oversee the reconciliation process based on the unique code of FTO. This reconciliation cell verifies and identifies the variation day wise and reconciles the variations by contacting the NREGASoft team and State Cell at State HQ.

ii. Month Wise Roles & Responsibilities

NREGASoft consolidates the information, month wise and furnishes the same for the District team to reconcile and rectify. All day wise and month wise reports are bounded with cover page duly signed by competent authority and kept for Audit. All the District Program Coordinators must treat reconciliation as a top priority item and entrust it to a reconciliation team headed by Finance Officer at District level and make Programme Officer responsible at each Block level. DPC must monitor the progress and submit a report by 10th of every month without fail. Corrective actions have to be taken at each level of FTO generation based on the reports of FTO reconciliation activity. This responsibility should be assigned to MGNREGA officials at each level.

Annexures

Annexure A: Reports on DBTS

i. DSC Enrolment Report

Digital Signature Enrollment Report - Microsoft Internet Explorer

Address: http://164.100.12.7/netnrega/FTO/dscenrollment.aspx?flag=0&page=0&state_name=ODISHA

The Mahatma Gandhi National Rural Employment Guarantee Act
DSC Enrollment Status Report
 State : ODISHA District : GANJAM Block : SHERAGADA

S.NO.	Panchayat	No of e-FMS Blocks	No of e-FMS Panchayat	Target	DSC Enrollment		
					Enrolled		Total
					First Signatory	Second Signatory	
1	ALARIGADA	1	1	2	SAHU GUNAMANI		1
2	BANDHAGUDA	1	1	2	BHUYAN SUBASH CHANDRA	MALIK SUSAMA	2
3	BARAMUNDULI	1	1	2	BEHERA JAWAHARLAL	PATNAIK MAHALAXMI	2
4	BRAHMANACHAI	1	1	2	PRADHAN RAMA CHANDRA	BEHERA KORA	2
5	DENGAPADARA	1	1	2	PANDA PRABHAKAR	POLAI DILIP KUMAR	2
6	DHABALAPUR	1	1	2	PATTNAYAK ASHOK KUMAR	PRADHAN PITABASA	2
7	DHANANTARA	1	1	2	SAHU JAGILI	BEHERA RANGABATI	2
8	GOBINDAPUR	1	1	2	BISOYI SIMANCHAL	PRADHAN JITENDRA KUMAR	2
9	GOTHAGAM	1	1	2	MAHAPATRA SUBASH CHANDRA	SETHI SIBARAM	2
10	K.KARADAKANA	1	1	2	NATHA SUBASH CHANDRA	NAYAKA PRASANA	2
11	KHIRIDA	1	1	2	MISHRA RAJANI KANTA	NAIK BIJAY LAKSHMI	2
12	KRUSHNACHHAI	1	1	2	SETHI PRAKASH	BISOI TANU	2
13	KULAGADA	1	1	2	BEHERA JAWAHARLAL	GOUDA JOSHNA	2
14	KUMARAPANI	1	1	2	DAS SAROJ KUMAR	PRADHAN UDAYANATH	2
15	KURULA	1	1	2	PRADHAN NARASINHA	CHAUDHURY G. BHIMASEN	2
16	MAHUPADAR	1	1	2	SETHI PRAKASH	PATRA GOBINDA	2
17	NARENDRAPUR	1	1	2	MISHRA RAJANI KANTA	NAYAK GURUBARI	2
18	PITALA	1	1	2	SAHU ABHAY KUMAR	MOHAPATRA ANIL	2
19	SHERAGADA	1	1	2	DAS SAROJ KUMAR	DAS MEGHANADA	2
20	TAHARA	1	1	2	HOTA PRAPHULA CHANDRA		1
21	TAKARADA	1	1	2	PATTNAYAK ASHOK KUMAR	PRADHAN NIBEDITA	2
22	THURUBURAI	1	1	2	SAHU JAGILI	MOHANTY PRAFULLA KUMAR	2
	Total	22	22	44	22	20	42

ii. FTO Status Report

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) - Microsoft Internet Explorer

Address: http://164.100.12.7/netnrega/FTO/FTOreport.aspx?flag=local&page=0&state_name=ODISHA

The Mahatma Gandhi National Rural Employment Guarantee Act
FTO Status Report
 State : ODISHA District : GANJAM

