

## SECTION ONE

### Electronic Benefit Transfer for Government of Kerala e-Payment Tutorial-1, for software trial

#### 1. Introduction

The Department of Agriculture has initiated the e-Payment process for the electronic transfer of subsidies to eligible beneficiary farmers during the year 2012-2013. The entire process was solely dependent on the software of various banks involved in the process. As per the decision taken by Government, a comprehensive and user friendly portal developed by the National Informatics Center (NIC) for the use of various Government Departments of the State, will be used by the Department of Agriculture in order to streamline the e-Payment process and make the whole process fast, reliable efficient and accountable during 2013-14 onwards.

**e-Payment Tutorial-1:** e-Payment Tutorial (Version One) is the material prepared for the officials of this Department who will be utilizing this Portal (**Electronic Benefit Transfer for Government of Kerala**). This will enable them in preparing the beneficiary list more accurately and generating the file to be submitted to Banks for effecting e-Payment. This will also guide the users to do trials, using the demo/trial version of the software.

#### Objective of e-Payment Tutorial

To familiarize ADA's and other officials with the web portal developed by NIC for e-Payment of subsidies of various State Departments [**Electronic Benefit Transfer for Government of Kerala**] and to satisfactorily complete various steps involved in the e-Payment process, i.e. from the preparation of e-Payment list up to the generation of Bank file for the use of Banks.

#### Part One

Familiarization with e-Payment Portal (Electronic Benefit Transfer for Government of Kerala)

The e-Payment Portal can be accessed using the URL [www.ebt.kerala.gov.in](http://www.ebt.kerala.gov.in)

Since the officials involved in the e-Payment process have to familiarize with the portal, we may explain the features based on the demo/trial version of the Portal, so that they can also do the trials before doing the actual process.

The demo/trial version of this portal can also be accessed and trials may be done using the below given URL:

<http://164.100.150.100/asg3/epayment/>

**Procedure for Login to the e-Payment Portal (Demo version)**

1. Select your web browser (Internet Explorer/Mozilla/Opera Mini/Google Chrome etc. as the case may be)
2. Get the home page of the demo/trial software by entering the below given URL in the address bar

<http://164.100.150.100/asg3/epayment>

Now, the window (Login page) of “**Electronic Benefit Transfer for Government of Kerala**” appears on the screen, as shown below:

164.100.150.100/asg3/epayment/

**₹ Electronic Benefit Transfer for Government of Kerala**

**Login**

Select Board ▼

Select Scheme ▼

User Id

Password **Go**

[Department List](#)

[Bank Details](#)

[Important Links](#)

[Departmentwise Statistics](#)

[Downloads](#)

Friday-31/01/2014  
05:08:36 PM

**January 2014**

Su	Mo	Tu	We	Th	Fr	Sa
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**digl gov**

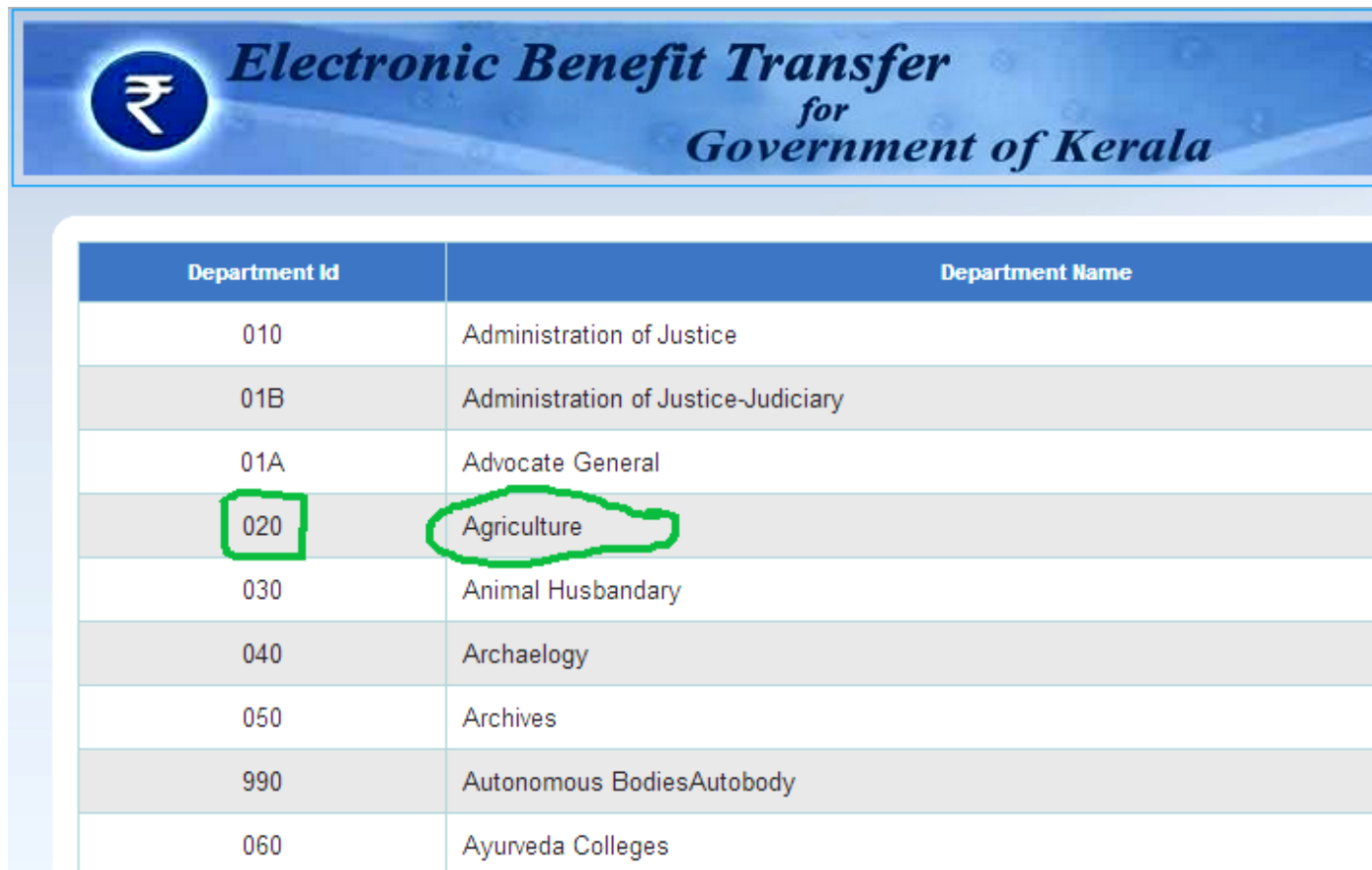
**india gov.in**

## 2. Important Links (Before Login)

On the right bottom side of the login page, 5 Links can be seen:

### Link One: Department List

On clicking this link, the name of Departments and their Id's can be seen. Please note that the Id of the Department of **Agriculture** is **020**

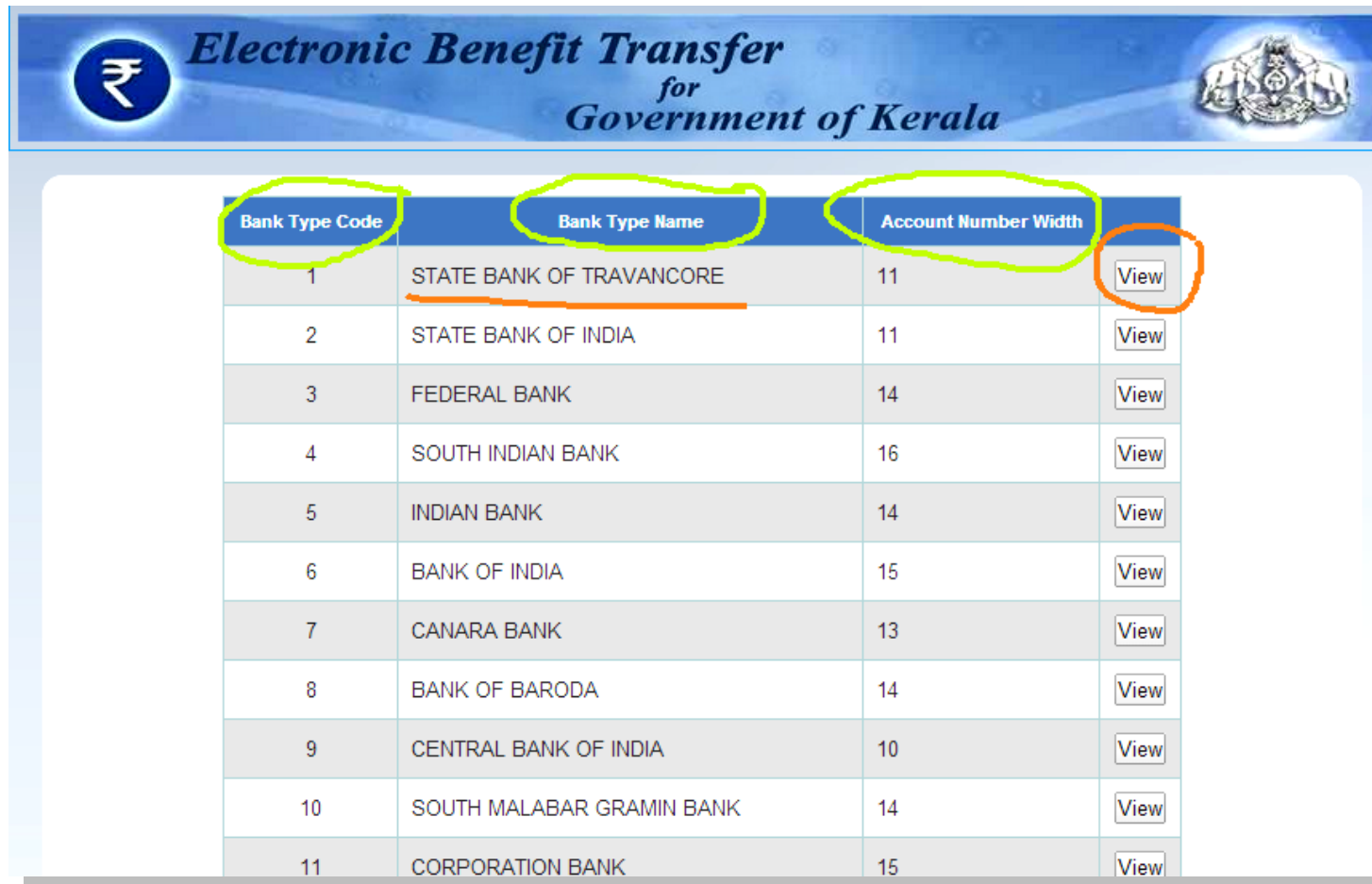


The screenshot shows the header of the 'Electronic Benefit Transfer for Government of Kerala' website. Below the header is a table with two columns: 'Department Id' and 'Department Name'. The table lists various departments, with the row for 'Agriculture' (ID 020) highlighted in green.

Department Id	Department Name
010	Administration of Justice
01B	Administration of Justice-Judiciary
01A	Advocate General
020	Agriculture
030	Animal Husbandary
040	Archaeology
050	Archives
990	Autonomous BodiesAutobody
060	Ayurveda Colleges

## Link Two: Bank Details

On clicking the Link, "Bank Details" the list of Banks with their Code (Bank Type Code) and Account Number width can be viewed. For e.g., the Bank Type Code of State Bank of Travancore (SBT) is "1" and its Account Number width is "11". (i.e., the Account number of SBT is having **11** digits).



Bank Type Code	Bank Type Name	Account Number Width	
1	STATE BANK OF TRAVANCORE	11	<a href="#">View</a>
2	STATE BANK OF INDIA	11	<a href="#">View</a>
3	FEDERAL BANK	14	<a href="#">View</a>
4	SOUTH INDIAN BANK	16	<a href="#">View</a>
5	INDIAN BANK	14	<a href="#">View</a>
6	BANK OF INDIA	15	<a href="#">View</a>
7	CANARA BANK	13	<a href="#">View</a>
8	BANK OF BARODA	14	<a href="#">View</a>
9	CENTRAL BANK OF INDIA	10	<a href="#">View</a>
10	SOUTH MALABAR GRAMIN BANK	14	<a href="#">View</a>
11	CORPORATION BANK	15	<a href="#">View</a>

On the left side of each Bank Type name, there is “**View**” button. By clicking the view button of a particular Bank (SBT) the District-wise list of Branches of SBT distributed throughout Kerala will be displayed, in alphabetic order. The Branch code and IFS code of each Branch is also available in this list. This will be useful for finding any Branch of SBT or any other 38 Banks listed, their Branch Codes, IFS Codes etc.

Bank Type	District Code	District Name	Branch Code	Branch Name	IFSC
1	4	Alappuzha	75	ALAPPUZHA (MAIN)	SBTR0000075
1	4	Alappuzha	396	ALAPPUZHA DIST. COURT ROAD	SBTR0000396
1	4	Alappuzha	01016	ALAPUZH PSB	SBTR0001016
1	4	Alappuzha	82	AMBALAPUZHA	SBTR0000082
1	4	Alappuzha	513	AROOKUTTY	SBTR0000513
1	4	Alappuzha	318	ARoor	SBTR0000318
1	4	Alappuzha	448	ARTHICHERY	SBTR0000448
1	4	Alappuzha	583	AVALOOKUNNU	SBTR0000583
1	4	Alappuzha	01067	BHARANICAVU	SBTR0001067
1	4	Alappuzha	84	CHAMPAKULAM	SBTR0000084
1	4	Alappuzha	467	CHARUMMOODU	SBTR0000467
1	4	Alappuzha	85	CHENGANNUR	SBTR0000085
1	4	Alappuzha	01009	CHENGANNUR PSB	SBTR0001009
1	4	Alappuzha	304	CHENNITHALA	SBTR0000304
1	4	Alappuzha	823	CHEPPAD	SBTR0000823

### Link Three: Important Links to various Departments/institutions

On clicking this Link, list of Departments with link to their respective websites will be available. One can go to the website of any relevant Department by clicking the link of that Department.

The screenshot shows the 'Electronic Benefit Transfer for Government of Kerala' portal. At the top, there is a header with the Indian Rupee symbol and the Government of Kerala emblem. Below this is a section titled 'IMPORTANT LINKS' which contains a list of 28 links to various government departments. A black arrow points from the link 'Department of Agriculture, Government Of Kerala.' to a preview of the 'Karshika Keralam' website. The preview shows the website's header with the Department of Agriculture logo, the text 'Karshika Keralam', and a navigation menu with options like 'Malayalam', 'Home', 'Crops', 'Irrigation', 'Soils', and 'Package of'. Below the preview, there are several links for 'Citizen Chart', 'Tender Notice', 'Department Offices and Pricelist', 'Right to information', 'Harithadhalam', 'Kerala Application for Debt Relief', 'GOs and Circular', 'WORKING INSTRUCTIONS', 'GENERAL TRANSFER -', and 'pression of Interest -SHM-K, Adoption and Certification of O'.



**Link Four: Department-wise Statistics**

On clicking this Link, Department-wise statistics of e-Payment will be available. On clicking the name of the individual Department, the details related to that particular Department will be displayed separately.

The screenshot shows the 'Electronic Benefit Transfer for Government of Kerala' website. On the left is a login sidebar with fields for 'Select Board', 'Select Scheme', 'User Id', and 'Password', along with a 'Go' button. Below the login fields are navigation links: 'Home', 'Department List', 'Important Links', and 'Departmentwise Statistics'. The main content area displays a table titled 'Departmentwise Statistics' with the following data:

SI No	Board	Total Beneficiary Count	Confirmed	Approved	Transferred	R
1	<a href="#">Agriculture</a>	<b>24560</b>	18001	23636	2959	
2	<a href="#">Education (Collegiate)</a>	<b>174</b>	185	182	0	
3	<a href="#">Education (General)</a>	<b>29027</b>	0	2323	0	
4	<a href="#">Scheduled Castes Development Department</a>	<b>57926</b>	2189	10	0	
5	<a href="#">Secretariat-</a>	<b>1</b>	0	0	0	

At the bottom of the sidebar, the date and time are shown as 'Friday-31/01/2014 06:20:21 PM'.

## Link Five: Downloads

On clicking this link, separate links to download necessary software can be seen



**Electronic Benefit Transfer**  
for  
Government of Kerala

**Login**

Select Board ▼

Select Scheme ▼

User Id

Password **Go**

[Home](#)

[Department List](#)

[Important Links](#)

[Departmentwise Statistics](#)

[Downloads](#)

Click The Following Links To Download

- **For Digital Signature**
  - [Download Java Runtime Environment \(JRE7\)](#)
  - [Download DigitalSignature Driver for 32 bit system](#)
  - [Download DigitalSignature Driver for 64 bit system](#)
- **Others**
  - [Download WinRAR Archiver](#)
  - [Download Adobe Reader](#)

More links are provided in the original portal, which is available at [www.ebt.kerala.gov.in](http://www.ebt.kerala.gov.in), and can be accessed while using this portal.



## Part Two

Part two of this tutorial deals with the use of **e-Payment portal**. This portal can be conveniently used for Processing of subsidies for e-Payment and involves the following steps at various levels.

### 3. Level One

**Involves a single step**

#### **Preparation of the list of beneficiary farmers by the Agricultural Officers (AO's)**

After preparing the claim of a particular Scheme, the Agricultural Officer has to prepare the "e-Payment List (i.e., list of beneficiary famers, to whom the subsidy amount is to be paid, **in the specific format in an Excel/calc file**. The format is given as **Annexure I**, given below. The AO have to send the soft copy of the beneficiary list for e-Payment (Annexure I) to the Assistant Director of Agriculture concerned (ADA) for consolidation.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Name	Mobile No	House No	Beneficiary Code	Bank Type	IFS Code	Account No.	Branch Name	Amount	District	Agricultural Development Block	Krishi Bhavan	Scheme code	Bill Number	POC Number

(Also see page No. 11).

**Note:** The AO's have to prepare scheme-wise claims, e-payment list as well as the beneficiary list of farmers who have maintained their accounts in Cooperative Banks. In order to make the preparation of these statements easier and in a single step, a solution in Excel (**KBClaimSoft**) has been prepared. This solution drastically reduces the data entry operations. One has to enter the data only once and using the same data various reports viz., Claim, e-payment list (Annexure I), and the beneficiary list for Cooperatives can be generated. The forwarding letter addressed to the ADA for submission of claim and abstract of the claim can also be generated.



The instructions for using **KBClaimSoft** –Version 1.0, will be available by clicking the Link, "**User Manual**" as shown above. (Also see page number **137 to 148**, under **Section Three** for detailed instructions)

#### 4. Level Two

Involves eight steps and to be done (using the e-Payment Portal) by the Assistant Director of Agriculture

1. **Preparation** of e-Payment List (List of beneficiary farmers -**consolidated**)
2. **Login** to the e-payment portal
3. **Uploading** of beneficiary list
4. **Generate List** for verification
5. **Generate Bank File**
6. **Submission** of **Bank file** to the Bank through official e-mail id
7. **Receiving** the "**status file**" from bank after the transfer of funds.
8. **Status File Upload** and follow up action. **NB: (Steps from 6 to 8 are not intended during the trail)**

#### 5. Step One

**Preparation of e-Payment List (List of beneficiary farmers -consolidated) by the ADA**

The ADA has to consolidate the beneficiary list received from AO's in the Excel Format (**Annexure I** –shown below) for a particular Scheme. (For those who use **Ubuntu** you can save **Calc file** as excel in suitable versions)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Name	Mobile No	House No	Beneficiary Code	Bank Type	IFS Code	Account No.	Branch Name	Amount	District	Agricultural Development Block	Krishi Bhavan	Scheme code	Bill Number	POC Number

**Note:** Items shown in Red Colour are mandatory fields

This format can also be downloaded from the Portal, by using the following navigation, after log in.

**Beneficiary List > List Upload > and**

**Then, selecting the [Scheme] and the [Category of Beneficiary] in the “File Upload” Window**

The screenshot displays the 'Beneficiary List File Upload' interface. On the left, the 'Administration' menu is visible, with 'Beneficiary List > List Upload' highlighted. The main content area features a form with the following fields and values:

- Department/Board: Agriculture
- Scheme: RICE DEVELOPMENT
- Category of Beneficiary: Upland Rice Cultivation
- Financial Year: Select
- Month Period: Select
- Select Beneficiary File: Choose File (No file chosen)

Below the 'Choose File' button, a red text note reads: "While upload please avoid headings Only special characters slash(/) and space are allowed in Address Field". At the bottom of the form, there is a "Download Format" link (circled in red with an arrow) and an "Upload" button. Below the form, there are links for "Revenue District Code", "LocalBody Code", and "Bank Details".

## 5.1. Guidelines for filling the Annexure I [Preparation of e-payment list (beneficiary farmer's list - consolidated)]

***The following points are to be kept in mind while entering data in to Excel/Calc file format. (Annexure I)***

**Column numbers 1, 2, 5, 6, 7, 9, 10 and 11 are mandatory fields**

### **Column No. 1 : Name**

Enter name of the beneficiary farmer in this column. Please avoid characters like comma ( , ) Full stop ( . ) etc. To separate first name, middle name and last name use space. Also use space between name and initial. Avoid any special characters viz., : ; ' " / ! @ # \$ % ^ & \* )

### **Column No. 2 : Mobile Number**

Enter mobile number of each beneficiary farmer, **if available**. This will enable us for sending **SMS text messages** to farmers about e-payment status (transferred/rejected). This will also enable us to contact the farmers immediately.

**Note:** Leave the column blank if mobile number is not available. If the farmer does not have a mobile number, mobile number of his close friends/relatives if provided by the farmer, may be given. Do not enter landline number in this column.

### **Column No. 3 : House Number**

Enter the house number/house name or the address of the beneficiary. Here also, do not use any comma ( , ) or full stop ( . ) Separate each component of the address with a space. Do not use any special character in the address field.

For e.g., Nalakathu Veedu Ramankary

**Note:** Even though the House No./name/ address of the farmer is not mandatory, the information will be useful to identify the farmer and locate him, in case of any rejection/non-transfer of subsidy amount during the e-Payment process. Hence, need to be entered.

### Column No. 4 : Beneficiary Code

Please leave this column as **Blank**. (This information can be provided once the data of beneficiaries can be drawn from the data base of "**Farmer Registration**". The beneficiary code generated during Farmer Registration need be entered. (This will be operational at a later stage)

### Column No. 5 : Bank Type

Bank type refers to the **Name of Bank** of a particular (individual) farmer, and is represented by a Code, called "**Bank Type Code**". Enter this "**Code Number**" for the Bank, in the column number 5. Care should be taken to enter the correct code of the Bank. (For e.g., if the bank of the beneficiary is SBT, enter the bank type Code "**1**" in the Column Number 5). **Do not enter name of Bank in Column No. 5.**



Bank Type Code	Bank Type Name	Account Number Width	
1	STATE BANK OF TRAVANCORE	11	<a href="#">View</a>
2	STATE BANK OF INDIA	11	<a href="#">View</a>
3	FEDERAL BANK	14	<a href="#">View</a>
4	SOUTH INDIAN BANK	16	<a href="#">View</a>
5	INDIAN BANK	14	<a href="#">View</a>
6	BANK OF INDIA	15	<a href="#">View</a>
7	CANARA BANK	13	<a href="#">View</a>
8	BANK OF BARODA	14	<a href="#">View</a>
9	CENTRAL BANK OF INDIA	10	<a href="#">View</a>



**Note:** (1) The Bank type codes of various Banks are given in the home page of the Portal itself. (i.e., before login)

It can also be located by navigating through the below mentioned links (After Login)

**Beneficiary List > List Upload > Bank Details > Bank Type Code**

**Administration > General Master > Bank Details Search**

(2) Ensure that the Banks are core banking enabled. (For e.g., Co-operative Banks are not core banking enabled)

### Column No. 6: IFS Code (Indian Financial System Code)

Each Bank branch is having a unique **IFS Code**, containing **11** digits. Enter the **Eleven digits IFS Code without any space in between**. Strictly avoid typing the English letter "O" instead of digit zero [0], while entering the IFS Code. *(Error in the data entry may cause rejection during fund transfer due to wrongly typed IFS Code)*

**Note:** 1. You can obtain correct IFS Code of any Bank branch from the software using the following navigation:

**Beneficiary List > List Upload > Bank Details > Bank Type Code  
Administration > General Master > Bank Details Search > IFS Code**

2. There is provision to validate the IFS Codes entered with the actual IFS Codes using the software.

### Column No. 7: Account Number

Enter the correct **Bank Account Number** of the beneficiary. The numbers of digits in the Account Number of various Banks are different. For example, SBT and SBI have "**11**" digit Account number; Canara bank have "**13**" digit, Federal bank have "**14**" digits, Indian Overseas Bank have "**15**" digits and South Indian Bank have "**16**" digits in their Account Number. **Avoid typing the English letter "O" instead of zero [0], while entering the Account Number.**

**Note:** 1. *Ensure that the Banks are core banking enabled. Since Co-operative Banks are not core banking enabled, they cannot be included in the e-Payment list, to be prepared in Annexure I. KBClaimSoft, will help in generating Separate e-Payment List for co-operatives.*

2. *Since the actual transfer of money takes place against the Account number of the beneficiary, Ensure that the number of digits in the Account number (**specific to each Bank**) are entered correctly, to avoid rejection during fund transfer.*

3. *It is pertinent to note that the Account number of certain Banks start with the digit zero [0]. For example, the Account number of **South Indian Bank** has **16 digits** and begins with zeros: **0000067235414578**. While an entering Account number which begins with the digit, zero, the zeros may disappear when we press enter/move to the next cell in the Excel Sheet. Hence, it is advised*

to press/type the "**apostrophe**" button before entering zero, so that **zero will remain** as such. We can also format the cells by selecting "Text" to retain the digit, zero, but the first method is more reliable.

*[Note: Location of "**apostrophe**" button: just right to the enter Button.]*

### **Column No. 8: Branch Name**

Enter the name of the location (place) of the Bank Branch. **For e.g., Ramankary**  
**Do not type as SBT Ramankary**). Don't type any comma ( , ) or full stop ( . ) or any special character. It is not necessary to enter the Name of bank in this field, since the same information has already given in **Column 5** (Bank Type). Enter only the place of Bank Branch.

### **Column No: 9: Amount**

Amount should be numeric. Please give the **exact amount** (rounded amount) to be transferred to each beneficiary farmer in digits. Strictly avoid typing the English letter "O" instead of digit zero [0], while entering the amount of each beneficiary.

***Note:** Numeric validation is present with the software.*

### **Column No. 10: District**

Each Revenue District is assigned with a numeric code. **Enter the code number of the Revenue District** concerned in this field. District Code of the first 9 Districts begins with zero. Hence, add zero to the District Code in case of these Districts. For e.g., enter district code of Thiruvananthapuram as "01". (*Remember the instruction given on page number, 16* (**Note No.3**) regarding entry of numbers beginning with digit "zero")

The Code for the State, Revenue Districts Local Bodies and Bank Details are available in the portal for reference.

**Navigation Link: Beneficiary List > List Upload > Bank Details > Bank Type Code**

State Code: 18	State Name: Kerala
Revenue District Code	Revenue District Name
01	Thiruvananthapuram
02	Kollam
03	Pathanamthitta
04	Alappuzha
05	Kottayam
06	Idukki
07	Ernakulam
08	Thrissur
09	Palakkad
10	Malappuram
11	Kozhikode
12	Wayanad
13	Kannur
14	Kasargod

**Note:** (1) while entering District Code in column number 10, add the digit zero (0) to the Revenue District Codes, in case of the first 9 Districts.

(2) Strictly avoid typing the English letter "O" instead of digit zero [0], while entering the District Codes of these 9 Districts.

(3) While an entering the Revenue District Code which begins with the digit, zero, the zeros may disappear when we press enter/move to the next cell in the Excel Sheet. Hence, it is advised to press/type the "apostrophe" button before entering zero, so that **zero will remain** as such. We can also format the cells by selecting "Text" to retain the digit, zero, but the first method is more reliable.

**Column No. 11: Agricultural Development Block**

Please enter the relevant **Code number** for your Block as given in the Portal. **Do not enter name of the Block in the Colum number 11.** For example, the Code numbers assigned to various Agricultural Development Blocks in Alappuzha District are given below:

- Note:** (1) The Block Code is a four digit numeric code and the first two digits of the Block Code represent the District Code  
 (2) **The Block Code** will be the **user id** for login to the e-Payment Portal by ADA of the Block concerned  
 (3) The **User id** provided to each ADA and the **Block Code** is the same and has been distributed to all ADA's

District Code	Block Code	Agricultural Development Block
04	0401	Panavally
04	0402	Kuthiyathodu
04	0403	Charummoodu
04	0404	Cherthala
04	0405	Harippad
04	0406	Ambalapuzha
04	0407	Kayamkulam
04	0409	Mavelikara
04	0410	Chenganur
04	0411	Ramankary
04	0412	Champakulam
04	0413	Alappuzha

**(Remember** the instruction given on page number, 16 & 18 regarding entry of account number/codes starting with digit "zero")

### Column No. 12: Krishi Bhavan

Enter only the **name** of the Krishi Bhavan. For example, enter "**Ramankary**" instead of "**Krishi Bhavan, Ramankary**". Here also, do not use any comma ( , ) or full stop ( . )

**Note:** *Entering the name of the Krishi Bhavan will be much helpful while generating reports of beneficiaries after Bank transfer (especially rejected /not transferred cases). We can identify or categorize the beneficiaries, Krishi Bhavan-wise, in such reports for easy identification of beneficiaries.*

### Column No: 13: Scheme Code

Since the beneficiary List is prepared, Scheme-wise, there is no need to fill this column. However, the scheme codes are to be entered when the beneficiary list contains data related to more than one Scheme. Scheme Code will be a unique alphabetic code and will be available in the Portal for viewing.

### Column No. 14: Bill No

Enter the Bill number (CB Number) as per your Treasury Bill Book.

### Column No. 15: POC Number

Enter the POC number received from the Treasury for the particular Bill no mentioned above, if applicable.

### Don'ts

1. Do not include the Service Co-operative Bank [SCB] Accounts and other Bank accounts which are **not NEFT enabled** in the beneficiary list for e-payment.
2. Do not type any characters (.) / (,) of any special characters while entering the data.
3. Do not add the total amount and enter the total amount in the Excel file (Annexure I) to be uploaded into the Portal.



4. Do not give any additional heading to the format

5. Do not interchange any of the columns [No. 1 to 15] in the Format (Annexure I). **The sequence of the columns should be strictly adhered to.**

Once the beneficiary list is prepared in excel file, as per instructions given above, save the file in a specific location. This beneficiary/e-Payment list is to be uploaded in to the software. Now we may proceed to the next step. **(Step 2)**

## 6. Step Two

### Login to the “e-Payment Portal”

The e-Payment of subsidy to the farmers will be effected through the Sponsoring Banks using the e- Payment Portal, viz., ( **Electronic benefit Transfer for Government of Kerala** ) , developed by the NIC. This will be available by using the URL

**<https://ebt.kerala.gov.in>**

A trial/demo version of the software is made available and can be accessed using the following URL:

**<http://164.100.150.100/asg3/epayment>**

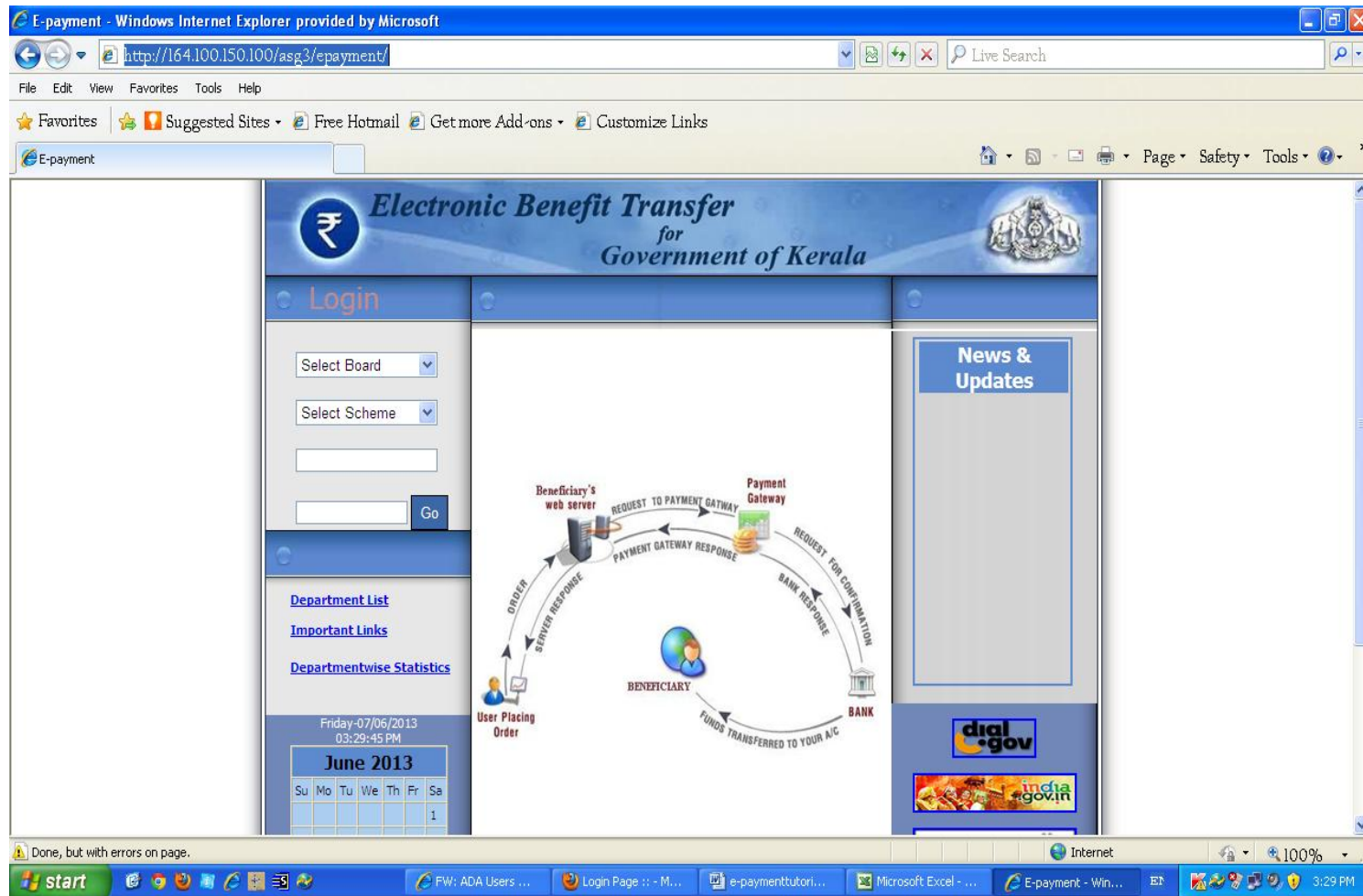
### Procedure for Login to the e-Payment Portal (*Demo version*)

1. Select your web browser (Internet Explorer/Mozilla/Opera Mini/Google Chrome etc. as the case may be)
2. Get the home page of the demo/trial software by entering the below given URL in the address bar

**<http://164.100.150.100/asg3/epayment>**

**Note:** URL is the unique address that is accessible on the Internet.

Now, the window (Log in page) of “**Electronic Benefit Transfer for Government of Kerala**” appears on the screen, as shown below:



On the top right side of the screen, you can see 4 boxes, under the heading “**Login**”.

1. The first Box refers to the Department/Board. Select "**Agriculture**" from the drop-down menu.
2. Select "**Agriculture Department Subsidies**" from the drop down menu, in the second Box.
3. **Enter** the given **User id**, [4 digit Block Code] specific to each ADA in the third Box.
- 4: **Enter password** given to ADA

**Note:** Separate User id and password were given all ADA's.

After entering the above details, Click the "**Go**" button, as shown below:

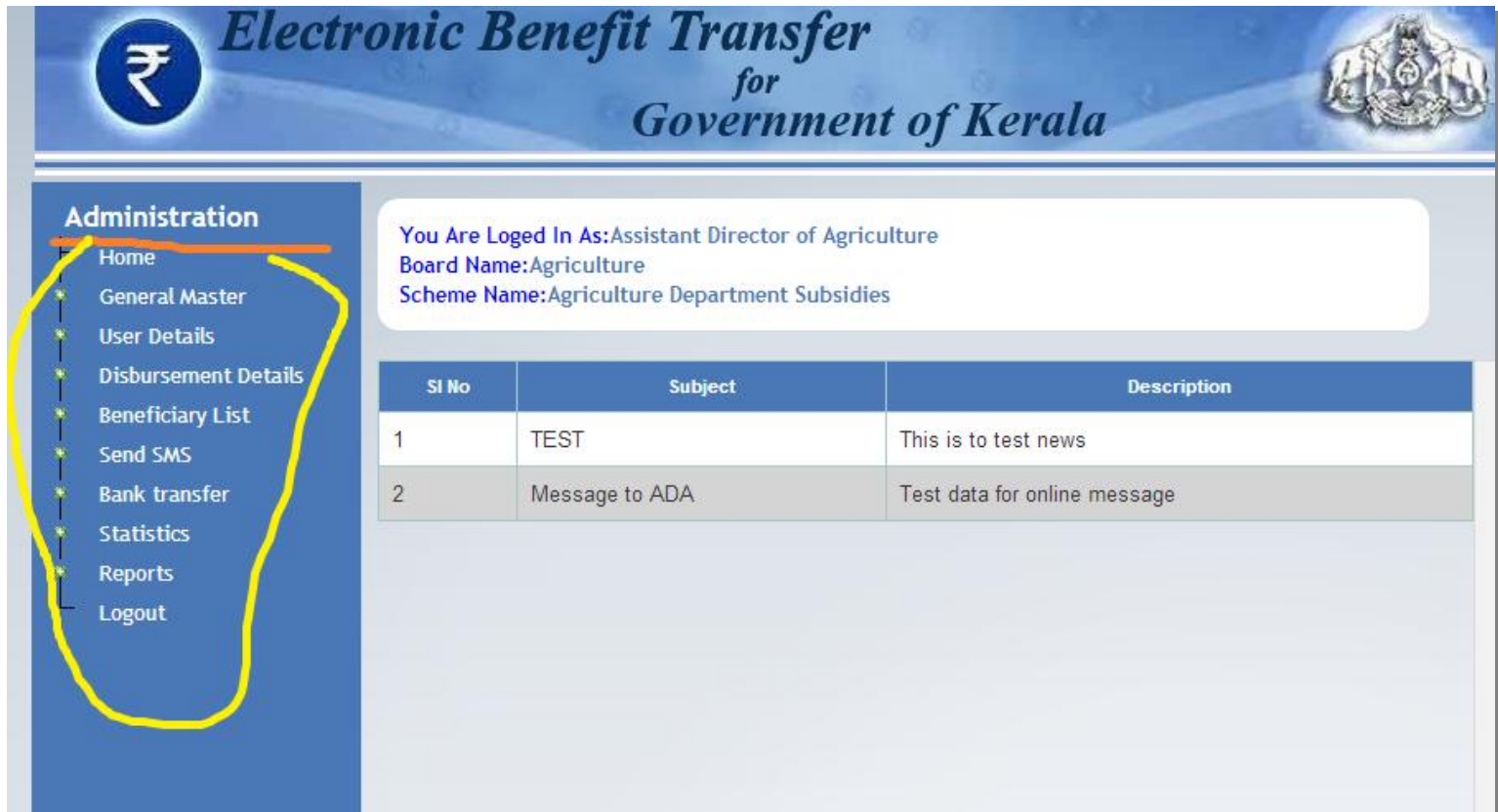
(Though there is a **change password** option, do not change the pass word during the trial).

The screenshot displays the 'Electronic Benefit Transfer for Government of Kerala' website. The top header features the Indian Rupee symbol (₹) and the Government of Kerala emblem. Below the header is a 'Login' section with the following fields: 'Select Board' (dropdown), 'Select Scheme' (dropdown), 'User Id' (text input), and 'Password' (text input). A blue 'Go' button is positioned to the right of the password field. To the left of the login form is a sidebar menu with links: 'Department List', 'Bank Details', 'Important Links', 'Departmentwise Statistics', and 'Downloads'. At the bottom of the sidebar, the date and time are shown as 'Wednesday-29/01/2014 11:44:08 PM' and 'January 2014'. On the right side of the page, there is a 'News & Updates' section and a 'dial.gov' logo. In the center of the page, a circular diagram illustrates the payment flow: 'User Placing Order' leads to 'ORDER', which goes to the 'Beneficiary's web server'. The server sends a 'SERVER RESPONSE' back to the user. Simultaneously, the server sends a 'REQUEST TO PAYMENT GATWAY' to the 'Payment Gateway'. The gateway returns a 'PAYMENT GATWAY RESPONSE' to the server. The server then sends a 'REQUEST FOR CONFIRMATION' to the 'BANK'. The bank returns a 'BANK RESPONSE' to the server. Finally, the bank sends 'FUNDS TRANSFERRED TO YOUR A/C' to the 'BENEFICIARY'.

After successful Login, you can view the following page / screen:

On the top right side of the screen, there is a major link, "**Administration**" with **10 sub links**, below it.

One can also view the Login details, **Department** and name of the General Scheme as "Agriculture **Department Subsidies**" on the screen.



SI No	Subject	Description
1	TEST	This is to test news
2	Message to ADA.	Test data for online message

**Administrator's Home Page**

### 7. Step Three

#### Uploading of beneficiary list to e-Payment Portal

The beneficiary list prepared by ADA (as described in Step 1) is to be uploaded in to e -Payment Portal. The Sample beneficiary list, prepared in the prescribed format (**Annexure I**) for uploading, is given below:

	Name	Mobile	House No	Beneficiary Code	Bank Type	IFSC Code	Acc. No	Branch Name	Amount	District	Agricultural Development Block	Krishi Bhavan	Scheme code	Bill No	POC No
1			nil H												
2	Chandran T	9562352857	Pandalingal		2	CNRB00SMGB4	40163100110335	Taliparamba	2500	14	1403	Sreekandapuram		No.43/12 13	1013
3	Janardhanan A	9497660489	Mepadam		1	SBTR0000726	67190513798	Kannur	2500	14	1403	Payyavor		No.43/12 13	1013
4	Sakeena	8281360871	Pandalingal		10	CNRB00SMGB4	40163100101207	Taliparamba	2500	14	1403	Sreekandapuram		No.43/12 13	1013
5	Shyamala	8606818772	Mepadam		10	CNRB00SMGB4	40163101003420	Taliparamba	2500	14	1403	Payyavor		No.43/12 13	1013
6	Mujeeb	9846710564	Pandalingal		2	CNRB00SMGB4	40163100110614	Taliparamba	2500	14	1403	Anjarakandi		No.43/12 13	1013
7	Rahman	9497554225	Pandalingal		10	CNRB00SMGB4	40163100106420	Taliparamba	2500	14	1403	Anjarakandi		No.43/12 13	1013
8	Abdul Rashhed	9400153910	Mepadam		10	CNRB00SMGB4	40163100110372	Taliparamba	2500	14	1403	Payyavor		No.43/12 13	1013
9	Indira	9539936015	Pandalingal		10	CNRB00SMGB4	40163100110776	Taliparamba	2500	14	1403	Sreekandapuram		No.43/12 13	1013
10	Kadeeja		Mepadam		10	CNRB00SMGB4		Taliparamba							

For uploading the prepared beneficiary list in Excel/Calc format (Annexure I), click on the **5<sup>th</sup> Sub Link**, "**Beneficiary list**".  
Now the screen will be refreshed as given below:



**Electronic Benefit Transfer**  
for  
**Government of Kerala**

You Are Logged In As:Assistant Director of Agriculture  
Board Name:Agriculture  
Scheme Name:RICE DEVELOPMENT

**Administration**

- Home
- General Master
- User Details
- Disbursement Details
- Beneficiary List**
- List Upload
- Beneficiary Entry
- Beneficiary View/Edit
- Beneficiary Search
- Download Rejected
- Records
- Send SMS
- Bank transfer
- Statistics
- Reports
- Logout

We can see **5 sub-links** under the menu, "Beneficiary List" (starting from "**List upload**" to "**Download Rejected Records**").