S.No	Block	Total FTO Generated	First Signatory		Second Signatory		FTO send to BANK		FTO Processed by Bank Completely		FTO Partially Processed by Bank			FTO Pending for Processing by Bank		NO of Transaction Processed
			No. of FTO Signed	No. of FTO Pending	No. of FTO Signed	No. of FTO Pending	No. of FTO	No. of Transaction	No. of Transaction	No. of Transaction Processed	No. of Transaction Pending	No. of Transaction	No. of Transaction			
														No. of Transaction	No. of Transaction	
1	ASKA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BEJUNIPADA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	BELLAGUNTHA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	BHARANAGAR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	BISGUDA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	CHATRAPUR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	CHIKITI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	CHHARAKOTE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	DIGAPAHANDI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	GANJAM	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	HINDILICUT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAGANNATHPRASAD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARISURTANAGAR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	KHALLIKOTI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KUKUDAKHANDI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	PATRAPUR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	POLOSARA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	PUBUSHOTTAMPUR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	RANGELUNDA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	SANAKHEMUNDI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	SHERAGADA	32	32	0	32	0	32	3640	32	3640	0	0	0	0	0	3640
22	SURADA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	32	32	0	32	0	32	3640	32	3640	0	0	0	0	0	3640

iii. FTO Detail Report

FTO DETAIL - Microsoft Internet Explorer

Address: http://164.100.12.7/netvega/FTO/FTODetailStatusReport.aspx?Flag=lpage=pbstate_nar

Govt. of India
Ministry of Rural Development
Department of Rural Development
13-Apr-2012

The Mahatma Gandhi National Rural Employment Guarantee Act

FTO Detail

State : ODISHA District : GANJAM

S.No.	FTO No.	No of Transaction	No of Transaction Processed	No of Invalid Account	No of Transaction Rejected
1	OR2412021_310312FTO_28	130	130	0	0
2	OR2412021_280212FTO_2	29	29	0	0
3	OR2412021_070312FTO_6	40	40	0	0
4	OR2412021_210312FTO_12	311	311	0	0
5	OR2412021_310312FTO_29	12	12	0	0
6	OR2412021_310312FTO_26	93	93	0	0
7	OR2412021_310312FTO_31	151	151	0	0
8	OR2412021_240312FTO_14	87	87	0	0
9	OR2412021009_310312FTO_24	60	60	0	0
10	OR2412021009_310312FTO_33	16	16	0	0
11	OR2412021009_310312FTO_32	60	60	0	0
12	OR2412021_270312FTO_18	112	112	0	0
13	OR2412021_230312FTO_13	143	143	0	0
14	OR2412021_020312FTO_4	79	79	0	0
15	OR2412021_260312FTO_16	92	92	0	0
16	OR2412021_160312FTO_9	161	161	0	0
17	OR2412021_210312FTO_10	148	148	0	0
18	OR2412021_010312FTO_3	181	181	0	0
19	OR2412021_310312FTO_27	116	116	0	0

vi. FTO Transaction Report

FTO DETAIL - Microsoft Internet Explorer

Address: http://164.100.12.7/netvega/FTO/FTODetailStatusReport.aspx?Flag=lpage=pbstate_name=CODMState_code=24&district_name=GANJAM

Govt. of India
Ministry of Rural Development
Department of Rural Development
13-Apr-2012

The Mahatma Gandhi National Rural Employment Guarantee Act

FTO Transaction Details

State : ODISHA District : GANJAM

FTO No.:OR2412021_310312FTO_28

S.No.	Block Name	Panchayat Name	Job Card No.	Reference No.	Transaction date	Applicant Name	Name of primary Account holder	Wage/ist No	Account No.	Bank Code	IFSC CODE	Credit Amount (In Rs)	Status
1	SHERAGADA DHABALAPUR	OR-12-021-006-003/20173	OR-12-021-006-003/20173	2412021000NRIG300320120184092	31/03/2012	NAMITA	NAMITA PATRA	2412021WL1150731033645464	00415 SBIN0012109			750	Processed
2	SHERAGADA DHABALAPUR	OR-12-021-006-003/20173	OR-12-021-006-003/20173	2412021000NRIG300320120184091	31/03/2012	PURNABASI	PURNABASI PATRA	2412021WL1150731033645453	00415 SBIN0012109			750	Processed
3	SHERAGADA DHABALAPUR	OR-12-021-006-003/20177	OR-12-021-006-003/20177	2412021000NRIG300320120184096	31/03/2012	GOBUJINDA	GOBUJINDA SETHI	2412021WL1150731033641549	00415 SBIN0012109			750	Processed
4	SHERAGADA DHABALAPUR	OR-12-021-006-003/20177	OR-12-021-006-003/20177	2412021000NRIG300320120184097	31/03/2012	SUJANTI	SUJANTI SETHI	2412021WL1150731033636536	00415 SBIN0012109			750	Processed
5	SHERAGADA DHABALAPUR	OR-12-021-006-003/20180	OR-12-021-006-003/20180	2412021000NRIG300320120184100	31/03/2012	LAHMI	LAHMI PATRA	2412021WL1150731052056906	00415 SBIN0012109			750	Processed
6	SHERAGADA DHABALAPUR	OR-12-021-006-003/20180	OR-12-021-006-003/20180	2412021000NRIG300320120184099	31/03/2012	SANYASI	SANYASI PATRA	2412021WL1150731052056860	00415 SBIN0012109			750	Processed
7	SHERAGADA DHABALAPUR	OR-12-021-006-003/20192	OR-12-021-006-003/20192	2412021000NRIG300320120184101	31/03/2012	KOKI	KOKI DAS	2412021WL1150731033640410	00415 SBIN0012109			750	Processed
8	SHERAGADA DHABALAPUR	OR-12-021-006-003/20197	OR-12-021-006-003/20197	2412021000NRIG300320120184102	31/03/2012	BHASKARA	BHASKARA NAIKA	2412021WL1150731033640737	00415 SBIN0012109			750	Processed
9	SHERAGADA DHABALAPUR	OR-12-021-006-003/20205	OR-12-021-006-003/20205	2412021000NRIG300320120184105	31/03/2012	GITA	GITA SETHI	2412021WL1150731033634473	00415 SBIN0012109			750	Processed
10	SHERAGADA DHABALAPUR	OR-12-021-006-003/20205	OR-12-021-006-003/20205	2412021000NRIG300320120184104	31/03/2012	KAILASH	KAILASH SETHI	2412021WL1150731033634462	00415 SBIN0012109			750	Processed