Click on the link, "**List upload**"



Assistant Director of Agriculture-ADA Parappa Board : Agriculture - Scheme : RICE DEVELOPMENT

**Administration**

- Home
- General Master
- User Details
- Disbursement Details
- Beneficiary List
  - List Upload
  - Beneficiary Entry
  - Beneficiary View/Edit
  - Beneficiary Search
  - Download Rejected Records
- Send SMS
- Bank transfer
- Statistics
- Reports
- Logout

**File Upload**

[File Upload](#) [Delete Uploaded Entries](#)

**Beneficiary List File Upload**

Department/Board	Agriculture ▼
Scheme	Select ▼
Category of Beneficiary	Select ▼
Financial Year	Select ▼
Month Period	Select ▼
Select Beneficiary File	<input type="button" value="Choose File"/> No file chosen While upload please avoid headings Only special characters slash(/) and space are allowed in Address Field
<input type="button" value="Upload"/>	

[Revenue District Code](#) [LocalBody Code](#) [Bank Details](#)

↓ Show all downloads.

**A new window with a title "Beneficiary List File upload" appears.** We can also see five sub titles as listed below:

(1) Department/Board (2) Scheme (3) Category of beneficiary (4) Financial Year and (5) Month period etc.. Against each item, there will be a horizontal box, with a downward arrow at its end. For example, by clicking on the downward arrow in the first box, you can view the name of the Department (Agriculture). Now, select "**Agriculture**".

Department/Board : Choose **"Agriculture"**

**Similarly, you have to select the relevant data from the menu for the rest 4 items, as shown below:**

Scheme : Choose the name of the relevant **Major Scheme**

For e.g., if the beneficiary list to be uploaded is related to the Sub Scheme, "Upland Rice Cultivation", then select the Major Scheme, **"Rice Development"**.

**Note:** The List of Major Schemes and the Sub Schemes coming under each Major Scheme will be available in the e-Payment Portal.

**Category of beneficiary** : Refers to the **Sub Scheme**, for which the list of beneficiaries have been prepared and to be uploaded. In this example, select the Sub Scheme as **"Upland Rice Cultivation"**

Financial Year : Select the year as **"2013 – '2014"**

Month Period : Select relevant **\*month** from drop down menu


**\*\* Note:** During trial, the name of scheme, year, and month can be any Scheme/year/month. During original upload using the software, exact name, year, month etc shall be given.

After selecting all the relevant details pertaining to a particular Scheme, the Screen will appear as given below:

**File Upload**

**File Upload**
*Delete Uploaded Entries*

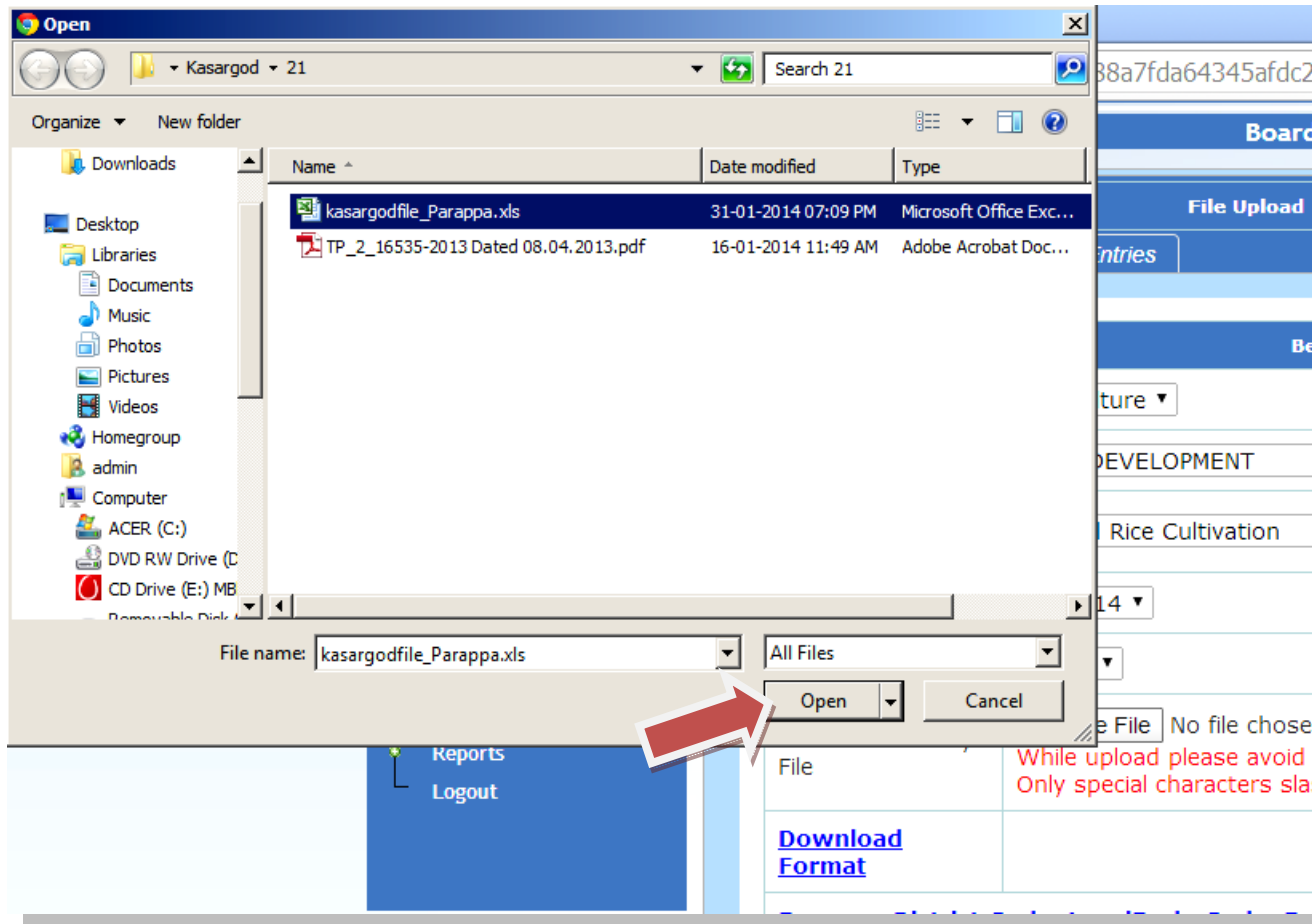
**Beneficiary List File Upload**

Department/Board	Agriculture ▼	
Scheme	RICE DEVELOPMENT	
Category of Beneficiary	Upland Rice Cultivation	
Financial Year	2013-14 ▼	
Month Period	Jan ▼	
Select Beneficiary File	<input type="button" value="Choose File"/> No file chosen <span style="color: red; font-size: small;">While upload please avoid headings Only special characters slash(/) and space are allowed in Address Field</span>	
<a href="#">Download Format</a>	<input type="button" value="Upload"/>	

[Revenue District Code](#)   [LocalBody Code](#)   [Bank Details](#)

After entering the above five items, you may select the Beneficiary List , prepared in the specific Excel format, by clicking the "**Choose File**" / "**Browse**" button, as shown above:

After clicking the “**Choose File**” Button and locating the file from the saved location click the Button, “**Open**” as shown below, in order to attach the file:



## 7.1. Uploading of Beneficiary List

Once the file is attached the file name can be viewed on the screen, as indicated by the arrow:

File Upload	
<a href="#">File Upload</a>	<a href="#">Delete Uploaded Entries</a>
Beneficiary List File Upload	
Department/Board	Agriculture ▾
Scheme	RICE DEVELOPMENT
Category of Beneficiary	Upland Rice Cultivation
Financial Year	2013-14 ▾
Month Period	Jan ▾
Select Beneficiary File	Choose File   kasargodfile_Parappa.xls While upload please avoid headings Only special characters slash(/) and space are allowed in Address Field
<a href="#">Download Format</a>	<a href="#">Upload</a>
<a href="#">Revenue District Code</a> <a href="#">LocalBody Code</a> <a href="#">Bank Details</a>	

Now, you can upload the Beneficiary List, by clicking the "Upload" button.

### Upload Beneficiary Details: [Steps in brief]

**Beneficiary List > List upload > Browse/Choose File > Upload**

### Step Three in Brief

**I:** Prepare the beneficiary list in the specific Excel format (**Annexure I**) and save in a specific location.

**II:** Log in to the e-Payment Portal. Click on the link "**Beneficiary List**" and then click on the "**List Upload**" link. Select and click the relevant details in the "Beneficiary List File Upload" Window.

**III: Browse** the beneficiary list (Excel File) from the saved location and click Open. Click on the "**Upload**" Button for uploading the file.

**Note:** *The **State, Revenue District and Bank details** are available in the portal itself. Make sure that the data is in strict compliance with the format specified, with codes where ever applicable before uploading the file. Just below the upload button, links are provided view the "**State and District Codes**", "**Local Body Codes**", and "**Bank Details Codes**".*

To view the above details, use the following navigation:

**Administration > Beneficiary List > List upload**

**Bank details:** Click on this link to view District-wise Branch Code, Branch name and correct IFSC Code of various banks.

**Note:** *(1) If any data is not in compliance with the format specified / contains unwanted spaces/ special characters etc those records will be rejected by the system. Hence, make sure that the data prepared for uploading is in strict compliance with the format specified, instructions given and with the right codes where ever applicable.*

*(2) The Local Body Codes are not needed at present. They are provided for future use.*



## 7.2. Status of the File “Uploaded”

Once the file is uploaded in to the portal, the following window appears on the screen and the **status** will be displayed at the bottom of the window:

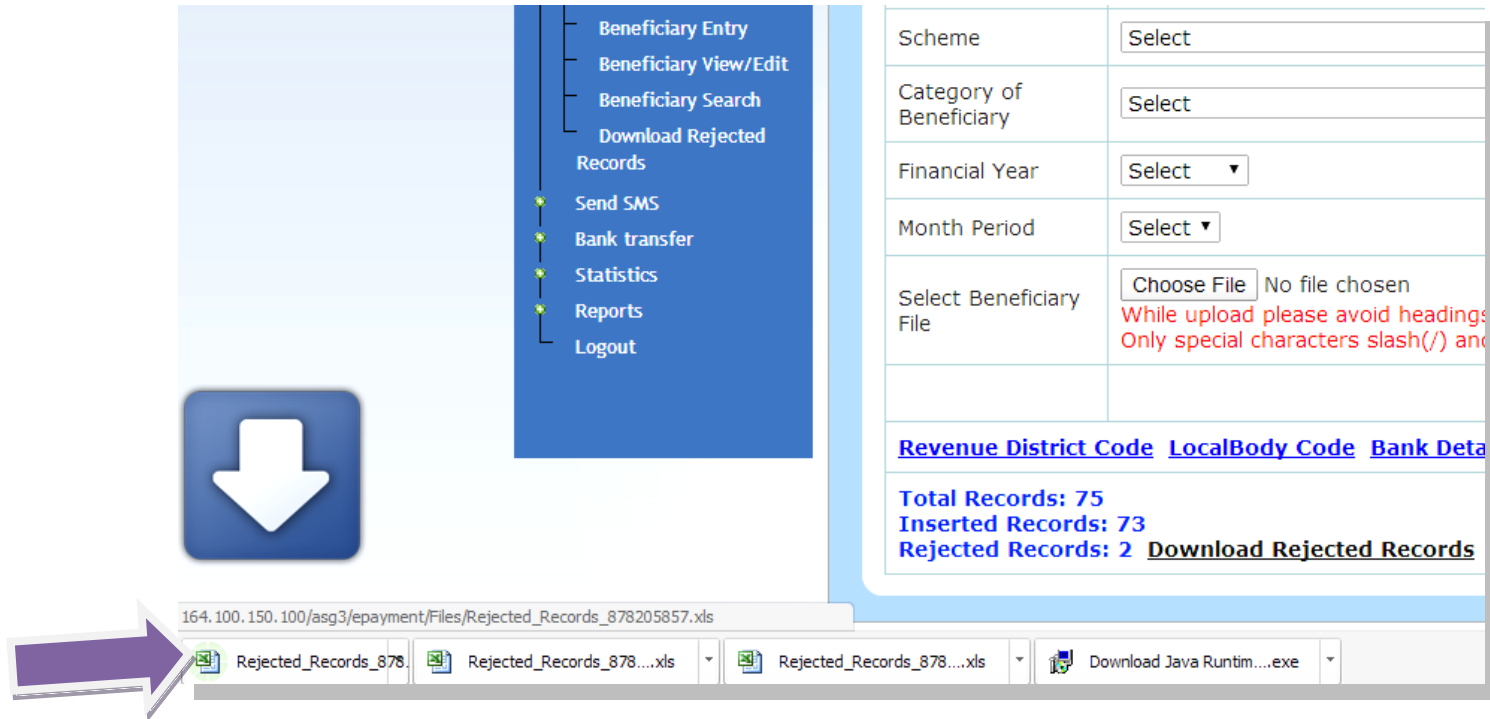
The screenshot shows a web form titled "Beneficiary List File Upload". The form contains several fields: Department/Board (Agriculture), Scheme (Select), Category of Beneficiary (Select), Financial Year (Select), and Month Period (Select). Below these is a "Select Beneficiary File" section with a "Choose File" button and the text "No file chosen". A red warning message states: "While upload please avoid headings Only special characters slash(/) and space are allowed in Address Field". An "Upload" button is located at the bottom right of the form. Below the form, there are three links: "Revenue District Code", "LocalBody Code", and "Bank Details". At the bottom, the status is displayed: "Total Records: 75", "Inserted Records: 73", and "Rejected Records: 2". A red arrow points to the status text, and a purple arrow points to the "Download Rejected Records" link.

Beneficiary List File Upload	
Department/Board	Agriculture ▼
Scheme	Select
Category of Beneficiary	Select
Financial Year	Select ▼
Month Period	Select ▼
Select Beneficiary File	<input type="button" value="Choose File"/> No file chosen While upload please avoid headings Only special characters slash(/) and space are allowed in Address Field
<input type="button" value="Upload"/>	
<a href="#">Revenue District Code</a> <a href="#">LocalBody Code</a> <a href="#">Bank Details</a>	
<b>Total Records: 75</b> <b>Inserted Records: 73</b> <b>Rejected Records: 2</b> <a href="#">Download Rejected Records</a>	

## 7.3. Downloading of Rejected Records

For e.g., in this given sample, the total number of records (in the beneficiary list) uploaded was **75**. Out of 75 records, only **73** were inserted in to the software and the balance **2 records were rejected** by the software for various reasons. If there are any rejected records, the same will be available in Excel format and you can download rejected records by clicking on the link, "**Download Rejected records**" near the status display.

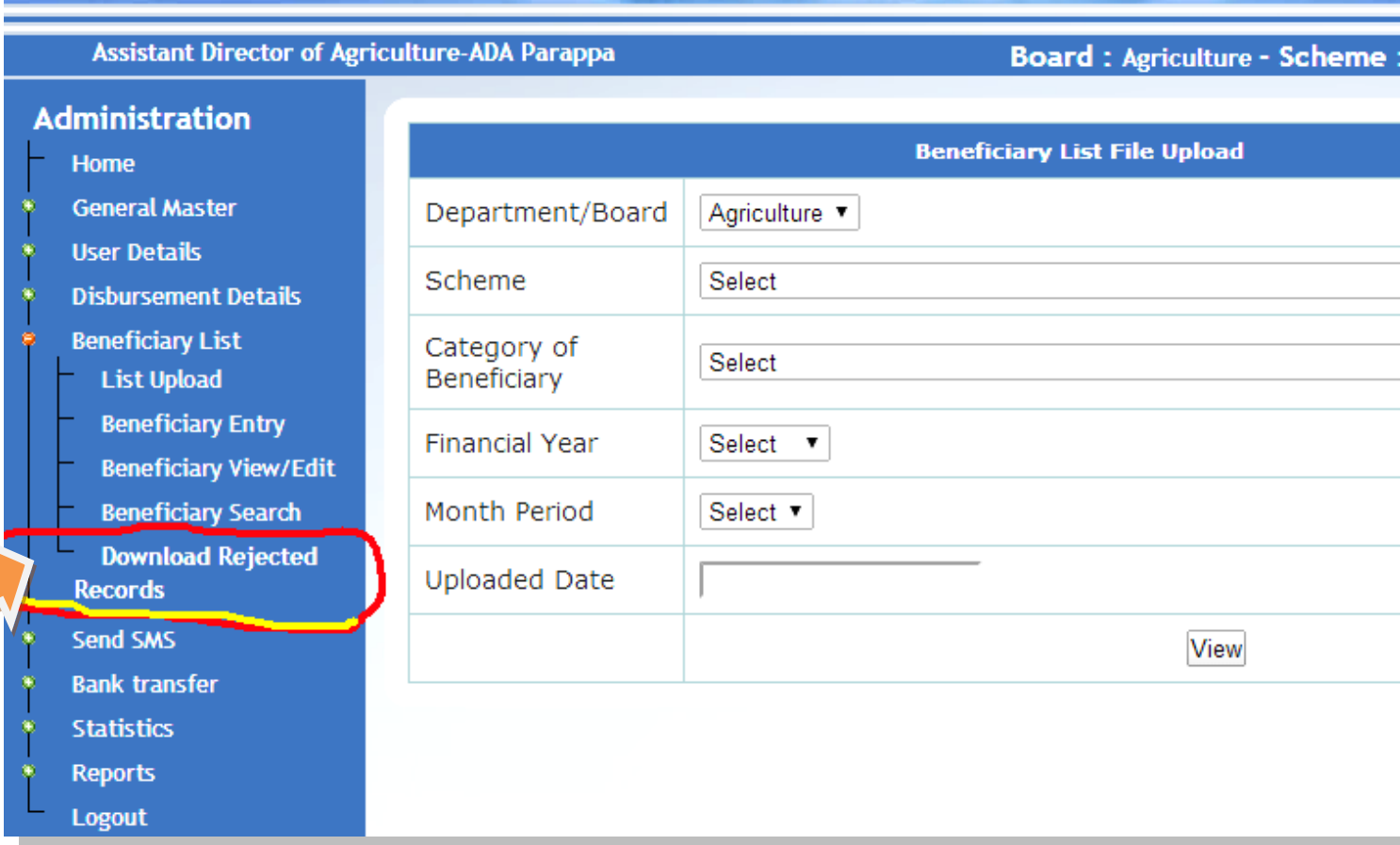
On clicking this link, **“Download Rejected records”** the file containing rejected records will be downloaded as shown in the figure and can be opened by clicking the downloaded file. (See Screenshot shown below):



**Downloaded file, showing rejected records**

Name	Mobile	House No	Beneficiary Code	Bank Type Code	IFSC Code	Acc. No	Branch Name	Amount	District	Agricultural Development Block	Krishi Bhavan	Scheme Code	Bill Number	POC Number	Reason
'SEENATH TH	'9539335531	'SEENATH TH THECHIYODAN POOLAMANNA	'	'3	'FDRL0 01120	'11200100186249	'Payyannur	'2500	'14	'1403	'Annur	'	'CB 35/12 13	'1013	'Wrong IFSC Code
'ABOBAKKER KARAKKADAN	'2783345	'ABOBAKKER KARAKKADAN VELLUVANGAD PO	'	'1	'SBTR000814	'67162157879	'Payyannur	'2500	'14	'1403	'Payyannur	'	'CB 35/12 13	'1013	'Wrong IFSC Code

The rejected records can also be downloaded from the link “**Download rejected records**”



Assistant Director of Agriculture-ADA Parappa Board : Agriculture - Scheme

**Administration**

- Home
- General Master
- User Details
- Disbursement Details
- Beneficiary List
  - List Upload
  - Beneficiary Entry
  - Beneficiary View/Edit
  - Beneficiary Search
  - Download Rejected Records**
  - Send SMS
  - Bank transfer
  - Statistics
  - Reports
  - Logout

**Beneficiary List File Upload**

Department/Board	Agriculture ▼
Scheme	Select
Category of Beneficiary	Select
Financial Year	Select ▼
Month Period	Select ▼
Uploaded Date	
<input type="button" value="View"/>	

By clicking the link, a new window appears on the left as shown below and the user have to select the details against each title viz., **Scheme** (Major Scheme: Rice Development), **Category of Beneficiary** (Sub Scheme: Upland Rice cultivation), **Financial Year** etc. (Department/ Board will be displayed automatically)

All details should be the same as that entered during List Upload.

Also enter the Uploaded Date, by selecting date from the Calendar.

Beneficiary List File Upload																																											
Department/Board	Agriculture ▼																																										
Scheme	RICE DEVELOPMENT ▼																																										
Category of Beneficiary	Upland Rice Cultivation																																										
Financial Year	2013-14 ▼																																										
Month Period	Jan ▼																																										
Uploaded Date	<input type="text"/>																																										
	<div style="border: 1px solid #ccc; padding: 5px;"><div style="display: flex; justify-content: space-between; align-items: center;"><span>◀ Jan ▼ 2014 ▼ ▶</span><span>View</span></div><table border="1" style="width: 100%; text-align: center;"><thead><tr><th>Su</th><th>Mo</th><th>Tu</th><th>We</th><th>Th</th><th>Fr</th><th>Sa</th></tr></thead><tbody><tr><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td></tr><tr><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td></tr><tr><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td></tr><tr><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td></tr><tr><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td></tr></tbody></table></div>	Su	Mo	Tu	We	Th	Fr	Sa				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
Su	Mo	Tu	We	Th	Fr	Sa																																					
			1	2	3	4																																					
5	6	7	8	9	10	11																																					
12	13	14	15	16	17	18																																					
19	20	21	22	23	24	25																																					
26	27	28	29	30	31																																						

5fd7f6ca6207398b12594#

Click on the “**View**” button to see the links related to **Uploaded** and **Rejected** Files

Assistant Director of Agriculture-ADA Parappa Board : Agriculture - Scheme : RICE DEVELOPMENT

**Administration**

- Home
- General Master
- User Details
- Disbursement Details
- Beneficiary List
  - List Upload
  - Beneficiary Entry
  - Beneficiary View/Edit
  - Beneficiary Search
  - Download Rejected Records
- Send SMS
- Bank transfer
- Statistics
- Reports
- Logout

**Beneficiary List File Upload**

Department/Board: Agriculture

Scheme: RICE DEVELOPMENT

Category of Beneficiary: Upland Rice Cultivation

Financial Year: 2013-14

Month Period: Jan

Uploaded Date: 31/01/2014

[View](#)

Sl No	Uploaded File	Rejected File	Download
1	kasargodfile_Parappa.xls	Rejected_Records_878205857.xls	<a href="#">Download</a>

Click the link, “**Download**” to download the “Rejected Records” File

## 7.4. Reasons for Rejection

We will get the details in an Excel format, as shown below, which can be saved.

Name	Mobile	House No	Beneficiary Code	Bank Type Code	IFSC Code	Acc. No	Branch Name	Amount	District	Agricultural Development Block	Krishi Bhavan	Scheme Code	Bill Number	POC Number	Reason
'SEENATH TH	'9539335531	'SEENATH TH THECHIYODAN POOLAMANNA	'	'3	'FDRL0 01120	'11200100186249	'Payyannur	'2500	'14	'1403	'Annur	'	'CB 35/12 13	'1013	'Wrong IFSC Code
'ABOObAKKER KARAKKADAN	'2783345	'ABOObAKKER KARAKKADAN VELLUVANGAD PO	'	'1	'SBTR000814	'67162157879	'Payyannur	'2500	'14	'1403	'Payyannur	'	'CB 35/12 13	'1013	'Wrong IFSC Code

The name of Krishi Bhavan, reason for rejection etc. will be indicated in the **"Status-file-Rejected"**, down loaded from the Portal. Save this file and check for the correctness of codes of various columns with special care to data entered in the mandatory fields, especially **Bank Account Number, IFS Code** etc.

In the give example, the reason for rejection is shown as **"Wrong IFS Code"**. From the Bank Type Code, it is clear that the two beneficiaries have account with the Federal Bank and State Bank of Travancore respectively. Now we have to find the exact IFS Code of Federal Bank (Payyannur Branch) and State Bank of Travancore (Payyannur Branch). This can be found from the portal itself ([Link> Bank Details](#))

3	13	Kannur	NSR	NAWANSHAHR	FDRL0001994
3	13	Kannur	2026	PANOOR	FDRL0002026
3	13	Kannur	PNR	PAYYANNUR	FDRL0001126
3	13	Kannur	PYV	PAYYAVOOR	FDRL0002027

1	13	Kannur	636	PANOOR	SBTR0000636
1	13	Kannur	202	PAPPINISSERRI	SBTR0000202
1	13	Kannur	259	PAYYANNUR	SBTR0000259
1	13	Kannur	00979	PAYYAVOOR	SBTR0000979

**IFS Code**

FDRL0 01120  
'SBTR000814

It may be noted that the correct **IFS Code** of Federal Bank (Payyannur Branch) is **FDRL0002027**. But it has been wrongly entered as **FDRL0 01120**, with a space in between the 5<sup>th</sup> and 6<sup>th</sup> digits, in the uploaded file. Hence was rejected.

Correct the IFS Code and save the file in the same Excel format (**Annexure I**). Care should be taken to see that the last column in the rejected data file showing the (Reason) for rejection has to be deleted before next upload. Upload the corrected file (with two records) once again against the same Major Scheme, Sub Scheme and serial number.

[This is to ensure combining of the two files, i.e., File prepared in the Annexure I initially and the file prepared in Annexure I, including only rejected cases].

**Upload Beneficiary Details: [Steps in brief]**

**Beneficiary List** > List upload > Browse/Choose File > Upload



## 7.5. Uploading of corrected records

Beneficiary List File Upload	
Department/Board	Agriculture ▼
Scheme	RICE DEVELOPMENT
Category of Beneficiary	Upland Rice Cultivation
Financial Year	2013-14 ▼
Month Period	Jan ▼
Select Beneficiary File	<input type="button" value="Choose File"/> Rejected_Reco...corrected.xls While upload please avoid headings Only special characters slash(/) and space are allowed in Address Field
<a href="#">Download Format</a>	<input type="button" value="Upload"/>
<a href="#">Revenue District Code</a> <a href="#">LocalBody Code</a> <a href="#">Bank Details</a>	

Upload the corrected file (with two records) once again against the **'same'** Major Scheme, Sub Scheme and serial number.

**Browse** the beneficiary list (Excel File) from the saved location and click Open. Click on the **"Upload"** Button for uploading the file.

Beneficiary List File Upload	
Department/Board	Agriculture ▼
Scheme	Select
Category of Beneficiary	Select
Financial Year	Select ▼
Month Period	Select ▼
Select Beneficiary File	<input type="button" value="Choose File"/> No file chosen While upload please avoid headings Only special characters slash(/) and space are allowed in Address Field
	<input type="button" value="Upload"/>
<a href="#">Revenue District Code</a> <a href="#">LocalBody Code</a> <a href="#">Bank Details</a>	
<b>Total Records: 2</b> <b>Inserted Records: 2</b> <b>Rejected Records: 0</b>	

Once the file is uploaded, the status of the file uploaded will be displayed as shown above. Now, it can be seen that the two corrected records uploaded were also inserted. **Hence, the rejected records are shown as zero.** It means that 75 (73+2) records were inserted successfully.

**Note:** *If the total number of records uploaded and the total number of records inserted are be the same, there will not be any rejections and we can proceed to **Step 4***

## 7.6. Viewing the beneficiary List after Upload

The uploaded data can be viewed by clicking in the menu, **“Beneficiary View / Edit”**, under the **“Beneficiary List”** menu.


### Beneficiary List > Beneficiary View/ Edit

On clicking the **“Beneficiary View/ Edit”** menu, the following window appears:

The screenshot shows a web application interface for the Assistant Director of Agriculture-ADA Parappa. The top navigation bar includes the user's name and the current board and scheme: "Board : Agriculture - Scheme : RICE DEVELOPMENT". A left-hand navigation menu lists various options, with "Beneficiary View/Edit" highlighted. The main content area is titled "Beneficiary View/Edit" and contains a form with the following fields:






Beneficiary View/Edit	
Department/Board	Agriculture ▼
Scheme	Select ▼
Category of Beneficiary	Select ▼
Financial Year	Select ▼
Time Period	Select ▼
<input type="button" value="View"/>	

Beneficiary View/Edit	
Department/Board	Agriculture ▼
Scheme	RICE DEVELOPMENT ▼
Category of Beneficiary	Upland Rice Cultivation ▼
District	Kasargod-14 ▼
Agricultural Development Block	Select ▼ Select
Financial Year	Parappa-1403 Select ▼
Time Period	Select ▼
<input type="button" value="View"/>	



Now, select the relevant details viz., Department/Board, Scheme, Category of Beneficiary, District, Agricultural Development Block, Financial Year, Time period etc as the case may be. After selecting all the details, click the **View** Button so that the list will be displayed on the screen as shown in page no. 44.

**Note:** Care should be taken to see that the details selected against each title should be the same as that selected while uploading the Beneficiary List.

View							
Approved		71	020RDMR04000010	VP Alavikutty	67092682396	STATE BANK OF TRAVANCORE	Kasarg
Approved		72	020RDMR04000060	VP ALAVIKUTTY	40163100104160	SOUTH MALABAR GRAMIN BANK	Kasarg
Approved		73	020RDMR04000027	VP ALAVIKUTTY	40163100107633	SOUTH MALABAR GRAMIN BANK	Kasarg
Approved		74	020RDMR04000022	VP PATHUMMA	40163100106646	SOUTH MALABAR GRAMIN BANK	Kasarg
Approved		75	020RDMR04000026	YASSAR ARAFATH	40163100108339	SOUTH MALABAR GRAMIN BANK	Kasarg



**Note:** (1) The list of beneficiaries downloaded from the Portal contains all the **75** beneficiaries, though the lists of 2 beneficiaries have been uploaded subsequently, after correction.


(2) The list of maximum 20 beneficiaries will be displayed at a time. However, more number of beneficiaries will be displayed at a time by selecting the required number from the drop down list. Select '**ALL**' to display the entire list of beneficiaries at a time, but will be seen by scrolling the navigation bar, on the left hand end of the window. (See Page No.45)

(3) The details such as 'status', SI No., beneficiary Id, Name, Account Number, District, Agricultural Development Block, Krishi Bhavan, Scheme Code, Bill No., POC Number and Amount will be displayed and can be seen using the Navigation Bar.

Navigation: << < 1 2 3 4 > >> BeneficiaryId Search

Display 20 Records

Status	SI No	Beneficiary Id	Beneficiary Name	Account No	Bank Name	Dist
Approved		1	020RDMR04000121	Abdul Azees	40217100105879	SOUTH MALABAR GRAMIN BANK Kasa
Approved		2	020RDMR04000128	Abdul Azees	40217100105879	SOUTH MALABAR GRAMIN BANK Kasa

Display All Records 

Status	SI No	Beneficiary Id	Beneficiary Name	Account No	Bank Name	District	Agricultural Development Block	Krishi Bhavan	Scheme Code	Bill Numl
--------	-------	----------------	------------------	------------	-----------	----------	--------------------------------	---------------	-------------	-----------

(4) **Editing of the data is not possible using this window.** This is only for viewing the details in the uploaded data. Separate provision has been given for editing the beneficiary details, already uploaded.

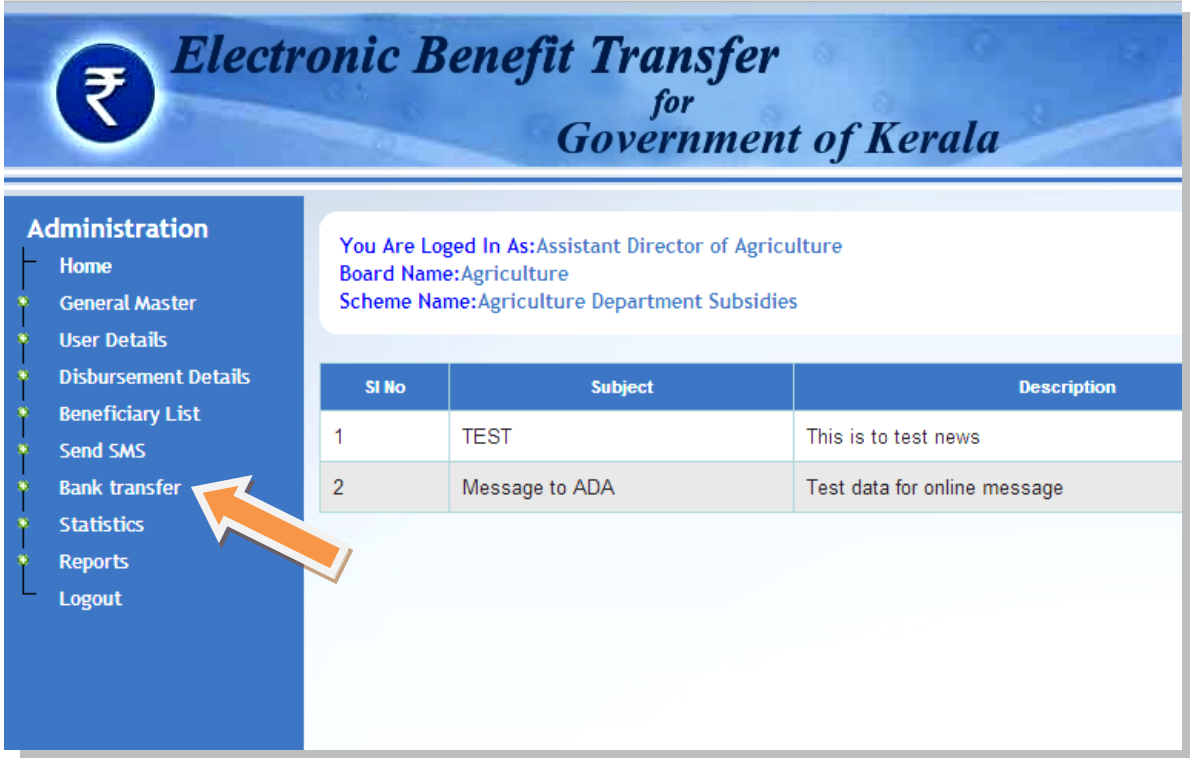
(5) The term "**Approved**" seen at the beginning of each row means that, the beneficiary list already uploaded is the officially authenticated list, approved by ADA. Using this approved details one will be proceeding to the next step, i.e., **Step Four**

## 8. Step Four

### Generate List for verification [\*CSV Generation]

Once the beneficiary List (Annexure I) is uploaded successfully, we can generate a list for verification and reference in a special format called [**CSV File**]. In order to generate list or CSV File, click on the 7<sup>th</sup> Sub-link, **Bank Transfer**, given under the main link, **Administration**.

All ADA's have to do generate List/CSV irrespective of the Bank in which they have maintained their accounts. The CSV File will give us a chance to verify whether the data uploaded is complete and correct in all respects. This can be saved in a suitable location for future reference or taking print out, if necessary.



**Electronic Benefit Transfer**  
for  
**Government of Kerala**

**Administration**

- Home
- General Master
- User Details
- Disbursement Details
- Beneficiary List
- Send SMS
- Bank transfer
- Statistics
- Reports
- Logout

You Are Logged In As: Assistant Director of Agriculture  
Board Name: Agriculture  
Scheme Name: Agriculture Department Subsidies

SI No	Subject	Description
1	TEST	This is to test news
2	Message to ADA	Test data for online message

**Note:** \*CSV File = Comma Separated value file




Upon clicking this Sub-link (Bank transfer), next window appears on the screen.

**Now, under the Sub-link, Bank transfer, you can see four sub-menus**

(Generate List, Generate Bank File, Status File Upload, and Set/Remove Skipped or Rejected data)

Now, click on the Sub Menu, **Generate List**



The screenshot displays a web application interface. On the left is a blue sidebar menu titled 'Administration' with the following items: Home, General Master, User Details, Disbursement Details, Beneficiary List, Send SMS, Bank transfer (highlighted in green), Generate List (highlighted in yellow), Generate Bank File, Status File Upload, Set/Remove Skipped or Rejected Data, Statistics, Reports, and Logout. A purple arrow points to 'Bank transfer', and a yellow circle highlights the 'Generate List' sub-item. The main content area shows a user login status: 'You Are Logged In As: Assistant Director of Agriculture', 'Board Name: Agriculture', and 'Scheme Name: Agriculture Department Subsidies'. Below this is a table with three columns: 'SI No', 'Subject', and 'Description'. The table contains two rows of data.

SI No	Subject	Description
1	TEST	This is to test news
2	Message to ADA	Test data for online message

**Administration > Bank Transfer > Generate List**



**A new window with the title, “Generate List [CSV Generation]” will appear on the screen.**


Select appropriate options against various items displayed (Department/Board, Scheme, Year and Time Period)

**Example:**

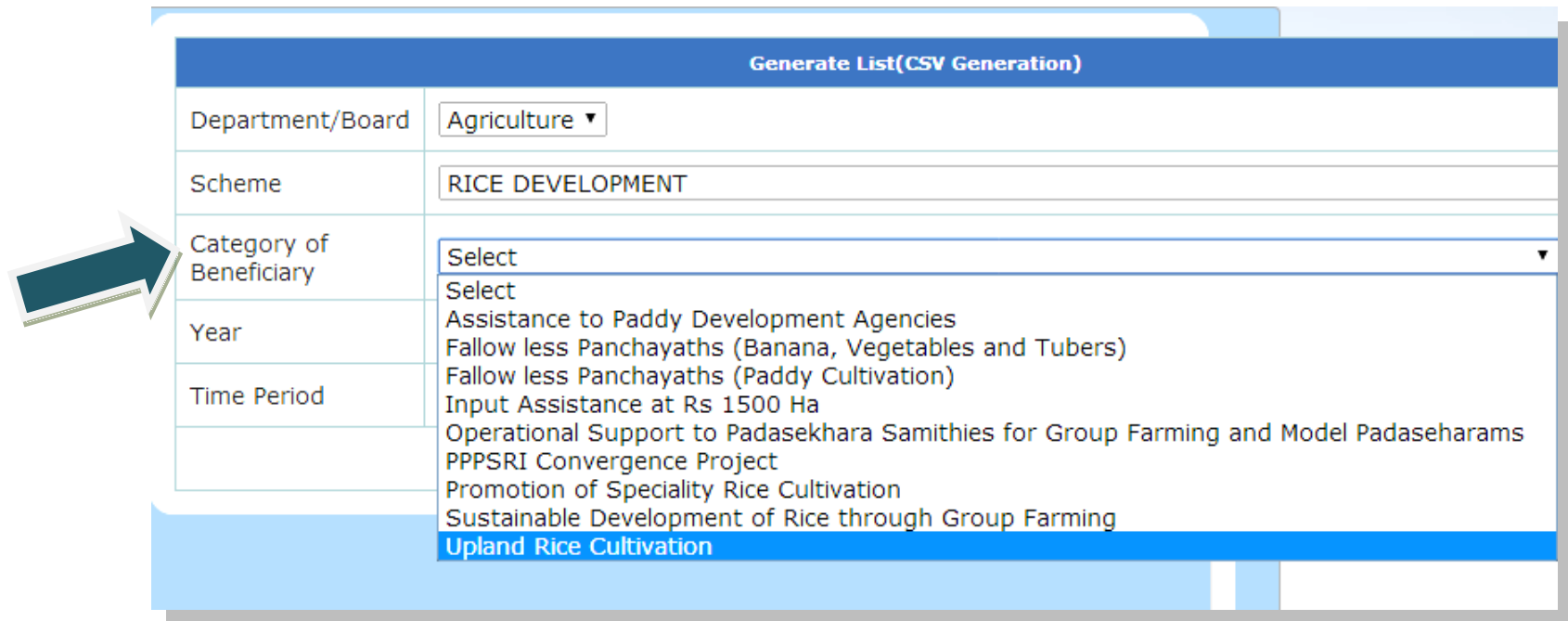
Department will be displayed as “**Agriculture**”.

Select the name of the “**Major Scheme**” from the list of Schemes displayed, as shown below:

Generate List(CSV Generation)	
Department/Board	Agriculture ▼
Scheme	Select ▼
Year	Select
Time Period	Agriculture Department Subsidies AUGMENTING PRODUCTION OF PLANTING MATERIALS THROUGH DEPARTMENTAL FARMS CDB SCHEME PRODUCTION 7 DISTRIBUTION OF HYBRID COCONUT SEEDLINGS 50 PERCENT CSS COCONUT DEVELOPMENT CONTINGENCY PROGRAMME TO MEET NATURAL CALAMITIES CROP HEALTH MANAGEMENT DEVELOPMENT OF SPICES ESTABLISHMENT OF REGIONAL COCONUT NURSERIES 50 PERCENT CSS FARM INFORMATION AND COMMUNICATION HI TECH AGRICULTURE INTEGRATED MODEL AGRICULTURAL FARMS KERALA BRAND FOR ORGANIC FARMING KUTTANAD PACKAGE MODERNIZATION OF DEPARTMENTAL LABORATORIES ORGANIC FARMING PRODUCTION AND MARKETING OF SAFE TO EAT PESTICIDE FREE VEGETABLES RASHTRIYA KRISHI VIKAS YOJANA <b>RICE DEVELOPMENT</b> RKVY POKKALI RICE CULTIVATION



Soon after selecting the Scheme, the title “Category of Beneficiary” will be displayed automatically. Select the Sub Scheme, against Category of beneficiary: (for e.g., **Upland Rice Cultivation**)



Generate List(CSV Generation)	
Department/Board	Agriculture ▼
Scheme	RICE DEVELOPMENT
Category of Beneficiary	Select ▼
Year	Select
Time Period	Assistance to Paddy Development Agencies Fallow less Panchayaths (Banana, Vegetables and Tubers) Fallow less Panchayaths (Paddy Cultivation) Input Assistance at Rs 1500 Ha Operational Support to Padasekhara Samithies for Group Farming and Model Padaseharams PPPSRI Convergence Project Promotion of Speciality Rice Cultivation Sustainable Development of Rice through Group Farming <b>Upland Rice Cultivation</b>

While selecting the Sub Scheme, against the Category of beneficiary, two more titles viz., “**District**” and “**Agriculture Development Block**” will be automatically displayed.

Also select the year as **2013-14** and the time period as January.

Subsequently, two more titles, viz. “**\*Disbursement Type**” and “**Bank Type**” will also appear, with disbursement type as Bank and Bank Type as Federal Bank (in this example) or as the case may be.