v. Daily Squaring of FTO Report

Monthly Squaring of EFMS Account - Microsoft Internet Explorer

Govt. of India
Ministry of Rural Development
Department of Rural Development
13-Apr-2012

The Mahatma Gandhi National Rural Employment Guarantee Act

Monthly Squaring of FTO's of State : ODISHA

* Amount in Rupees

S.No.	State	Month	Location of FTO Generated From				Total No. of Transactions	FTO Amount Debited (In Rs.)	Amount Debited (In Rs.)	FTO Sent to Bank		No FTO Processed By Bank		Transaction processed			Gap in processing					
			Panchayat	Block	District	Other Agency				No.	No. of Transaction	No.	Amount Credit (In Rs.)	Amount Refund (In Rs.)	Successful	Invalid	Rejects	Total	No. of FTO	No. of Transaction	Amount (In Rs.)	
1	ODISHA	March	4	23	0	0	31	3611	2261398	2261398	31	3611	31	2261398	0	3611	0	0	3611	0	0	0
2		February	0	1	0	0	1	29	19010	19010	1	29	1	19010	0	29	0	0	29	0	0	0
	Total		4	28	0	0	32	3640	2280408	2280408	32	3640	32	2280408	0	3640	0	0	3640	0	0	0

vi. Monthly Squaring of FTO Report

Daily Squaring of EFMS Account - Microsoft Internet Explorer

Ministry of Rural Development
Department of Rural Development
13-Apr-2012

The Mahatma Gandhi National Rural Employment Guarantee Act

Day wise Debiting Account Information of ODISHA

Select Account: State account - OOSHA

Date From: 01/02/2012 Date To: 31/03/2012 Go *Amount in Rupees

EFMS Account of State Level
Statement of Account from 01-02-2012 to 31-03-2012 of State ODISHA
Bank Name=STATE BANK OF INDIA Branch Name=SECRETARIAT BRANCH BHUBANESWAR

S.No.	Date	Opening Balance (in RS.)	Fund Received (in RS.)	No. FTO Processed By Bank	No. of Transaction processed	FTO Amount Debited (in RS.)	Amount Debited (in RS.)	Amount Credit (in RS.)	Amount Refund (in RS.)	Closing Balance (in RS.)
1	17-02-2012	0	2000000	0	0	0	0	0	0	2000000
2	28-02-2012	2000000	0	1	29	19010	19010	19010	0	1980990
3	01-03-2012	1980990	0	1	181	106200	106200	106200	0	1874790
4	02-03-2012	1874790	0	1	79	44020	44020	44020	0	1830770
5	03-03-2012	1830770	0	1	34	17640	17640	17640	0	1813130
6	07-03-2012	1813130	0	1	40	30000	30000	30000	0	1783130
7	13-03-2012	1783130	0	1	107	57530	57530	57530	0	1725600
8	15-03-2012	1725600	0	1	430	247690	247690	247690	0	1477910
9	16-03-2012	1477910	0	1	161	102210	102210	102210	0	1375700
10	22-03-2012	1375700	0	3	656	394065	394065	394065	0	981635
11	23-03-2012	981635	0	1	143	86250	86250	86250	0	895385
12	24-03-2012	895385	0	2	190	125070	125070	125070	0	770315
13	26-03-2012	770315	0	1	92	55200	55200	55200	0	715115
14	27-03-2012	715115	0	4	446	274873	274873	274873	0	440242
15	28-03-2012	440242	0	1	66	41850	41850	41850	0	398392
16	29-03-2012	398392	0	2	167	118620	118620	118620	0	279772
17	29-03-2012	279772	5000000	0	0	0	0	0	0	5279772
18	31-03-2012	5279772	0	0	0	0	0	0	0	5279772
19	31-03-2012	5279772	0	10	819	560180	560180	560180	0	4719592
Transaction Summary										
	01-02-2012 to 31-03-2012	Opening Bal (in RS.) 0	7000000	32	3640	2280408	2280408	2280408	0	Closing Bal. 4719592

Annexure B: FAQs

i. DBTS Related

Question:

What is the full form of DBTS?