**Note: \*Disbursement Type:** For the Department of Agriculture, the disbursement type will be Bank.

The Disbursement type and Bank Type will be displayed automatically as "Bank" and "Federal Bank" (in this example) or as the case may be. Now, click the **List** Button for generating the list.

Generate List(CSV Generation)	
Department/Board	Agriculture ▼
Scheme	RICE DEVELOPMENT
Category of Beneficiary	Upland Rice Cultivation
District	Kasargod-14 ▼
Agricultural Development Block	Parappa-1403 ▼
Year	Select ▼
Time Period	Select ▼
Disbursement Type	Bank ▼
Bank Type	Federal Bank ▼
<input type="button" value="List"/>	


**Note:** care should be taken to see that the options selected against the above items (Department/Board, Scheme etc.) should be the same options that you have already entered/selected, during beneficiary List Upload.

Disbursement Type

Bank Type

Sl No	Beneficiary Id	Beneficiary Name	Account No	IFSC Code	Branch Name
1	020RDMR04000109	Chandran T	40163100110335	CNRB00SMGB4	Taliparamba
2	020RDMR04000110	Janardhanan A	67190513798	SBTR0000726	Kannur
3	020RDMR04000111	Sakeena	40163100101207	CNRB00SMGB4	Taliparamba
70	020RDMR04000178	RAMAKRISHNAN	40188100103805	CNRB00SMGB4	Payyannur
71	020RDMR04000181	MUHAMMED KK	67162240292	SBTR0000814	Payyannur
72	020RDMR04000182	MOHAMMED M	67188767760	SBTR0000814	Payyannur
73	020RDMR04000183	HAMSA K	67148418751	SBTR0000814	Payyannur
74	020RDMR04000184	SEENATH TH	11200100186249	FDRL0001126	Payyannur
75	020RDMR04000185	ABOUBAKKER KARAKKADAN	67162157879	SBTR0000259	Payyannur

To

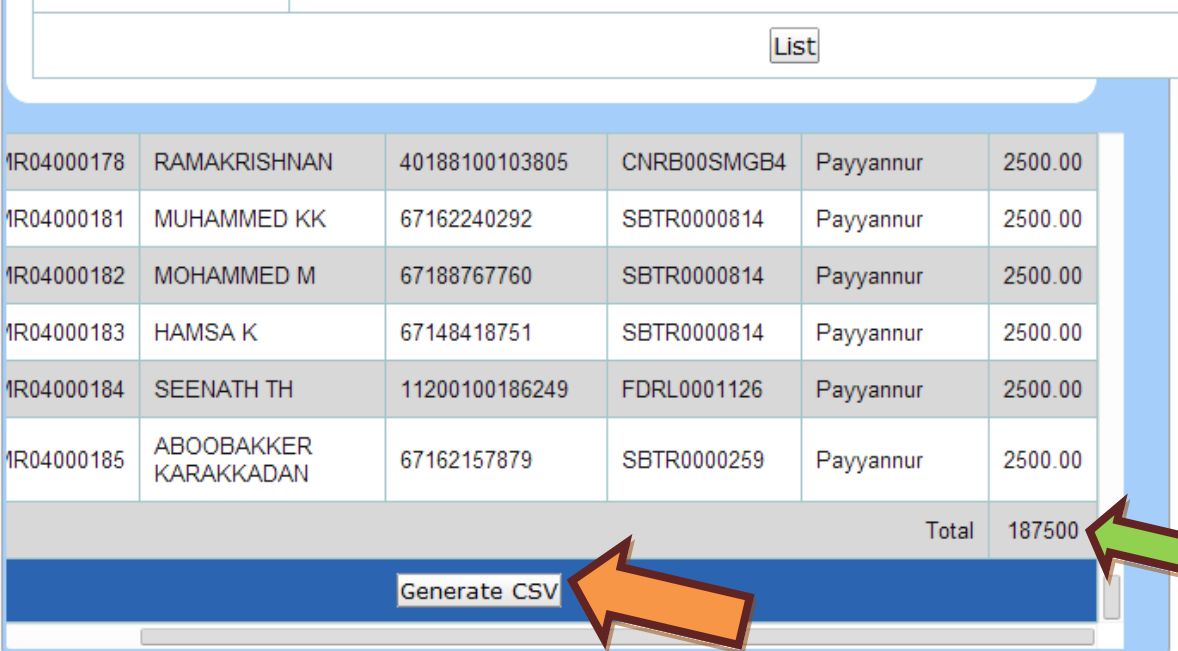


The list of beneficiaries uploaded in to the portal will be seen on screen. The complete list can be viewed by sliding the navigation bar vertically downwards.

It can be seen that the entire list of beneficiaries [75 numbers, in the given example] can be seen in the “Generate List (CSV Generation)” Window. The total amount of subsidy will also be displayed (See the screenshot, given below)

**Note:** (1) The list will be available only if the selected options under the “**Generate List [CSV Generation]**” window are the same details selected, during beneficiary list upload.

(2) The list contains only 7 Columns [viz., Sl. No., beneficiary Id, Beneficiary Name, Account No., IFSC Code, Branch Name and Amount], though we have uploaded a list with 15 Columns (Annexure I). However, the other details will be kept in the Portal for future use.



List					
1R04000178	RAMAKRISHNAN	40188100103805	CNRB00SMGB4	Payyannur	2500.00
1R04000181	MUHAMMED KK	67162240292	SBTR0000814	Payyannur	2500.00
1R04000182	MOHAMMED M	67188767760	SBTR0000814	Payyannur	2500.00
1R04000183	HAMSA K	67148418751	SBTR0000814	Payyannur	2500.00
1R04000184	SEENATH TH	11200100186249	FDRL0001126	Payyannur	2500.00
1R04000185	ABOUBAKKER KARAKKADAN	67162157879	SBTR0000259	Payyannur	2500.00
Total					187500

Generate CSV

Click on the “**Generate CSV**” Button, to generate List, for the Bank. Upon clicking this button, the generated file will get downloaded, as shown in page number 54.

1R04000178	RAMAKRISHNAN	40188100103805	CNRB00SMGB4	Payyannur	2500.00
1R04000181	MUHAMMED KK	67162240292	SBTR0000814	Payyannur	2500.00
1R04000182	MOHAMMED M	67188767760	SBTR0000814	Payyannur	2500.00
1R04000183	HAMSA K	67148418751	SBTR0000814	Payyannur	2500.00
1R04000184	SEENATH TH	11200100186249	FDRL0001126	Payyannur	2500.00
1R04000185	ABOBAKKER KARAKKADAN	67162157879	SBTR0000259	Payyannur	2500.00
Total					187500

Generate CSV

Designed & Developed by:  
National Informatics Centre, Kerala State Centre, Thiruvananthapuram, Kerala

020-RICEDEVELO-RIC...csv

Click-open the downloaded file, to view the details (as shown in page number 55); the generated file will be opened in Excel Format and have a file name and will be displayed both on the top and bottom of the screen. In this example the file name is displayed as:

### **020-RICEDEVELO-RICEUPLAND-FB-1-2013-1.csv-Microsoft Excel**

[**CSV** = Comma Separated Value File]

The file contains a List Number in the first row. (**List No. 1**) See Page No.55. The file number and the List number should be noted for future references. The list contains details [viz., SL. No., Beneficiary Id, Name of Beneficiary, Amount to Bank, Account No., IFS Code and Mobile Number] in respect of 75 beneficiary farmers. **The total amount will not be displayed in the CSV file.** The list contains only the most wanted details for effecting the Bank transfer and has been finalized with each Bank.



SI No	Beneficiary Id	Name of Beneficiary	Amount to	Bank Account No	IFSC Code	Mobile No
1	020RDMR04000109	Chandran T	2500	4.01631E+13	CNRB00SMGB4	9562352857
2	020RDMR04000110	Janardhanan A	2500	67190513798	SBTR0000726	9497660489
3	020RDMR04000111	Sakeena	2500	4.01631E+13	CNRB00SMGB4	8281360871
4	020RDMR04000112	Shyamala	2500	4.01631E+13	CNRB00SMGB4	8606818772
5	020RDMR04000113	Mujeeb Rahman	2500	4.01631E+13	CNRB00SMGB4	9846710564
6	020RDMR04000114	Abdul Rashhed	2500	4.01631E+13	CNRB00SMGB4	9497554225

70	020RDMR04000178	RAMAKRISHNAN	2500	4.01881E+13	CNRB00SMGB4	9946843867
71	020RDMR04000181	MUHAMMED KK	2500	67162240292	SBTR0000814	2784678
72	020RDMR04000182	MOHAMMED M	2500	67188767760	SBTR0000814	9048610176
73	020RDMR04000183	HAMSA K	2500	67148418751	SBTR0000814	4832783362
74	020RDMR04000184	SEENATH TH	2500	1.12001E+13	FDRL0001126	9539335531
75	020RDMR04000185	ABOObAKKER KARAKKADAN	2500	67162157879	SBTR0000259	2783345

Sample CSV File, downloaded.

**Note:** (1) The file number and the List number should be noted for future references

(2) The details in the CSV file as shown below can be cross checked for correctness with respect to Bank account details, amount to be transferred etc., if needed.

(3) Do not manipulate any record in the CSV file.


(4) The downloaded file can be saved using the "Save As" option. However, there is no need to save the file, since it will be available in the location (i.e., **Downloads**)

(5) Do not change/try to change the file name of the CSV file generated

(6) Once the CSV Generation is completed using the uploaded data, further generation of CSV using the same data is not possible. i.e., The CSV Generation can be done only once, using the same data. If one click on the "List" button after the CSV Generation, the following window appears with the message, "**No Beneficiaries Found**", as shown below:

Time Period	Jan ▼
Disbursement Type	Bank ▼
Bank Type	Federal Bank ▼

SI No	Beneficiary Id	Beneficiary Name	Account No	IFSC Code	Branch Name	Amount
No Beneficiaries Found						



## 9. Step Five

### Generate “Bank File”

The **Bank File** refers to the actual file to be sent to the bank by the ADA, for effecting e-Payment. After generating the CSV File, we can generate the Bank File.

#### Important points to be remembered about Bank Files

1. The **number** of Bank files to be generated depends on the Bank. For e.g., we have to generate a **single** Bank file for Canara Bank, but **two** Bank files in case of State Bank of Travancore (SBT)

The participating Banks have been categorized in to two groups, based on the number of Bank Files to be generated and they are listed below:

**Group I** : The Group I consists of the following 5 Banks for which we have to generate a single “**Bank File**”. Or in other words, ADA’s having Bank Accounts in any of the following Banks, belonging to Group I, have to generate a Single Bank File. *This single Bank File contains beneficiaries belonging to a particular Bank as well as the beneficiaries belonging to other Banks. (The Bank file contains all beneficiary farmers irrespective of their Bank Accounts)*

*For example, the Bank File generated for Canara Bank will contain the beneficiary farmers having account in different Branches of Canara Bank as well as those beneficiary farmers having account in various Banks, other than Canara Bank. Same is the case with other 4 Banks under **Group I**.*

Group I			
Sl. No.	BANK	No of File Types	File Type / Format
1	CANARA BANK	<b>1 File</b> (Canara Bank File)	CB – Excel File
2	CENTRAL BANK OF INDIA	<b>1 File</b> (Central Bank of India File)	CBI –Text File
3	INDIAN BANK	<b>1 File</b> (Indian Bank File)	IB – Excel File
4	SYNDICATE BANK	<b>1 File</b> (Syndicate Bank File)	SB – Excel File
5	THE FEDERAL BANK LTD	<b>1 File</b> (Federal Bank File)	FB – CSV File

**Group II** : The Group II consists of the following 4 Banks for which we have to generate **two separate "Bank Files"**. Or in other words, ADA's having Bank Accounts in any of the following Banks, belonging to Group II, have to generate **two** Bank Files.

**For any of these 4 Banks, we have to generate two "Bank Files" during Step Five.** The "File One" will consist of beneficiary farmers belonging to that particular bank only. The "File Two" will consist of all other beneficiaries having account in various other Banks.

For e.g., we have to generate two separate "Bank Files" for SBT. The first will contain only the beneficiary farmers having account with SBT. The second will contain all other beneficiary farmers having account in any of the Banks other than SBT.

Group II			
Sl. No.	BANK	No of File Types	File Type / Format
6	PUNJAB NATIONAL BANK	2 Files (PNB and Other Bank File)	PNB – Excel File Other Banks - Excel File
7	SOUTH INDIAN BANK	2 Files(SIB and Other Bank File)	SIB – Text File Other Banks - Text File
8	STATE BANK OF INDIA	2 Files (SBI and Other Banks File)	SBI – Text File Other Banks - Text File
9	STATE BANK OF TRAVANCORE	2 Files (SBT and Other Banks File)	SBT – Text File Other Banks - Text File

2. The "type" / Format of Bank File also vary with the participating Banks (irrespective of the Group they belong/ the number of Bank files generated).The exact file type /format for each participating Bank are also given above for immediate reference.

**Each user has to remember the number of bank files to be generated and the exact format/type of bank file, with respect to the Bank where he/she have maintained Account.**

These points are to be well understood and to be kept in mind before proceeding to generation of Bank Files.

### Generate "Bank File"

For generating "Bank File" file, first click on the link, "Bank Transfer" and subsequently to the sub-link "Generate Bank File"

The screenshot shows a web application interface. On the left is a blue navigation menu with the following items: Administration, Home, General Master, User Details, Disbursement Details, Beneficiary List, Send SMS, Bank transfer, Generate List, Generate Bank File, Status File Upload, Set/Remove, SkippedorRejected Data, Statistics, Reports, and Logout. A green arrow points to 'Bank transfer' and an orange arrow points to 'Generate Bank File'. A yellow circle highlights the 'Bank transfer' and 'Generate Bank File' items. On the right, a white box displays user information: 'You Are Logged In As:Assistant Director of Agriculture', 'Board Name:Agriculture', and 'Scheme Name:Agriculture Department Subsidies'. Below this is a table with three columns: 'SI No', 'Subject', and 'Description'. The table contains two rows of data.

SI No	Subject	Description
1	TEST	This is to test news
2	Message to ADA	Test data for online message

**Bank Transfer > Generate Bank File**

Upon clicking the link, **Generate Bank File**, "Generate Bank File" Window appears as shown below:

**Electronic Benefit Transfer**  
for  
**Government of Kerala**

Assistant Director of Agriculture-ADA Parappa Board : Agriculture - Scheme : Agriculture Department Subsidies

**Administration**

- Home
- General Master
- User Details
- Disbursement Details
- Beneficiary List
- Send SMS
- Bank transfer**
  - Generate List
  - Generate Bank File**
  - Status File Upload
  - Set/Remove
  - SkippedorRejected Data
- Statistics
- Reports
- Logout

**Generate Bank File**

Department/Board	Agriculture ▼
Scheme	Select
Category of Beneficiary	Select ▼
Year	Select ▼
Time Period	Select ▼
List No	Select ▼

List

Select the appropriate responses against each item. See Page (61) for details.

Department/Board will be displayed automatically. After selecting Scheme and category of beneficiary(Sub Scheme), District and Agriculture Development Block will be displayed automatically. Disbursement type and Bank will also be added after Year and Time period. **Note: Bank Type** and **list number** will **be automatically loaded** according to the selected values.


Assistant Director of Agriculture-ADA Parappa Board : Agriculture - Scheme : Agriculture Department Subsidies

**Administration**

- Home
- General Master
- User Details
- Disbursement Details
- Beneficiary List
- Send SMS
- Bank transfer
  - Generate List
  - Generate Bank File
  - Status File Upload
  - Set/Remove SkippedorRejected Data
- Statistics
- Reports
- Logout

**Generate Bank File**

Department/Board	Agriculture ▼
Scheme	RICE DEVELOPMENT
Category of Beneficiary	Upland Rice Cultivation
District	Kasargod-14 ▼
Agricultural Development Block	Parappa-1403 ▼
Year	2013-14 ▼
Time Period	Jan ▼
Disbursement Type	Bank ▼
Bank Type	Federal Bank ▼
List No	1 ▼



**Note:** (1) **List Number** (Last item) corresponds to the list Number of the particular CSV File.

(2) Select appropriate options in the Bank File Generation Window and then click "**List**" button.


The list of beneficiaries will appear on the screen. At the end of the list, **2 buttons** will be seen, at the bottom of the window. ("**Generate bank File**" and "**Re-Generate CSV**"). Click on the "**Generate Bank File**" button to generate "**Bank file**". Bank file will be saved in a location and this is to be noted for future use. In the example that we followed, the ADA has account with the **Federal Bank** and hence only one Bank File is to be generated. The format of the bank File will also depend on the Bank. The file type generated for Federal Bank will be in **CSV Format**. (CSV File)

Sl No	Beneficiary Id	Beneficiary Name	Account No	IFSC Code	
	020RDMR04000109	Chandran T	40163100110335	CNRB00SMGB4	Ta
	020RDMR04000110	Janardhanan A	67190513798	SBTR0000726	Ke
	020RDMR04000111	Sakeena	40163100101207	CNRB00SMGB4	Ta
	020RDMR04000112	Shyamala	40163101003420	CNRB00SMGB4	Ta
	020RDMR04000113	Mujeeb Rahman	40163100110614	CNRB00SMGB4	Ta
	020RDMR04000114	Abdul Rashhed	40163100106420	CNRB00SMGB4	Ta
	020RDMR04000115	Indira	40163100110372	CNRB00SMGB4	Ta

000178	RAMAKRISHNAN	40188100103805	CNRB00SMGB4	Payyannur	
000181	MUHAMMED KK	67162240292	SBTR0000814	Payyannur	
000182	MOHAMMED M	67188767760	SBTR0000814	Payyannur	
000183	HAMSA K	67148418751	SBTR0000814	Payyannur	
000184	SEENATH TH	11200100186249	FDRL0001126	Payyannur	
000185	ABOUBAKKER KARAKKADAN	67162157879	SBTR0000259	Payyannur	
				Total	

Total



**Note:** (1) In case the CSV file was not saved initially/ cannot be located, please click on the "**Regenerate CSV**" button to download the CSV file once again.



(2) After the generation of Bank file, the process cannot be repeated for the same List Number. In that case, we may get the message, "**List Not Found**" as shown below:

<ul style="list-style-type: none"> <li>General Master</li> <li>User Details</li> <li>Disbursement Details</li> <li>Beneficiary List</li> <li>Send SMS</li> <li>Bank transfer                             <ul style="list-style-type: none"> <li>Generate List</li> <li>Generate Bank File</li> <li>Status File Upload</li> <li>Set/Remove SkippedorRejected Data</li> </ul> </li> <li>Statistics</li> <li>Reports</li> <li>Logout</li> </ul>	Department/Board	Agriculture ▼
	Scheme	RICE DEVELOPMENT
	Category of Beneficiary	Upland Rice Cultivation
	District	Kasargod-14 ▼
	Agricultural Development Block	Parappa-1403 ▼
	Year	2013-14 ▼
	Time Period	Jan ▼
	Disbursement Type	Bank ▼
	Bank Type	Federal Bank ▼
	List No	1 ▼
	List	
	Not Found	

## Generation of two Bank files for the Banks categorized under Group II

Group II			
Sl. No.	BANK	No of File Types	File Type / Format
6	PUNJAB NATIONAL BANK	2 Files (PNB and Other Bank File)	PNB – Excel File Other Banks - Excel File
7	SOUTH INDIAN BANK	2 Files(SIB and Other Bank File)	SIB – Text File Other Banks - Text File
8	STATE BANK OF INDIA	2 Files (SBI and Other Banks File)	SBI – Text File Other Banks - Text File
9	STATE BANK OF TRAVANCORE	2 Files (SBT and Other Banks File)	SBT – Text File Other Banks - Text File

As already mentioned in page number 58, the users having Account in any of the above listed Banks have to generate two Bank files.

### Example

**The generation of two Bank files with respect to SBT is explained below:**

For generation of File one, follow the steps mentioned in Page: 59 to 62

### i.e., Bank Transfer > Generate Bank File

Now select the appropriate options as given below (See Page No. 65). While selecting the Bank type, we can see two options viz., “**State Bank of Travancore**” and “**Other Bank**”.

Bank Type	Select ▼
List No	Select
	State Bank of Travancore
	Other Bank
	List

Here we have to select the first option, ["**State Bank of Travancore**"] and also select the List Number.

Generate Bank File	
Department/Board	Agriculture ▼
Scheme	RICE DEVELOPMENT
Category of Beneficiary	Upland Rice Cultivation ▼
District	Palakkad-09 ▼
Agricultural Development Block	Pattambi-0912 ▼
Year	2013-14 ▼
Time Period	Jan ▼
Disbursement Type	Bank ▼
Bank Type	State Bank of Travancore ▼
List No	Select ▼
	List

Click the **List Button** at the bottom, so that the list will be displayed in the screen as given below:  
(See Page 66 for details)

Disbursement Type	Bank ▼				
Bank Type	State Bank of Travancore ▼				
List No	1 ▼				
<input type="button" value="List"/>					
IR05000031	MOOSA KT	57050710407	SBTR0000726	Kannur	2500.00
IR05000072	ABOUBAKKER KARAKKADAN	67162157879	SBTR0000259	Payyannur	2500.00
IR05000073	MUHAMMED KK	67162240292	SBTR0000814	Payyannur	2500.00
IR05000074	MOHAMMED M	67188767760	SBTR0000814	Payyannur	2500.00
IR05000075	HAMSA K	67148418751	SBTR0000814	Payyannur	2500.00
Total					20000
<input type="button" value="Generate Bank File"/> <input type="button" value="ReGenerate CSV"/>					

The list contains only those beneficiaries having Account with SBT.

Now click on the link "**Generate Bank File**" to generate **Bank file (1)**. This Bank file will be downloaded. Upon double clicking the downloaded file the same will be opened. (See page No. 67).

1R05000031	MOOSA KT
1R05000072	ABOObAKKER KARAKKADAN
1R05000073	MUHAMMED KK

```

020RICEVELO-122013-412-51.txt - Notepad
File Edit Format View Help
1|AG12|Janardhanan A|SBTR|
67190513798|SBTR0000726|Edathi H
Pandalinga Mepadam PO Name,,|15-
02-2014|R05000002|2500|SBT|020-
RDM-RICESPELTY-12-2013-S-1 2|
AG12|Kunjuttan|SBTR|
6718999251400|SBTR0000726|Edathi H
Pandalinga Mepadam Po
Taliparamba,,|15-02-2014|
    
```

The format of the **Bank file** is "Text" file. This will contain all the beneficiaries having Account with SBT / Various Branches of SBT.

**Note:** In case the beneficiary list contains only beneficiaries having account with various other Banks other than SBT, we will get a message **"No beneficiaries found"**, if we select the Bank Type as SBT.

Now follow the initial step, **i.e., Bank Transfer > Generate Bank File.**

Select appropriate responses as detailed above, in the **"Generate Bank File"** Window.

Select **Bank Type** as **"Other Banks"**, as shown below.

Generate Bank File	
Department/Board	Agriculture ▼
Scheme	RICE DEVELOPMENT
Category of Beneficiary	Upland Rice Cultivation ▼
District	Palakkad-09 ▼
Agricultural Development Block	Pattambi-0912 ▼
Year	2013-14 ▼
Time Period	Jan ▼
Disbursement Type	Bank ▼
Bank Type	Other Bank ▼
List No	Select ▼
<input type="button" value="List"/>	

Now select the List Number and Click **"List"** Button, so that the list of beneficiaries having account with other Banks will be displayed.

Now click on the link "**Generate Bank File**" to generate **Bank file (2)**. This Bank file will be downloaded. This Bank file will also be in the "**Text**" file format and contains all the beneficiaries having account with **various Banks other than SBT**.

**The format for Bank files are different for various participating Banks**

Name of Bank	Format	Name of Bank	Format
Canara Bank	Excel file	SBI	Text file
Central Bank Of India	Text file	SBT	Text file
Federal Bank	CSV file	South Indian Bank	Text file
Indian Bank	Excel file	Syndicate Bank	Excel file
Punjab National Bank	Excel file		

**Note:** Each user have to note the exact format of the "**Bank file**"

**Step Five** will be over by the generation of the Bank File. **Do not save the Bank file(s)** using "**Save as**" option. Let the Generated file(s) be in the downloaded location. Now, we may proceed to Step Six.

**Note:** The File name and the location of downloaded Bank Files have to be noted for future use. Also note the details viz., date name of scheme/Sub Scheme etc. for future reference.

## 10. Step Six

### Submission of Bank File using Official e-mail id

The downloaded **Bank file(s)** have to be send to the respective Bank using the official e-mail id of the ADA for effecting e-Payment.

**Note:** 1. CSV file can be given to Bank based on their written/official request.

2. **Do not send these BANK files generated during trial to the Bank.**

## 11.Step Seven

### Receiving the status file from Bank

As per the RBI guidelines the fund transfer is to be effected by Banks within 48 hours after receipt of the beneficiary list. The Banks will effect the transfer of funds through the GOI Gateway and forward the "**Transfer Details**" to the ADA concerned by e-Mail.

**Note:** *In most cases the format of the **Status File**, received from Banks will be in the same format, in which we have generated the **Bank file**.*

## 12.Step Eight

### Status File Upload and follow up action.

The ADA has to upload the "**Status File**" received from Bank [after fund transfer] in to the e-Payment Portal. The Portal will accept the Bank file, irrespective of its format.

**NOTE:** *The Status File received from the Bank is uploaded in the Portal, since the status file will not contain all the relevant information required by the user/ADA as well as Agricultural Officers. After uploading the Status File, in the Portal, we can generate detailed reports, which will have all the relevant details required by the Department Officials.*

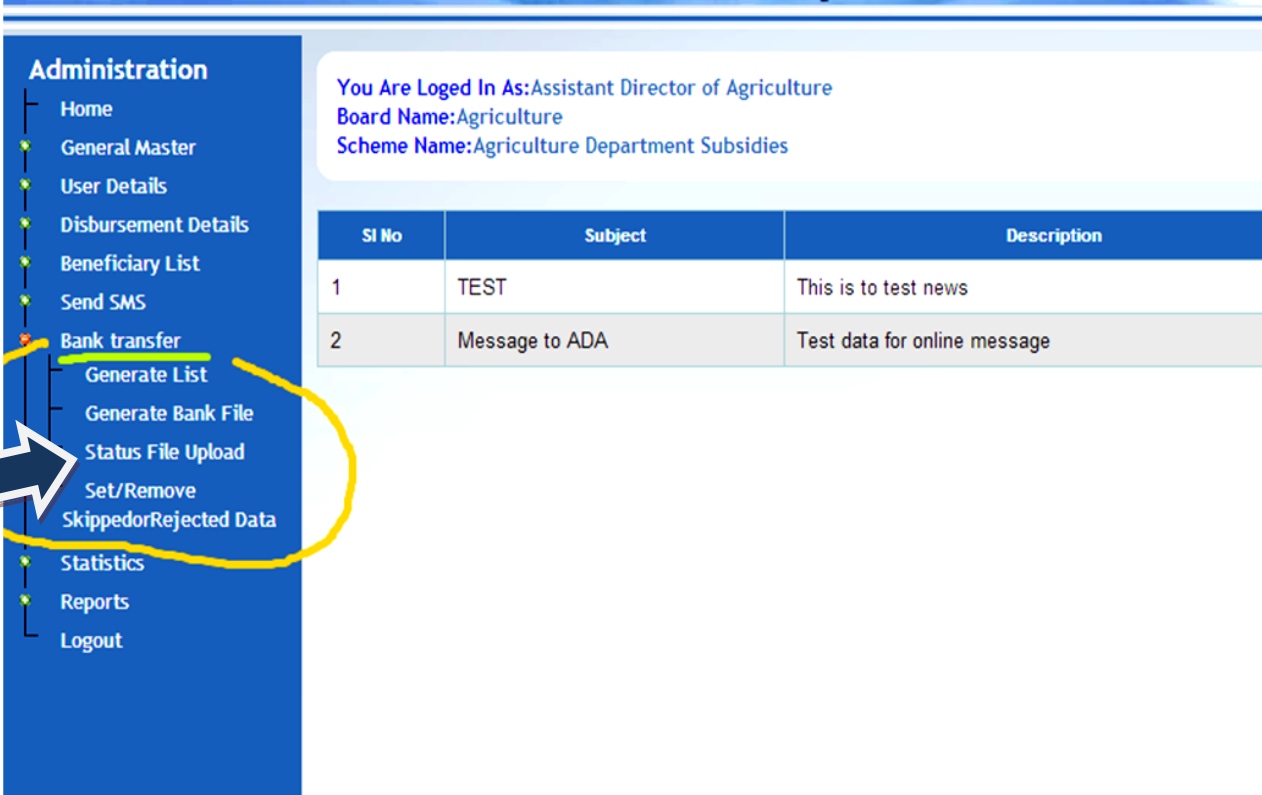


This step (8) also involves "**Preparation of Transferred and Non-Transferred status reports**" and follow- up action by the ADA concerned.

### 12.1. The procedure for Status File Upload

Log on to the website of e-Payment, <https://ebt.kerala.gov.in>

Click the Link, "**Bank Transfer**" and Click on the Sub Link, "**Status File Upload**", as shown below:



The screenshot displays the e-Payment portal interface. On the left, a blue sidebar menu is visible under the heading "Administration". The menu items are: Home, General Master, User Details, Disbursement Details, Beneficiary List, Send SMS, Bank transfer (highlighted with a yellow circle), Generate List, Generate Bank File, Status File Upload (indicated by a white arrow), Set/Remove, SkippedorRejected Data, Statistics, Reports, and Logout. The main content area shows the user's login information: "You Are Logged In As: Assistant Director of Agriculture", "Board Name: Agriculture", and "Scheme Name: Agriculture Department Subsidies". Below this, a table with three columns: "SI No", "Subject", and "Description" is displayed. The table contains two rows of data.

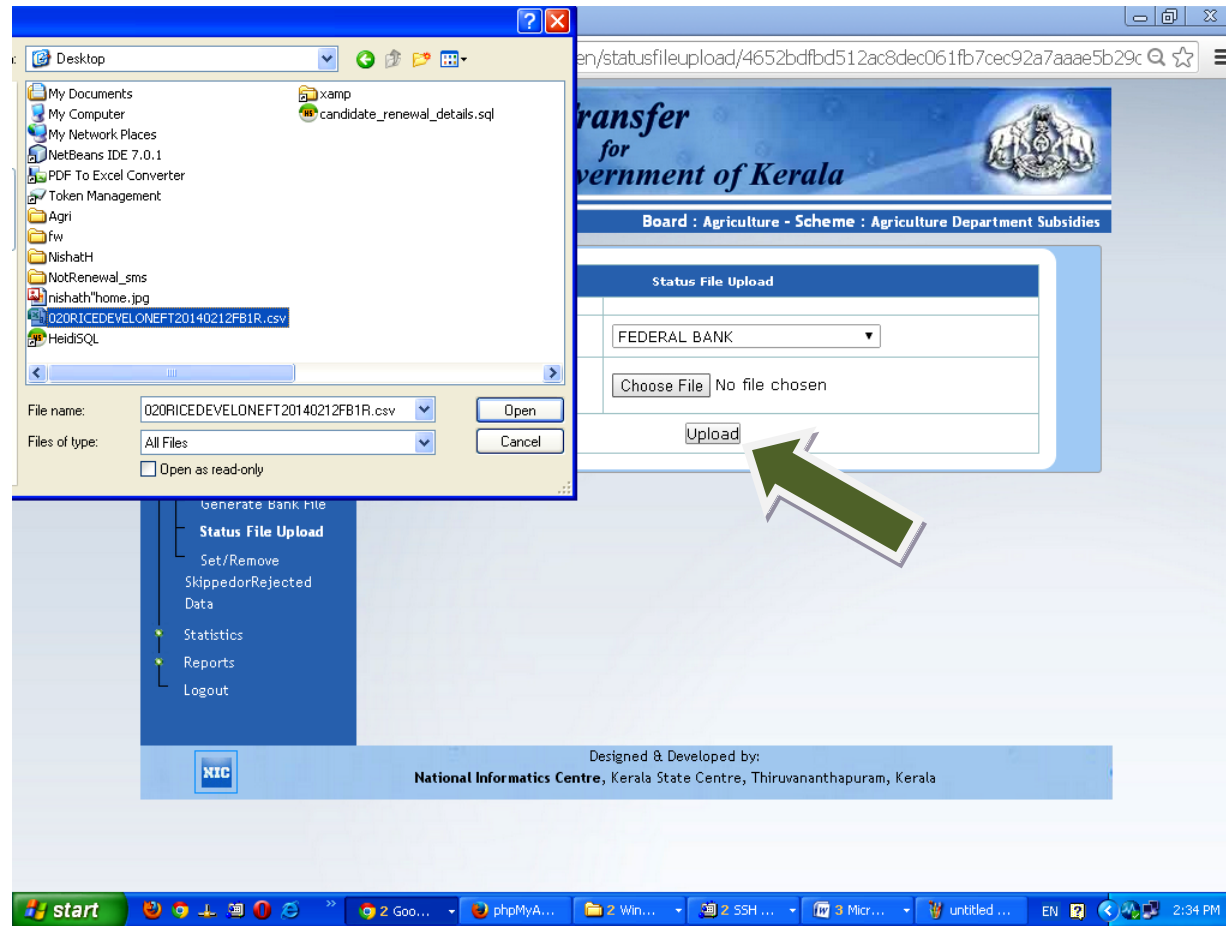
SI No	Subject	Description
1	TEST	This is to test news
2	Message to ADA	Test data for online message

A new window with the title, “**Status File Upload**” appears on the Screen, as shown below:

The screenshot displays the 'Electronic Benefit Transfer for Government of Kerala' interface. The header includes the title and the Government of Kerala emblem. The user is logged in as 'Assistant Director of Agriculture-ADA Parappa' under the 'Board : Agriculture - Scheme : Agriculture Department Subsidies'. The left sidebar lists various administrative functions, with 'Bank transfer' selected. The main content area shows the 'Status File Upload' form. The 'Bank Type' dropdown menu is highlighted with an orange circle, and a purple arrow points to a magnified view of its options: 'FEDERAL BANK', 'SOUTH INDIAN BANK', and 'STATE BANK OF TRAVANCORE'. The 'Select Beneficiary Status File' section includes a 'Choose File' button and an 'Upload' button.

Select the “Bank Type” (Name of Bank) in which ADA has maintained Account.

Now, locate the “**Status File**” received from the Bank, from the saved location, using the “**Choose File**” Button, as shown below.



After selecting both the items (“Bank type” and “Beneficiary status file”, click the “**Upload**” Button

**Steps in brief: Bank transfer > Status File Upload > Choose (the text file, received from bank) > Upload**

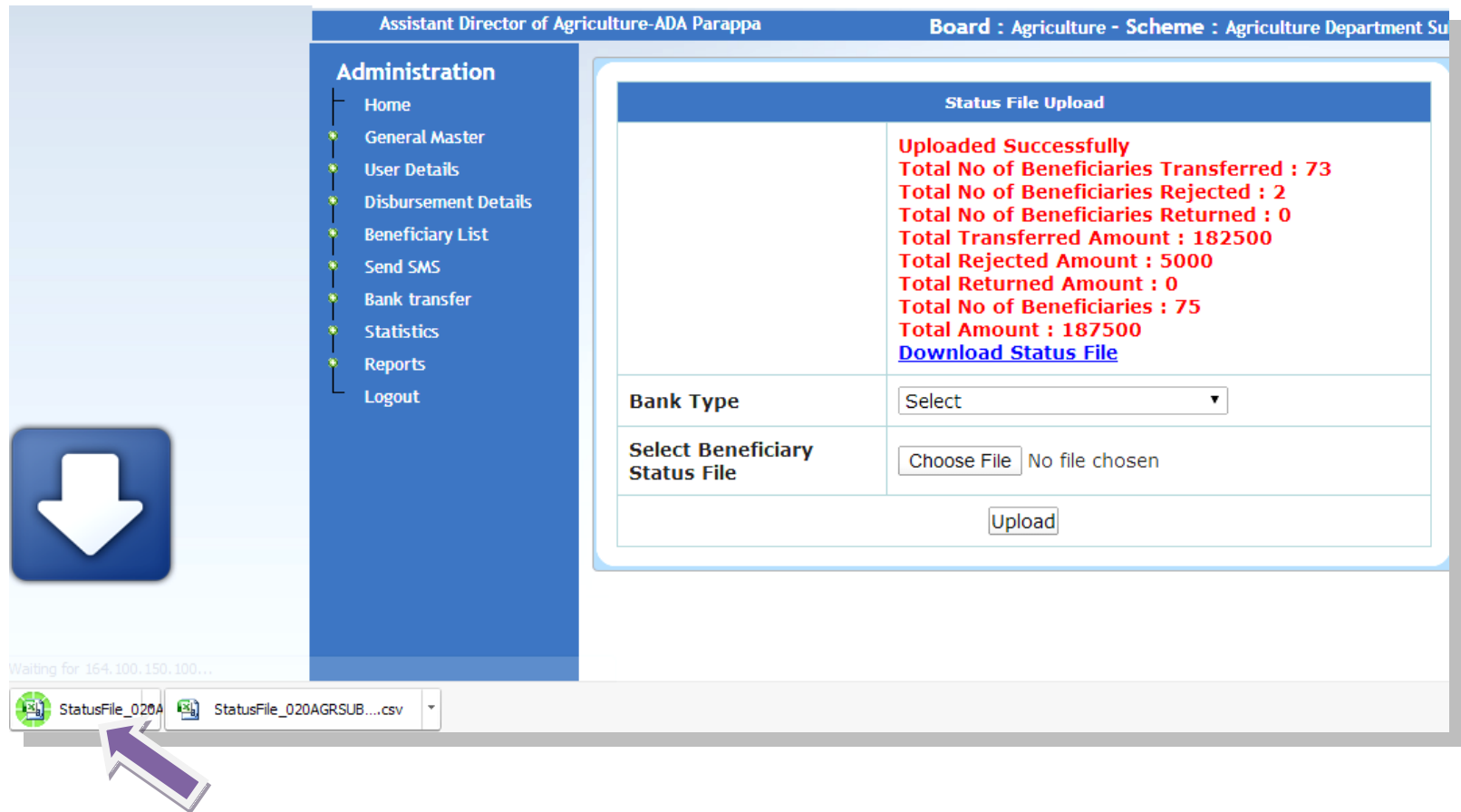
Once the **Status File** received from the Bank is uploaded, the **status** of the uploaded file will be displayed in the screen, as shown below. **We can view the following details related to the fund transfer effected by the Bank in the screen:**

Status File Upload	
	<p><b>Uploaded Successfully</b>  <b>Total No of Beneficiaries Transferred : 73</b>  <b>Total No of Beneficiaries Rejected : 2</b>  <b>Total No of Beneficiaries Returned : 0</b>  <b>Total Transferred Amount : 182500</b>  <b>Total Rejected Amount : 5000</b>  <b>Total Returned Amount : 0</b>  <b>Total No of Beneficiaries : 75</b>  <b>Total Amount : 187500</b>  <a href="#">Download Status File</a></p>
<b>Bank Type</b>	Select <input type="text"/>
<b>Select Beneficiary Status File</b>	<input type="button" value="Choose File"/> No file chosen
<input type="button" value="Upload"/>	

In this given example, the uploaded list contained **75** beneficiaries and the total amount to be transferred was **73**. Out of the total amount of Rs. 1, 87, 500/- an amount of **Rs. 1,82,500/-** has been transferred to **73** beneficiaries. It can also be seen that the total number of beneficiaries rejected are **2** and the total amount due to rejected beneficiaries is **Rs. 5,000/-**.

**12.2.** Now, we have to know the detailed list of beneficiaries along with the reasons for rejection. For this we have to download the "**Status File**", by clicking the link, "**Download the Status File**", as shown above.

Upon clicking the link, "**Download Status File**", a file in Excel format will be automatically downloaded and saved as shown below:



This file can be opened by double clicking on it and the sample file format is given on page No. 76

StatusFile\_020AGRSUBSIDYNEFT20131218FB75R1.csv\_Return (1).csv - Microsoft Excel

Home Insert Page Layout Formulas Data Review View

Clipboard: Cut, Copy, Paste, Format Painter

Font: Calibri, 11, Bold, Italic, Underline, Text Color, Background Color

Alignment: Wrap Text, Merge & Center

Number: General, Percentage, Decimals

Styles: Conditional Formatting, Format as Table, Cell Styles

SI No	Name of Beneficiary	Beneficiary Code	Bank Name	Branch Name	Acc. No	IFSC Code	Mobile	Amount	Transfer Status	Reason	Transaction Code
0	Chandran	BC01	STATE BANK	Taliparam	4.02E+13	CNRB00SM	9.56E+09	2500	Paid		FBLTT1305800076
1	Janardhan	BC02	STATE BANK	Kannur	6.72E+10	SBTR0000	9.5E+09	2500	Paid		FBLTT1305800077
2	Sakeena	BC03	SOUTH MA	Taliparam	4.02E+13	CNRB00SM	8.28E+09	2500	Paid		FBLTT1305800078
3	Shyamala	BC04	SOUTH MA	Taliparam	4.02E+13	CNRB00SM	8.61E+09	2500	Paid		FBLTT1305800079
4	Mujeeb R	BC05	STATE BANK	Taliparam	4.02E+13	CNRB00SM	9.85E+09	2500	Paid		FBLTT1305800080
5	Abdul Ras	BC06	SOUTH MA	Taliparam	4.02E+13	CNRB00SM	9.5E+09	2500	Paid		FBLTT1305800081
6	Indira	BC07	SOUTH MA	Taliparam	4.02E+13	CNRB00SM	9.4E+09	2500	Paid		FBLTT1305800082
7	Kadeeja	BC08	SOUTH MA	Taliparam	4.02E+13	CNRB00SM	9.54E+09	2500	Paid		FBLTT1305800083
8	Kunjuttan	BC09	STATE BANK	Kannur	6.72E+10	SBTR0000	9.5E+09	2500	Paid		FBLTT1305800084
9	VP Alaviku	BC10	STATE BANK	Kannur	6.71E+10	SBTR0000	8.55E+09	2500	Paid		FBLTT1305800085
10	Rahmath	BC11	SOUTH MA	Taliparam	4.02E+13	CNRB00SM	8.55E+09	2500	Paid		FBLTT1305800086
11	kunjan	BC12	SOUTH MA	Taliparam	4.02E+13	CNRB00SM	9.95E+09	2500	Paid		FBLTT1305800087

This is the beneficiary status file given by the **Federal Bank**. The transfer status of funds will be displayed against each beneficiary. If the fund is transferred the transfer status will be shown as **"Paid"**. In case of rejection of funds, the **reason for rejection** will also be shown. The other details include name of beneficiary, beneficiary code, bank name, branch name, account number, IFS Code, Mobile number, amount and **transaction code**.

**Note:** (1) The transaction Code will be given by the Bank and this will be useful for any future correspondences with the Bank with respect to the transfer of funds

(2) The beneficiary status file does not contain other information viz., Krishi Bhavan, Scheme, CB Number etc.