Answer:

DBTS means Direct Benefit Transfer System.

Question:

What is DBTS?

Answer:

Direct Payment Transfer System is an IT solution for enabling direct transfer of payments under MGNREGS, including the payments for material and administrative expenditure, to beneficiary's account without any intermediaries. It leverages Core Banking Solution of banks and payment gateways like Aadhaar Payment Bridge, NEFT, RTGS preventing leakage of cash in the system and enhancing transparency.

Question:

What is the need of implementing DBTS?

Answer:

DBTS is required because of following advantages:

- a. It encourages Electronic Transfer of Benefits (EBT) to MGNREGA beneficiaries including the payments for material and administrative expenditure
- b. Results in near real time transfer of funds to beneficiaries reducing delays in payments
- c. Reduces number of banks accounts and helps in reducing the float amount in different accounts up to GP level.
- d. Avoids parking of funds at various levels.
- e. Optimizes utilization of funds released for the developmental programmes
- f. Eliminates middlemen and does away with paper work thus contributing towards creating "Green Environment"
- g. Reduces administrative costs and saves expenditure on instruments like cheques, demand drafts, etc.
- h. Ensures authentication of data pushed in central MIS (NREGASoft) by making Digital Signature Certificate (DSC) based authorization mandatory
- i. Simplifies book-keeping, Audit and obtaining Utilization Certificate.
- j. Increases efficiency, security & transparency

Question:

What are the functions of DBTS

Answer:

Following are the functions of DBTS:

- a. Pooling of funds from Centre (Ministry) and State at one bank
- b. e-Transfer of funds to accounts opened with CBS enabled banks against muster rolls generated in MGNREGS MIS
- c. Generates e- Wage List in MIS which is transferred to central bank. From central Bank, funds are transferred to Beneficiaries
- d. Receives acknowledgements sent back to MIS by the bank
- e. Does day end and month end reconciliation.

Question:

Who is a beneficiary?

Answer:

Beneficiary in the context of DBTS can be a job card holder or a material supplier or other stakeholders who have bank account in a CBS enabled bank and are eligible to receive funds under MGNREGS.

Question:

What is the need for DBTS?

Answer:

DBTS is needed to reduce delays in wage payments and to make payments in more secured and transparent way. Further, it also helps in better financial control as funds will be lying in separate bank account(s) at state level.

Question:

For which Payments DBTS will be made applicable?

Answer:

DBTS will be made applicable for all types of payments such as wage payments, material payments and administrative head expense payments.

ii. Banks & Bank Accounts

Question:

What is the full form of RTGS/ NEFT?

Answer:

RTGS means Real Time Gross Settlement System and NEFT means National Electronic Fund Transfer System.

Question:

Is there any difference between NEFT & RTGS?

Answer:

Yes. RTGS transfer can be made only if the amount to be transferred exceeds Rs. 2 lakhs where any small amount can be transferred using NEFT.

Question:

What is APBS?

Answer:

APBS means Aadhaar Payment Bridge System. It is a centralised electronic benefit transfer system to undertake direct mandates from respective sponsor or accredited bank attached to various government departments for the purpose of disbursing entitlements using Aadhaar numbers to Aadhaar enabled/ linked bank accounts.

Question:

What is CBS & IFSC? And why is it required?

Answer:

CBS means Core Banking Solution Core Banking Solution (CBS). It is networking of branches, which enables customers to operate their accounts, and avail banking services from any branch of the Bank on CBS network, regardless of where he maintains his account. The customer is no more the customer of a Branch. He becomes the Bank's Customer. Thus CBS is a step towards enhancing customer convenience through anywhere and anytime banking. CBS is also required to facilitate seamless, online real time funds transfer to beneficiary bank accounts. Online transactions can only take place between the banks which are part of CBS. CBS facilitates computer and internet based transactions online.

IFSC (Indian Financial System Code) is a unique id given to each bank under CBS. It is a 11 digit code with the first 4 alpha characters representing the bank, and the last 6 characters representing the branch, the 5th character is 0 (zero). E.g. IFSC Code of FORT SONGADH, SBI, Branch of Surat SBIN000028. IFSC is unique for each bank branch and is available on the website of Reserve Bank of India at http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?Id=2009

Question:

What is meant by Nodal Bank?