(3) There is provision in the portal to generate reports including all relevant information (KB, Scheme etc.) See Page.77

### 12.3. "Preparation of Transferred and Non-Transferred status reports"

There is provision in the portal to generate the following reports, with all essential details viz., *Krishi Bhavan, Scheme, CB Number etc*

- (1) **Beneficiary Details** and (2) **Transfer Status**

The screenshot shows a web portal interface. On the left is a blue sidebar menu titled "Administration" with the following items: Home, General Master, User Details, Disbursement Details, Beneficiary List, Send SMS, Bank transfer, Statistics, Reports, Beneficiary Details, Transfer Status Report, and Logout. The "Reports" item is circled in orange. On the right, there is a header area stating "You Are Logged In As: Assistant Director of Agriculture", "Board Name: Agriculture", and "Scheme Name: Agriculture Department Subsidies". Below this is a table with three columns: "SI No", "Subject", and "Description".

SI No	Subject	Description
1	TEST	This is to test news
2	Message to ADA	Test data for online message

Since, we are dealing with the transfer of funds, we will **first** explain about the "**Transfer Status**" report. Click on the Link, "Transfer status" to get the "**Transfer Status Report**" Window. (See Page No. 78)

**Note:** *For details about the **Beneficiary Details** refer to Page Number (97)*

Assistant Director of Agriculture-ADA Pattambi Board : Agriculture - Scheme : Agriculture

**Administration**

- Home
- General Master
- User Details
- Disbursement Details
- Beneficiary List
- Send SMS
- Bank transfer
- Statistics
- Reports
  - Beneficiary Details
  - Transfer Status Report
- Logout

**Transfer Status Report**

Department/Board	Agriculture ▾
Scheme	Select
Year	Select ▾
Time Period	Select ▾
Transfer Status	Select ▾
List No	Select ▾

List

Select appropriate options for the items given in the **"Transfer Status Report"** Window. The Department will be displayed automatically. On selecting the Scheme, the item, "Category of beneficiary" will appear and select the Sub Scheme. Now, district and Block will appear. Subsequently, select the "Time Period" and **"Transfer Status"**.

Upon clicking the column, against the item, **"Transfer Status"**, a drop down menu consisting of five options will appear on the screen (viz., Transferred / Not Transferred / Rejected / Returned / All). Select any one option at a time, based on the requirement. Select the List Number and click on **"List"** Button, to generate the corresponding List.

**Transfer Status Report**

Department/Board	Agriculture ▾
Scheme	RICE DEVELOPMENT
Category of Beneficiary	Promotion of Speciality Rice Cultivation
District	Palakkad-09 ▾
Agricultural Development Block	Pattambi-0912 ▾
Year	2013-14 ▾
Time Period	Dec ▾
Transfer Status	Select ▾
List No	Select ▾

List



SI No	Option selected	Details of list displayed
1	<b>Transferred</b>	List of those beneficiaries to whom amount has been transferred successfully
2	<b>Not Transferred</b>	List of those beneficiaries to whom amount has not been transferred for various reasons
3	<b>Rejected</b>	List of those beneficiaries whose amount was rejected for various reasons
4	<b>Returned</b>	List of those beneficiaries which have been returned by Bank's software
5	<b>All</b>	List containing beneficiaries belonging to the above four categories

**Note:** Depending on the requirement of the user, the required type of list can be generated and it will be displayed on the screen. For example, if we want a consolidated list of all beneficiaries belonging to the above 4 categories, select the option, "**All**", select the "**List Number**" and click the "**List**" button at the bottom.

**The list will be displayed as shown in Page No.80.** The details under the following heads will be displayed in the screen.

<i>Beneficiary Id</i>	<b>Scheme Code</b>	<i>Branch Name</i>
<i>Beneficiary Name</i>	<b>Bill Number</b>	<i>Amount</i>
<i>District</i>	<i>POC Number</i>	<i>Transfer Status</i>
<i>Agriculture Development Block</i>	<i>Account Number</i>	<i>Transaction Code</i>
<b>Krishi Bhavan</b>	<i>IFS Code</i>	<b>Reason</b>




Time Period	Dec ▼
Transfer Status	All ▼
List No	Select ▼
<input type="button" value="List"/>	

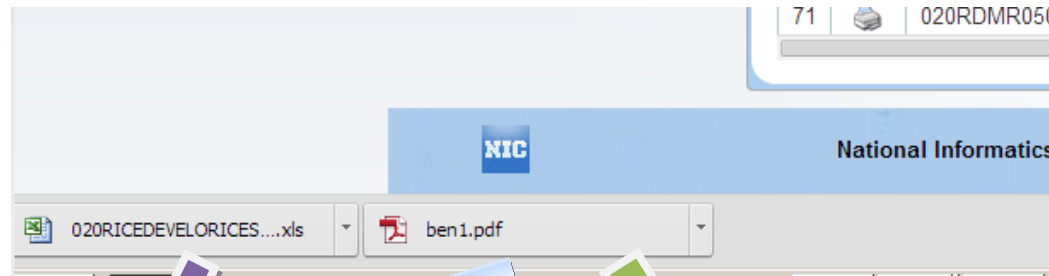
  

Sl No	Beneficiary Id	Beneficiary Name	District	Agricultural Development Block	Krishi Bhavan	Scheme Code	Bill Number
1	020RDMR05000009	Kunjattan	Palakkad	Pattambi	Anjarakandi		CB. No.43/13
2	020RDMR05000073	MUHAMMED KK	Palakkad	Pattambi	Cherupuzha		CB 35/12 1
3	020RDMR05000010	VP Alavikutty	Palakkad	Pattambi	Kurumathur		CB. No.43/13

At the bottom end of the list, there is provision to download the list both as **pdf** and **Excel** format.

The same can be downloaded by clicking the appropriate option (Generate PDF/ Generate Excel) button, by the user.

73		020RDMR05000027	VP ALAVIKUTTY				F
74		020RDMR05000022	VP PATHUMMA				F
75		020RDMR05000026	YASSAR ARAFATH				F
		<input type="button" value="Generate PDF"/>		<input type="button" value="Generate Excel"/>			



	A	B	C	D	E	F	G	H	I	J
	Full name in English	Name in	Gender	Address1	Address2	Address3	District	State	Country	Bank N
1										
2	Abdul Azees			Thalakottupurath H Pathiriyal Mangad					India	SOUTH MALABAR
3	Abdul Azees			Thalakottupurath H Pathiriyal Mangad					India	SOUTH MALABAR
4	ABDUL AZEEZ			Thalakottupurath H Pathiriyal Mangad					India	SOUTH MALABAR
5	ABDUL HAMEED K			KAKKI H KONNANCHERI NADUVATH PO					India	CANARA BANK
6	ABDUL KABEER			KUPPANATH H PANDALINGAL					India	SOUTH MALABAR
7	Abdul Rashied			NEERMUNDA[H] PANDALINGAL					India	SOUTH MALABAR
8	Abdul Rashied			MEPPADAM[PO] Taliparamba					India	SOUTH MALABAR
9	ABDUL RAZACK			Chenamkulam H Pandalingal Mepadam					India	SOUTH MALABAR
10	ABDUL SALEEM CK			Chenamkulam H Pandalingal Mepadam					India	IDBI BANK

**BENEFICIARY STATISTICS**

BOARD :- Agriculture  
 SCHEME :- RICE DEVELOPMENT  
 SUB SCHEME :- Promotion of Specialiry Rice Cultivation

Sl No	Beneficiary ID	Beneficiary Name	Aadhaar No	Aadhaar Enrolment No	NPR Enrolment No	Account No	IFSC Code	Bank Nar.
1	020RDMR05000013	Abdul Azees				40217100105879	CNRB00SMGB	SMGB
2	020RDMR05000020	Abdul Azees				40217100105879	CNRB00SMGB	SMGB
3	020RDMR05000082	ABDUL AZEEZ				40163100110069	CNRB00SMGB	SMGB
4	020RDMR05000094	ABDUL HAMEED K				0858101007509	CNRB000858	CNRB
5	020RDMR05000046	ABDUL KABEER				40163100110914	CNRB00SMGB	SMGB

**Note:** If we first select the choice, “**Not Transferred**”, and the corresponding List Number and Click on “**List**” Button, as shown below, the list of beneficiaries to whom the amount was **Not Transferred**, will appear on the screen. (Page: 83)


**Administration**

- Home
- General Master
- User Details
- Disbursement Details
- Beneficiary List
- Send SMS
- Bank transfer
- Statistics
- Reports
  - Beneficiary Details
  - Transfer Status Report**
- Logout

**Transfer Status Report**

Department/Board	Agriculture ▼
Scheme	RICE DEVELOPMENT
Category of Beneficiary	Upland Rice Cultivation
District	Kasargod-14 ▼
Agricultural Development Block	Parappa-1403 ▼
Year	2013-14 ▼
Time Period	Jan ▼
Transfer Status	Not Transferred ▼
List No	1 ▼
<a href="#">List</a>	

Sl No	Beneficiary Id	Beneficiary Name	District	Agricultural Development Block	Krishi Bhavan	Scheme Code	Bill Number	PDC Number	Account No	IF
1	020RDMR04000161	ABOBACKER	Kasargod	Parappa	Anjarakandi		CB. No.42/12 13	1013	40163100105716	CNR
2	020RDMR04000136	MULLAPPALLY PATHUMMA	Kasargod	Parappa	Anjarakandi		CB. No.42/12 13	1013	40163100103612	CNR
3	020RDMR04000140	HUSSAIN	Kasargod	Parappa	Anjarakandi		CB. No.42/12 13	1013	40163100107827	CNR
4	020RDMR04000166	KHADEEJA	Kasargod	Parappa	Anjarakandi		CB. No.42/12 13	1013	40163100110994	CNR
5	020RDMR04000149	ABDUL RAZACK	Kasargod	Parappa	Anjarakandi		CB. No.42/12 13	1013	40163100110039	CNR
6	020RDMR04000147	JAMEELA	Kasargod	Parappa	Anjarakandi		CB. No.42/12 13	1013	40163101004711	CNR
7	020RDMR04000117	Kunjuttan	Kasargod	Parappa	Anjarakandi		CB. No.43/12 13	1013	6718999251400	SBTF
74	020RDMR04000111	Sakeena	Kasargod	Parappa	Sreekandapuram		CB. No.43/12 13	1013	40163100101207	
75	020RDMR04000129	MUHAMMED NAJEEB E	Kasargod	Parappa	Sreekandapuram		CB. No.44/12 13	1013	4016300101439	


Generate Excel File Generate Excel(New Format)

The List of beneficiaries (Not Transferred) can be downloaded in Excel format by clicking the button, **“Generate Excel File”**

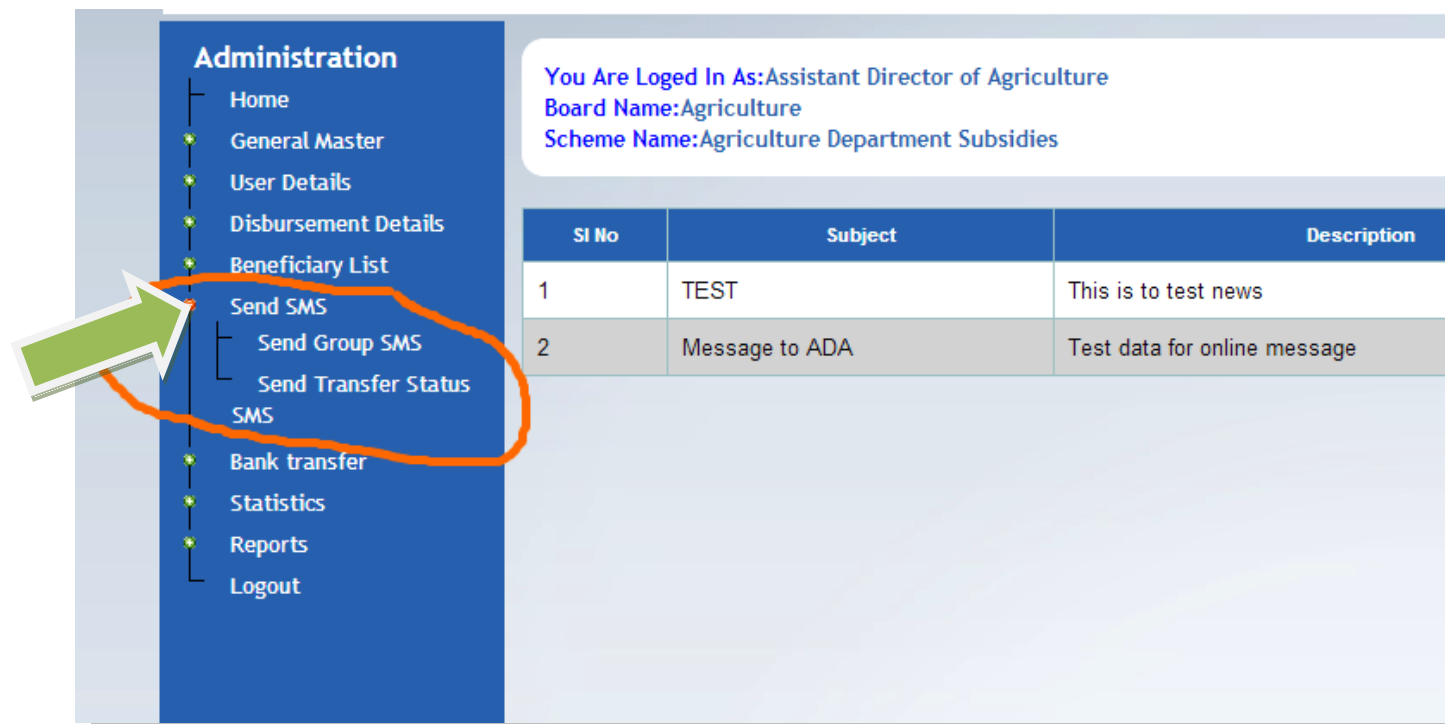
Similarly, we can view and get the list of beneficiaries to whom the amount has already transferred, by selecting the choice, **“Transferred”**, selecting the list number and clicking the Button **“List”**. The List can be downloaded in Excel format by clicking the button, **“Generate Excel File”**.

**Note:** (1) Transfer status reports related to "**rejected / non-transferred / returned cases**" can be generated and downloaded in Excel / pdf formats. These [**especially, rejected cases**] may be send to the respective Agricultural Officers for follow-up, since the lists will be displayed as Krishi Bhavan-wise in the report.

(2) However, there is also provision in the software to correct details related to Bank Account (Bank Account No/IFS Code etc., using the link, "**Set/Remove Skipped/Rejected data**", if the reason for rejection is, wrong Bank Account Number/wrong IFS Code etc. See Page No. (90) for more details.

#### 12.4. Sending SMS to Farmers about the Transfer Status

This Portal is equipped with the provision to send SMS message to beneficiary farmers (about the transfer status) at free of cost by the ADA's concerned. For using this option, click on the 6<sup>th</sup> Link (Send SMS). Now, two Sub links, viz., "**Send Group SMS**" and "**Send Transfer Status SMS**" will become visible.



**Administration**

- Home
- General Master
- User Details
- Disbursement Details
- Beneficiary List
- Send SMS
  - Send Group SMS
  - Send Transfer Status SMS
- Bank transfer
- Statistics
- Reports
- Logout

You Are Logged In As:Assistant Director of Agriculture  
Board Name:Agriculture  
Scheme Name:Agriculture Department Subsidies

SI No	Subject	Description
1	TEST	This is to test news
2	Message to ADA	Test data for online message

Now, click on the Sub Link, **“Send Transfer Status SMS”**

A window, **“Transfer Status Report”** appears as shown below. Select the appropriate options against each item

The screenshot displays the 'Transfer Status Report' interface. The sidebar on the left includes the following navigation options: Home, General Master, User Details, Disbursement Details, Beneficiary List, Send SMS (with sub-options for Send Group SMS and Send Transfer Status SMS), Bank transfer, Statistics, Reports, and Logout. The main form contains the following fields:

Department/Board	Agriculture ▼
Scheme	RICE DEVELOPMENT
Category of Beneficiary	Upland Rice Cultivation
District	Kasargod-14 ▼
Agricultural Development Block	Parappa-1403 ▼
Year	2013-14 ▼
Time Period	Jan ▼
Transfer Status	Rejected ▼
List No	1 ▼

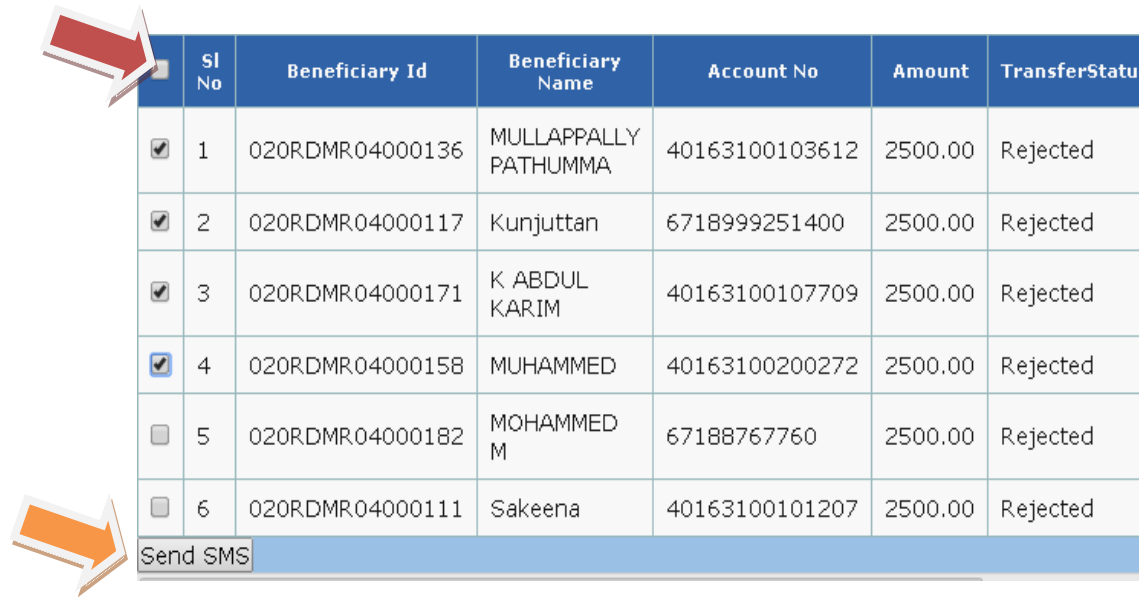
A red arrow points to the 'Rejected' dropdown menu. A 'List' button is located at the bottom right of the form.

We can view and get the list of “transferred / not transferred / rejected / all”, beneficiaries by selecting the respective choice, **“Transfer Status”** and clicking the Button **“List”**.

For e.g., if we select the option, “Rejected” the list of **rejected cases** can be viewed in the screen as shown in Page: 86.

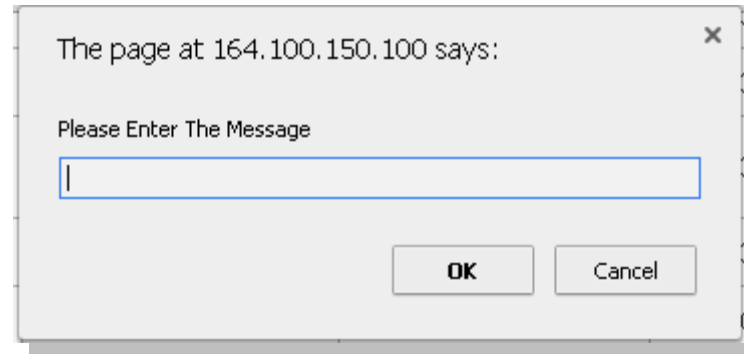
**We can select individual beneficiaries by clicking on the square, given on the right-hand side of SI No. Column**

The entire list of beneficiaries can also be selected by clicking on the square at the top left end of the title bar, as shown below:



	SI No	Beneficiary Id	Beneficiary Name	Account No	Amount	TransferStatus
<input checked="" type="checkbox"/>	1	020RDMR04000136	MULLAPPALLY PATHUMMA	40163100103612	2500.00	Rejected
<input checked="" type="checkbox"/>	2	020RDMR04000117	Kunjuttan	6718999251400	2500.00	Rejected
<input checked="" type="checkbox"/>	3	020RDMR04000171	K ABDUL KARIM	40163100107709	2500.00	Rejected
<input checked="" type="checkbox"/>	4	020RDMR04000158	MUHAMMED	40163100200272	2500.00	Rejected
<input type="checkbox"/>	5	020RDMR04000182	MOHAMMED M	67188767760	2500.00	Rejected
<input type="checkbox"/>	6	020RDMR04000111	Sakeena	40163100101207	2500.00	Rejected
Send SMS						

Click on the **“Send SMS”** button, after selecting the required beneficiaries (individual/all). On clicking the **“Send SMS”** button, a message box will appear as shown below:



The page at 164.100.150.100 says:

Please Enter The Message

OK Cancel



**Note:** (1) The message will be automatically displayed. In case of rejected cases, the reason for rejection will also be included in the message.

(2) In case of individual message, there is option to remove /edit the displayed message and type a new message.