Answer:

Nodal bank means a bank in which the DBTS funds are kept and shall take the responsibility of transferring funds under DBTS. Nodal Bank has also been referred as "Drawee Bank" in this document.

Question:

Does DBTS require any sort of arrangement with banks?

Answer:

Yes, to operationalize DBTS an arrangement with participating banks is required. However, Ministry of Rural Development has already arranged and tied up with majority of banks for operationalizing DBTS. Ministry is in the process of making arrangement with remaining banks.

Question:

What can be the time period of MoU with the Banks?

Answer:

The State Governments do not need to have a separate arrangement with banks. However, they may facilitate the arrangement between MoRD and banks.

Question:

Can the bank account of the job card holder be a joint account?

Answer:

It can be either a single or a joint account.

Question:

Are existing bank accounts of MGNREGA job card holders with a CBS enabled bank eligible for DBTS?

Answer:

Yes, job card holders need not open new bank accounts. If existing ones are with a CBS enabled bank, they would get the benefit of DBTS. If the bank accounts are not on a CBS enabled bank, even then there are advantages in adopting the system, although full potential will not be realized.

Question:

Can MGNRES job card holders open new accounts in Grameen Banks which are not a part of CBS as of now?

Answer:

Yes, they can open new accounts with a Grameen Bank but should make sure that they obtain IFSC from the Grameen Bank.

Question:

What if the Grameen Bank does not have an IFSC?

Answer:

All Grameen Banks have a Parent Bank and to facilitate online transactions, these Grameen Banks provide Parent Bank IFSC. This will make MGNREGS job card holders who have accounts with Grameen Banks eligible to get direct transfer of funds under DBTS.

Question:

Whether the Bank Account has to be opened only in the name of the head of the household as mentioned in the Job Card?

Answer:

It is the choice of the job card holder. He/she can either open a bank account in his/her own name or a joint account with any other member of the household whose name is mentioned in the job card including the head of the household. However, it is advised that individual bank accounts are opened especially in the case of women workers.

Question:

When the bank account of one household member (mentioned in the job card) is not working while bank accounts of other household members (part of the same job card) are working, in whose account will the funds be transferred?

Answer:

In such cases, the funds will be transferred in the validated bank account whose details are updated in the MIS provided the name of bank account holder is part of the same job card.

Question:

If a job card (one House Hold) is having 10 members, will all the 10 members have to open individual bank accounts and provide details?

Answer:

It is not mandatory to open individual bank accounts. One joint account can also serve the purpose. However, if all 10 members have individual bank accounts, the system is capable of accepting all 10 members' individual bank account details and transferring fund to them.

Question:

If the job card is in the name of "RAM" and the bank account is in the name of "RAMA", is it acceptable by banks for the NEFT/RTGS transactions through DBTS?

Answer:

A field in DBTS called "Name of the Principal Account Holder" needs to be mandatorily filled before freezing of accounts under DBTS. As long as "Name of the Principal Account Holder" in DBTS and name of account holder as per bank records is same the NEFT/RTGS transactions can take place through DBTS.

Question:

If a new bank account with CBS enabled bank is opened and there is a mismatch in the name, what is the solution? Whether the name in the Bank has to be corrected or name in the job card has to be corrected?

Answer:

The job card holder should get the name where it is incorrect.

Question:

If a job card holder has multiple bank accounts in different CBS enabled banks and branches, which bank account details he/she needs to provide or he/she has to give all bank accounts detail?

Answer:

Currently, in DBTS only one bank account details are required per job card holder. The job card holder can give the details of only one bank account of his/her choice.

Question:

Whether the job card holder can open bank account outside his/her residential area limits/Gram/Block/District etc?

Answer:

In case of DBTS, bank accounts can be opened anywhere with CBS enabled banks.

Question:

If a bank or branch refuses to accept opening of new accounts by a job card holder, what can be done?

Answer:

The job card holder needs to intimate this to his/her Gram Panchayat and in turn Gram Panchayat will take up the matter with Block level Lead Bank or District level Lead Bank or Nodal Bank as the case may be.

Question:

What is the role of Bank who transfers funds to the beneficiary?

Answer:

The bank interacts with the District Lead Banks, Local Lead Banks and ensures necessary cooperation is provided by the Local Banks and their branches (Job Card Holders' Bank Accounts opening). It assists in validation of bank account details.

iii. Bank Validation**Question:**

What is bank account validation?

Answer:

It means ensuring one to one matching of the name as per the job card and name as per bank account. Also capturing of bank name, branch name, bank account number as per CBS and IFSC is necessary for validation.

Question:

Can bank account number having 3 to 6 digits be validated?

Answer:

No, in CBS, bank account numbers will have 11 to 16 digits; hence lesser digit account numbers cannot be validated. (Except for Grameen bank)

Question:

Who validates the bank account details of job card holders?

Answer:

Gram Panchayat to which the job card holder belongs will validate his/her bank account details.

Question:

What if few of the job card holders do not come forward to open the bank account in CBS or do not provide details for validation?

Answer:

Gram Panchayat should extend their support to all such persons in case they are encountering issues with banks or KYC documents. However if job card holders do not come forward to provide details for validation, in such cases the job card holders will lose benefit of getting direct funds transferred to their bank accounts due to which there may be delays in their payments.

Question:

What will be the cut off time for providing the bank account details by the job card holders for validation?

Answer:

Deadline has to be communicated to job card holders by GP/ Block/ District Officers to complete the bank account opening, validation and updation of bank account details.

iv. Updating of Validated Information**Question:**

What is updating of validated information?

Answer:

Updating is nothing but the entering of job card holder's validated bank account in MIS (NREGASoft) accurately.

Question:

Who will update the validated information in the MIS?

Answer:

Respective Gram Panchayats will update all validated information into MIS.

Question:

What happens after updating the information?

Answer:

Once updating is completed by the respective Gram Panchayat, all such accounts are locked/ frozen in the MIS (NREGASoft) and they will be part of payment transfer through DBTS.

Question:

After freezing of accounts once, can new bank accounts be validated and frozen?

Answer:

Yes, it is a continuous process. As and when new bank accounts are opened they need to be validated, updated and frozen in MIS. However, after freezing of the bank accounts all funds transfer will happen only through DBTS.

Question:

Whether existing job card holder's details having his account with a bank on CBS, need to be verified / validated and updated in the MIS?

Answer:

Yes, it is advised to get the details of bank/ post offices accounts of all MGNREGA workers verified, validated and updated in the MIS as per the bank/ post offices records.

Question:

By which log-in "Bank Master" can be updated?

Answer:

It can be updated at State with State DBA login ID and password or at District by DPC login ID and password.

Question:

Whether bank master has to be updated first or bank account details of beneficiaries to be filled in first?

Answer:

Obviously, bank master is to be updated first, and only then the details such as bank name, IFSC code etc. This information in bank master will be available automatically while updating bank account details of beneficiaries.

Question:

Who shall have the power to unfreeze the account after it has been frozen?

Answer:

Only State Nodal Officer (MIS) with DBA Login ID & password shall have the power to unfreeze the account once it is frozen.

v. Digital Signature Certificate (DSC)**Question:**

What is Digital Signature Certificate (DSC)?

Answer:

- A digital signature authenticates electronic documents in a similar manner a handwritten signature authenticates printed documents.
- This signature cannot be forged and it asserts that a named person wrote or otherwise agreed to the document to which the signature is attached.
- The recipient of a digitally signed message can verify whether the message originated from the person whose signature is attached to the document and that the message has not been altered either intentionally or accidentally since it was signed.
- Also, the signer of a document cannot later disown it by claiming that the signature was forged. In other words, digital signatures enable the "authentication" and "non-repudiation" of digital messages, assuring the recipient of a digital message of both the identity of the sender and the integrity of the message.

- The digital signature is provided in a Dongle (Token/Pen-Drive like an instrument) to be used for authenticating electronic documents.

Question:

What is the legal status of digital signature?

Answer:

Digital signatures are legally admissible in a Court of Law, as provided under the provisions of IT Act.

Question:

What is the process of getting DSC?

Answer:

The process of getting a DSC is as under:

- DSC application form may be downloaded from <http://nicca.nic.in>. (Annexure-1)
- The application need to be filled up and submitted in duplicate (two copies).
- Both the copies must be filled up by hand. Xerox copies are not acceptable by NIC (DSC issuing authority)
- For office copy (OC) applicants may take Xerox
- Application in duplicate (both forms) must be affixed with passport size photograph.
- Applicants must necessarily fill up complete address, phone no, email id
- Attach any of the id proof mentioned in the form and write its number in the form.
- The duly filled-in and signed application form (duplicate) must be countersigned with name and office seal.

Question:

Who will issue the DSC?

Answer:

DSCs are normally issued by the Certifying Authority (CA) and under DBTS project the main Certifying Authority is the National Informatics Centre (NIC).

Question:

How to obtain DSCs?

Answer:

DSC applications as per the format given by the NIC need to be duly filled, signed, counter signed and submitted to the NIC after retaining duplicate copy of the application at the office.

Question:

Who will use it?

Answer:

The DSCs are used by the officers mapped in DBTS who need to authenticate payment process.

Question:

How DSCs will be used in the DBTS?

Answer:

Whenever a transaction needs to be authenticated, DSC will be attached to the system (Desktop, Laptop) and signed.

Question:

What if DSC dongle is lost?