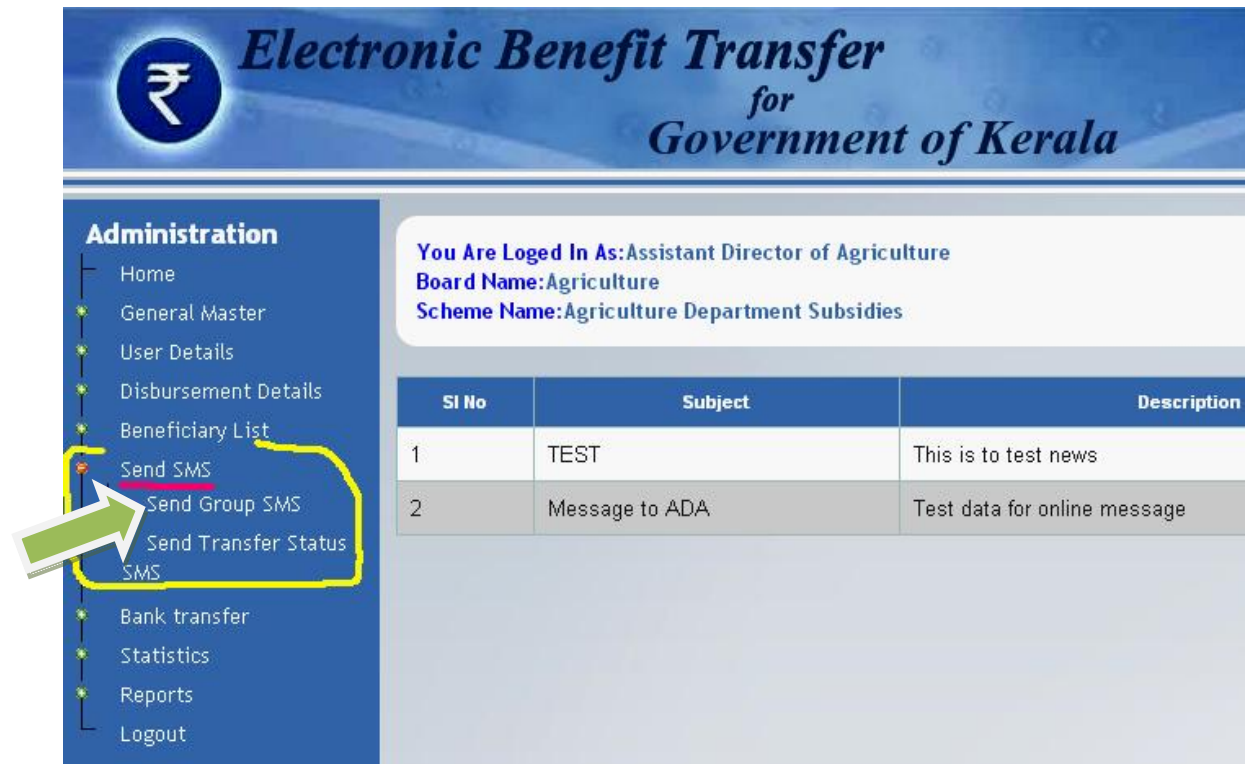
Click the **"OK"** Button. Now, the SMS message will be send to the selected beneficiaries.

### 12.5. Sending Group SMS to Farmers

This option is to inform the farmer about any message related to the existing scheme or about a new scheme etc....

Click on the Link **"Send Group SMS"**

Send SMS > Send Group SMS




**Electronic Benefit Transfer**  
for  
Government of Kerala

**Administration**


- Home
- General Master
- User Details
- Disbursement Details
- Beneficiary List
- Send SMS
- Send Group SMS
- Send Transfer Status SMS
- Bank transfer
- Statistics
- Reports
- Logout

You Are Logged In As: Assistant Director of Agriculture  
Board Name: Agriculture  
Scheme Name: Agriculture Department Subsidies

SI No	Subject	Description
1	TEST	This is to test news
2	Message to ADA	Test data for online message



# Electronic Benefit Transfer for Government of Kerala




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Assistant Director of Agriculture-ADA Parappa
Board : Agriculture - Scheme : Agriculture Department Subsidies

### Administration

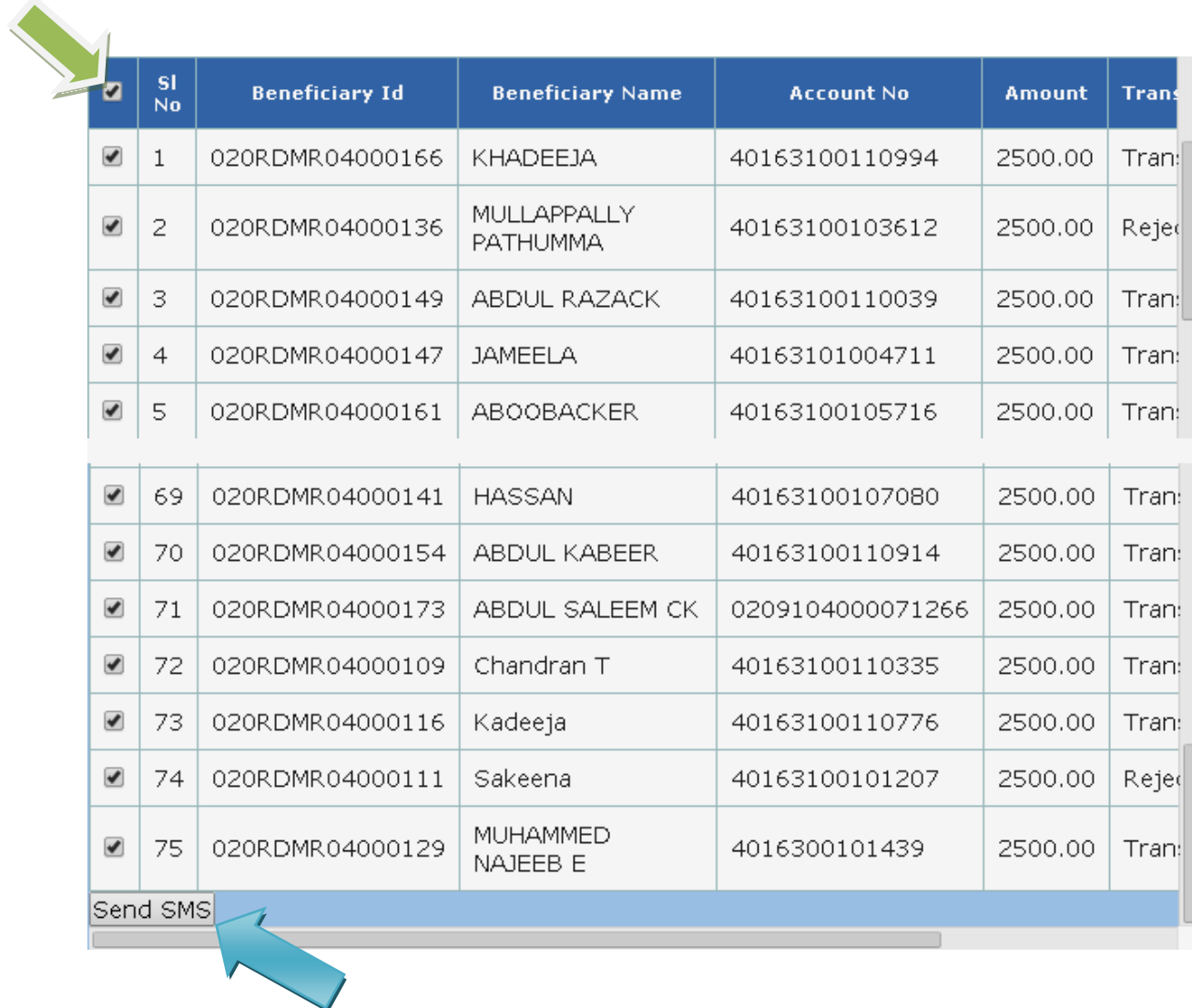
- Home
- General Master
- User Details
- Disbursement Details
- Beneficiary List
- Send SMS
  - Send Group SMS**
  - Send Transfer Status SMS
- Bank transfer
- Statistics
- Reports
- Logout

Transfer Status Report	
Department/Board	Agriculture ▼
Scheme	RICE DEVELOPMENT
Category of Beneficiary	Upland Rice Cultivation
District	Kasargod-14 ▼
Agricultural Development Block	Parappa-1403 ▼
Year	2013-14 ▼
Time Period	Jan ▼
Transfer Status	All ▼ 
List No	1 ▼
<input type="button" value="List"/>	

Select appropriate options in respect of all items. (From Department to List Number)

**Note:** 1) The beneficiaries related to a particular Scheme, as selected above, will be displayed and *common SMS message can be sent to all beneficiary farmers using this option. **Select the option "All"** against Transfer Status.*

The entire list of beneficiaries can also be selected by clicking on the square at the top left end of the title bar.



<input checked="" type="checkbox"/>	SI No	Beneficiary Id	Beneficiary Name	Account No	Amount	Trans
<input checked="" type="checkbox"/>	1	020RDMR04000166	KHADEEJA	40163100110994	2500.00	Trans
<input checked="" type="checkbox"/>	2	020RDMR04000136	MULLAPPALLY PATHUMMA	40163100103612	2500.00	Rejec
<input checked="" type="checkbox"/>	3	020RDMR04000149	ABDUL RAZACK	40163100110039	2500.00	Trans
<input checked="" type="checkbox"/>	4	020RDMR04000147	JAMEELA	40163101004711	2500.00	Trans
<input checked="" type="checkbox"/>	5	020RDMR04000161	ABOBACKER	40163100105716	2500.00	Trans
<input checked="" type="checkbox"/>	69	020RDMR04000141	HASSAN	40163100107080	2500.00	Trans
<input checked="" type="checkbox"/>	70	020RDMR04000154	ABDUL KABEER	40163100110914	2500.00	Trans
<input checked="" type="checkbox"/>	71	020RDMR04000173	ABDUL SALEEM CK	0209104000071266	2500.00	Trans
<input checked="" type="checkbox"/>	72	020RDMR04000109	Chandran T	40163100110335	2500.00	Trans
<input checked="" type="checkbox"/>	73	020RDMR04000116	Kadeeja	40163100110776	2500.00	Trans
<input checked="" type="checkbox"/>	74	020RDMR04000111	Sakeena	40163100101207	2500.00	Rejec
<input checked="" type="checkbox"/>	75	020RDMR04000129	MUHAMMED NAJEEB E	4016300101439	2500.00	Trans
Send SMS						

Now, Click on the "Send SMS" Button

After clicking on **"Send SMS"** button, a message box will appear as show below



Enter the message in the box appear on the screen and then click the **"OK" Button**. Now, the SMS message will be send to the selected/ all beneficiaries.

**Note:** (1) Transfer status reports related to **"rejected / non-transferred / returned cases"** can be generated and downloaded in Excel / pdf formats. These [**especially, rejected cases**] and may be send to the respective Agricultural Officers for follow-up, since the lists are available Krishi Bhavan-wise.

(2) However, there is also provision in the software to correct details related to Bank Account (Bank Account No/IFS Code etc., using the link, **"Set/Remove Skipped/Rejected data"**.

### 12.6. Set/Remove Skipped/Rejected data

If the rejected cases are limited, and due to reasons like incorrect IFSC Code, we can use the sub-link **"Set/Remove Skipped/Rejected data"**, under the main link, **"Bank Transfer"** to edit the data and change it status. By clicking this link, a new window with the title, **"Set/Remove Skipped or Rejected Data"** appears on the screen: Page: (91)

**Bank Transfer > Set/Remove Skipped or Rejected Data**

**Electronic Benefit Transfer  
for  
Government of Kerala**

Assistant Director of Agriculture-ADA Parappa      Board : Agriculture - Scheme : Agriculture Department Subsidies

**Administration**

- Home
- General Master
- User Details
- Disbursement Details
- Beneficiary List
- Send SMS
- Bank transfer
- Generate List
- Generate Bank File
- Status File Upload
- Set/Remove Skipped/Rejected Data**
- Statistics
- Reports
- Logout

**Set/Remove Skipped/Rejected Data**


<b>Department/Board</b>	Select ▼
<b>Scheme</b>	Select ▼
Year	Select ▼
Time Period	Select ▼
<b>List No</b>	Selec ▼

Select relevant, options viz., Department/Scheme/Category of beneficiary/Time Period/ List Number

**Note:** (1) In this window, **we can edit the details** related to bank Account (Bank/Branch/IFSC Code/Account Number), since the rejection can be mainly due to any incorrect information related to Bank.



# Electronic Benefit Transfer for Government of Kerala



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Assistant Director of Agriculture-ADA Parappa
Board : Agriculture - Scheme : Agriculture Department Subsi







**Administration**

- Home
- General Master
- User Details
- Disbursement Details
- Beneficiary List
- Send SMS
- Bank transfer
- Generate List
- Generate Bank File
- Status File Upload
- Set/Remove SkippedorRejected Data**
- Statistics
- Reports
- Logout

Set/Remove Skipped/Rejected Data	
<b>Department/Board</b>	Agriculture ▼
<b>Scheme</b>	RICE DEVELOPMENT ▼
<b>Category of Beneficiary</b>	Upland Rice Cultivation ▼
District	Kasargod-14 ▼
Agricultural Development Block	Parappa-1403 ▼
Year	2013-14 ▼
Time Period	Jan ▼
<b>List No</b>	1 ▼
<input type="button" value="Not Transferred"/> <input type="button" value="Rejected"/> <input type="button" value="Returned"/> <input type="button" value="Skipped"/>	

After selecting the relevant details the page will appear as shown:

Click on the "**Rejected**" button. [See screen shot on Page: (93)]

SI No	Select All <input type="checkbox"/>	Edit 	Column	Beneficiary Id	Beneficiary Name	Phone No	Account No
1	<input type="checkbox"/>		1403	020RDMR04000117	Kunjuttan	9496275946	6718999251400
2	<input type="checkbox"/>		1403	020RDMR04000182	MOHAMMED M	9048610176	67188767760
3	<input type="checkbox"/>		1403	020RDMR04000136	MULLAPPALLY PATHUMMA	9495492050	40163100103612
5	<input type="checkbox"/>		1403	020RDMR04000171	K ABDUL KARIM	9495530472	40163100107709
6	<input type="checkbox"/>		1403	020RDMR04000158	MUHAMMED	9446129403	40163100200272

The list of rejected cases will appear on the screen as shown above, wit provision to **edit** the records

Select individual beneficiary by clicking on the box, left to the serial number

Now, click on the **"Edit"** Button. A new window, titled, **"Bank Details Edit"** appears on the screen (See Page No.94)

**Bank Details Edit**

*State	Kerala
*District	Thiruvananthapuram
*Bank	STATE BANK OF TRAVANCORE
*Branch	ALAMCODE
*IFSC Code	SBTR0000667
*Account Number	40163100101207

Save \*Required Fields

Select the options carefully against the State/District/Bank/Branch etc.

Now, edit the data (Account Number/ IFS Code) as the case may be and save the changes.





Now, click the **“Save”** button

**After editing click the “Save” button.**

**Step in Brief: Set/Remove Skipped/Rejected data > edit > Save**



Upon saving, the edited data can be viewed in the screen as shown below:

4	<input checked="" type="checkbox"/>		1403	020RDMR04000136	MULLAPPALLY PATHUMMA	9495492050	40163100103612
5	<input checked="" type="checkbox"/>		1403	020RDMR04000171	K ABDUL KARIM	9495530472	40163100107709
6	<input checked="" type="checkbox"/>		1403	020RDMR04000158	MUHAMMED	9446129403	40163100200272
							Remove 

Now, select the checkbox of each corrected record and click on the **"Remove"** button to change the **"Rejected"** Status

**Note:** (1) The editing is possible only before the removal of **"Rejection Status"**. Removal of "Rejection Status", without editing the details will result in the same data (with error) and uploading the same data will not serve the purpose.

(2) Once the data is edited and **"Rejection Status"** is removed, there is provision for generating **"Bank file"** directly for submission to the Bank.

(3) This will enable the user to correct the data with respect to rejection cases and to generate Bank file directly, as we have done earlier.

**In case, the rejected cases are more in number we may download the report of Rejected cases:**

The down loaded report of **Rejected** cases will also contain the fields' viz., name of Scheme, Krishi Bhavan, Bill or POC number and the **"Reason for Rejection"** as shown below

The rejection List will be automatically sorted, Krishi Bhavan-wise and displayed in alphabetic order by the Portal. The **ADA's can forward the rejection list, (Krishi Bhavan-wise) and send the details to the AO's concerned for follow up.** This will also help in identifying the beneficiary/ beneficiaries by the Agricultural Officer concerned, in case of any rejection.

SI No	Beneficiary Id	Beneficiary Name	Account No	Bank Type	Branch Name	IFSC Code	Amount	Krishi Bhavan	TransferStatus	Reason
1	020AGRSUBSIDY000836	Bushra	40163100110457	SOUTH MALABAR GRAMIN BANK	Mampad	CNRBOOSMGB4	825	Krishi Bhavan, Mampad	Rejected	Wrong IFSC code (NEFT)
2	020AGRSUBSIDY000837	Ismayil.N T	40163100100193	SOUTH MALABAR GRAMIN BANK	Mampad	CNRBOOSMGB4	750	Krishi Bhavan, Mampad	Rejected	Wrong IFSC code (NEFT)
3	020AGRSUBSIDY000839	Sulaika.	40163100108600	SOUTH MALABAR GRAMIN BANK	Mampad	CNRBOOSMGB4	825	Krishi Bhavan, Mampad	Rejected	Wrong IFSC code (NEFT)
4	020AGRSUBSIDY000833	Alikutty V P.	40163100105412	SOUTH MALABAR GRAMIN BANK	Mampad	CNRBOOSMGB4	7500	Krishi Bhavan, Mampad	Rejected	Wrong IFSC code (NEFT)

- The ADA have to send the details of rejected cases (Krishi Bhavan –wise) to the respective Agricultural Officers for necessary follow up action.
- The Agricultural Officers in turn will have to contact the beneficiaries, get the exact details and resend the corrected information (list) to ADA. Contacting the beneficiary is also essential, in case of inoperative or dormant accounts.
- The ADA will consolidate such list in the format (**Annexure I**) and again upload the file as explained already.

- ADA's in all Districts are requested to practise these steps (from 1 to 5) by logging on to the demo server available at the URL, [ <http://164.100.150.100/asg3/epayment> ] using their **User name** and **password**.

### 13. Reports

As mentioned earlier, the Home Page of the Administrator shows 10 Links. Out of which, the 9<sup>th</sup> Link is the "**Reports**". On clicking this link, two Sub Links, viz., "**Beneficiary Details**" and "**Transfer Status**" appears. The reports that can be generated using the "Transfer Status" link have already been explained (Pages: 77-83)

Now, click on the link, "**Beneficiary Details**", the following window appears on screen.

Aadhaar Details Entry	
Department/Board	Agriculture ▼
Scheme	Select ▼
Sub Scheme	Select ▼
Year	Select ▼
Time Period	Select ▼
Type	All ▼ <input type="checkbox"/> Period wise
View	

Department will be displayed. Select the appropriate options against remaining items (Scheme, Sub Scheme etc).

Aadhaar Details Entry	
Department/Board	Agriculture ▼
Scheme	RICE DEVELOPMENT ▼
Sub Scheme	Promotion of Speciality Rice Cultivation ▼
District	Palakkad-09 ▼
Agricultural Development Block	Pattambi-0912 ▼
Year	2013-14 ▼
Time Period	Select ▼
Type	<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;">           All ▼            All            UID            EID            Not Entered         </div> <div> <input type="checkbox"/> Period wise         </div> </div>
	View

Since the above details (**UID/EID**) are not available for all the beneficiaries, select the option "**All**" against, Type. Now click the "**View**" Button to proceed further.

Provision is also there to select the period, by clicking the radio button near the link, "**Period wise**", as shown in Page: 99.

**Note:** UI= AADHAAR, EID= Enrollment ID



Aadhaar Details Entry	
Department/Board	Agriculture ▼
Scheme	RICE DEVELOPMENT ▼
Sub Scheme	Promotion of Speciality Rice Cultivation ▼
District	Palakkad-09 ▼
Agricultural Development Block	Pattambi-0912 ▼
Year	2013-14 ▼
Time Period	Select ▼
Type	All ▼ <input checked="" type="checkbox"/> Period wise
Date	From <input type="text"/> To <input type="text"/>
View	

One may use the option, by clicking “period wise” and then entering relevant dates (from and to) and click the **View** Button. Otherwise, directly click the **View** Button, after selecting appropriate option against the item, “**Type**”.

Time Period: Jan

Type: All  Period wise

Search By:  Beneficiary ID  Beneficiary Name

Sl No	Edit	Beneficiary Id	Beneficiary Name	Aadhaar Number	Aadhaar Entrollment Number	NPR Entrollment Number
1		020RDMR04000121	Abdul Azees			K
2		020RDMR04000128	Abdul Azees			K

The list will be displayed soon, as shown.

The items displayed will be Sl. No., \*Beneficiary Id, \*AADHAAR Number (UID),\*AADHAAR Enrolment Number (EID), NPR Enrollment No., District, Agricultural Development Block, Krishi Bhavan, Scheme Code, Bill Number, POC No., Account No., Bank name, IFS Code, Time period (moth) and Financial Year

- Note:** (1) There is also provision to Search beneficiaries using Beneficiary ID/ Beneficiary Name  
 (2) By clicking on the **Printer icon**, under the Title, "**Edit**", we can download the details of individual beneficiaries in pdf format  
 (3)\* Provided such data are already entered in respect of beneficiaries.

## 14. Other Provisions

**14.1.** The Administrator (**State Level**) has provisions to send message to all ADAs. Using this provision, the State Admin can send a message to all ADA's as and when required. Such messages will be displayed in the home page of the Block Level Users (ADA's) once they have login to the e-Payment Portal. (See page: 101)

**Electronic Benefit Transfer**  
for  
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**Administration**

- Home
- General Master
- User Details
- Disbursement Details
- Beneficiary List
- Send SMS
- Bank transfer
- Statistics
- Reports
- Logout

You Are Logged In As:Assistant Director of Agriculture  
Board Name:Agriculture  
Scheme Name:Agriculture Department Subsidies

SI No	Subject	Description
1	TEST	This is to test news
2	Message to ADA	Test data for online message

#### 14.2. Provision to send your Complaints and Suggestions to the Department

This provision is available in the original e-Payment Portal, available at <http://www.ebt.kerala.gov.in/>

(See Page 102 and 103)

This can be used by clicking the link "**Complaints and Suggestions**" and can be used for sending suggestions /complaints, if any, to the Department.

**Electronic Benefit Transfer for Government of Kerala**

**Login**

Select