Answer:

It is as good as any other important document like Passport, Driving License, Certificates etc getting lost. If it is lost or misused, the person on whose name DSC is issued will be held responsible. In such case a person should lodge police complaint and intimate DSC provider to deactivate it.

Question:

Whether duplicate DSCs are issued?

Answer:

No, the person who lost the DSC needs to report to the competent authority immediately for getting it deactivated in the software to avoid misuse. Duplicate DSCs are not issued. A fresh application has to be given to obtain new DSC

Question:

Why copy of ID proof is required to be attached with DSC application?

Answer:

This is required to establish identity of the applicant by the Certifying Authority.

Question:

Whether application can be signed with thumb impression?

Answer:

Yes, application can be signed by thumb impression.

Question:

Since NIC does not give DSC to contractual staff what if it has to be given to the contractual staff?

Answer:

The Office of Controller of Certifying Authorities (CCA), issues certificate only to Certifying Authorities. CA issue Digital Signature Certificate to end-users. You may approach any one of the seven CAs for getting Digital Signature Certificates for contractual staff. The website addresses are given below.

- www.safescrypt.com
- www.nic.in
- www.idrbtca.org.in
- www.tcs-ca.tcs.co.in
- www.mtnltrustline.com
- www.ncodesolutions.com
- www.e-Mudhra.com

Question:

What about inclusion of line departments under DBTS project:

Answer:

Yes, the officers of the line departments connected with implementation of Mahatma Gandhi National Rural Employment Guarantee Act are to be included under DBTS & therefore will be issued digital signatures at the Block Level.

Question:

Can a person be allotted two Digital signatures under DBTS?

Answer:

No, one person can only be issued one DSC.

Question:

What will be the mechanism for usage of digital signature of one officer on multiple locations when he /she is in charge of the same post in another location as well?

Answer:

The mechanism for usage of digital signature of one officer on multiple locations when he /she is in charge of the same post in another location will be the same as in case of usage of digital signature by one officer at one location. In other words, digital signatures are issued to an individual & not to a post. Therefore, the state DBA will have to map each individual with all locations where this individual is going to / likely to be using his signatures. Besides, a mechanism will have to be devised whereby, the state DBA will make necessary changes whenever an officer is given additional charge or transferred. However; the prerequisite for this will be to assign as many locations as he/she is in charge of by the State DBA. The provision has been made in the NREGASoft.

Question:

What if POs get transfer from one GP to another, whether they need to get new DSC?

Answer:

No, the DSCs are issued on individual's name and not on designation, the same DSC can be mapped to the new posting.

Question:

What happens with the DSC when the Panchayat President's term gets completed?

Answer:

New application need to be submitted for new DSC when the new Panchayat President is nominated

vi. Project Management Unit

State Project Management Unit (SPMU)

It is proposed to establish a SPMU at each state for implementation and monitoring of the Real-time Transaction-based MIS (NREGASoft) and any other ICT related implementation under MGNREGA. It is recommended that the SPMU be headed by a Director level official from State RD and be supported by 1 state MIS nodal Officer, 1 Junior Consultant, 1 Operations Manager, and 2 Operations Assistant, in each State.

Central Program Management Unit (CPMU)

The CPMU shall operate under the guidance of MoRD. It is proposed to be headed by Joint Secretary, MGNREGA and shall be staffed by 1 Junior Consultant and 2 Senior Solution Architect. The JC will report into JS and the SSAs will report into the NIC in-charge for MGNREGA.

Question:

Is there any core team for capacity building at State Level?

Answer:

Yes, Ministry of Rural Development is providing support for setting up State Project Management Unit at the State level.

Question:

Who will be handling day to day issues with respect to DBTS?

Answer:

A core team (SPMU) formed for this purpose will resolve the issues initially and later on responsible persons at each district and at state will resolve the issues.

Question:

If any technical problem occurs during the data cleansing, who shall be contacted?

Answer:

- At Block level: MIS Co-ordinator or PO
- At District level: District MIS Co-ordinator or DPC
- At State level: Head of the SPMU or Director MGNREGA.
- At Ministry level: Details mentioned in Section 9

vii. Miscellaneous

Question:

What is meant by FTO? How FTO will be generated?

Answer:

FTO means 'Fund Transfer order'. FTOs will be generated financial institution and branch wise.

Question:

Once FTO is generated, can it be changed or modified?

Answer:

No, once generated FTO cannot be changed or modified but rejected.

Question (Gujarat specific):

What would be the role of Pre-auditor in DBTS?

Answer:

He has to follow the existing system and in DBTS. Also, a separate log-in would be given to them and they have to approve the transaction before accountant generates FTO.

viii. Reports and Alerts

Question:

What is threshold limit? How it is to be fixed?

Answer:

Threshold limit is a limit up to which a GP or Block can make payments. It is to be fixed based on the approved labour budget.

Question:

Is there any system of informing beneficiary about credit of his account?

Answer:

Yes, a beneficiary can be confirmed by SMS on his/her mobile number provided the mobile number is registered with bank.

Question:

What are the reports available for implementing and monitoring the DBTS project at the State Level?

Answer:

Following reports have been provided at the State level. Other reports are prepared as and when states request.

- Status of Freeze Account
- DSC Enrolment Report
- FTO Status Report
- FTO Rejection Report
- FTO Invalid Accounts Report
- Daily Squaring of EFMS Account
- Monthly Squaring of EFMS Account
- No. of Accounts of MGNREGA in various Bank
- District Wise No. of Banks of MGNREGA
- Active Bank /Post Office Account of 2011-2012(As per Work Demand)
- Joint Account Detail

Question:

From where the data of bank/post accounts for verification in NREGASoft can be downloaded?

Answer:

Follow the procedure given below for downloading the bank/post accounts for verification:

Go to District/Block Admin >>>> Program Officer>>>>Generate Reports >>> Select Block >>>>Click on Download Panchayat Wise MGNREGA Bank Account Detail For Verification >>>> Select Panchayat

Question:

How to update the bank/post accounts in NREGASoft?

Answer:

Follow the procedure given below updating the bank/post accounts in NREGASoft:

Go to Panchayats GP/PS/ZP >>>> Gram Panchayat>>>>Data Entry >>> Log-in Gram Panchayat >>>>Click on Updation of Bank Accounts

Question:

Where to freeze the bank/post accounts from?

Answer:

Bank/post accounts can be frozen by following the procedure given below:

Go to District/Block Admin >>>> DPC >>>>Data Entry >>> Select District >>>> Verify & Freeze the Worker's Account

Question:

What is the procedure & mechanism to tackle the procedural delay in payments of wages in case of technical & related issues of DBTS?

Answer:

DBTS system is available 24 X 7. In the DBTS two systems talk to each other i.e. NREGASoft and CBS of the Banks. The delays are not expected as NEFT transaction responses are expected to be reported within 2 Hours. States must ensure while signing a MoU with the banks that delays on account of CBS system must be the responsibility of the banks. On side of NREGASoft which is managed by NIC, it must ensure that NREGASoft and its data centers are operation 24X7.

xi. Digital Signature Form (Template)

**NIC Certifying Authority
National Informatics Centre
Ministry of Communications and Information Technology
Government of India**

Ref. No.
(To be filled by NICCA)

DIGITAL SIGNATURE CERTIFICATE REQUEST FORM

NOTE:

1. This application form is to be filled by the applicant.
2. Please fill the form in BLOCK LETTERS.
3. Please Tick (✓) the appropriate option.
4. All subscribers are advised to read Certificate Practice Statement of CA.
5. Incomplete/inconsistent applications are liable to be rejected.
6. Validity period should not exceed the date of superannuation of the applicant.
7. Asterisk (*) marked entries should not be left blank as these are reflected in the Digital Signature Certificate.



1. Category of Applicant	:	Government / Judiciary / PSU & Statutory Bodies / Registered Companies
2. Class of Certificate Required (see pt. 11 at page 4)	:	Class I / Class II / Class III
3. Certificate Required (Usage) (see pt. 11 at page 4)	:	Individual (Signing) / Encryption / SSL Server
4. Certificate Validity (Max. 2 Years)	:	Two years / Specify validity (if less than 2 years) _____
5. Date of superannuation* (dd/mm/yyyy)	:	_____
6. Name*	:	_____
7. Designation	:	(First Name) (Middle Name) (Last Name)
8. Email ID* (Official email-ID preferred)	:	_____
9. Ministry/Department	:	_____
a) Office Address	:	_____
	:	Telephone (Official) _____ (Res./Mobile) _____
b) Residential Address	:	_____
10. Identification Details (Tick any one)	:	_____
	:	[Employee ID / Passport No. / PAN Card No. / Voter ID Card No. / Driving License No. / PF No. / Bank Account Details / Ration Card No.]
11. Certificate Subject Details*	:	Organization* _____
(These will be used in Certificate subject.)	:	Organization Unit* _____
	:	City* _____
	:	State* _____
	:	Country* INDIA
12. SSL Certificate Details	:	Web Server _____
(In case the application is for a device then details of Server/Device for which the certificate is being applied for must be filled.)	:	Services _____
	:	IP Address _____
	:	URL/Domain Name _____
	:	Physical Location _____

Date: _____
Place: _____

(Signature of the Applicant)

(For NICCA Office use only)

Smart Card/USB Token Sr. No.: _____
Authorized Signatory / RAA: _____
Name: _____
Date: _____

Request No: _____
RA Code: _____

Remarks: _____

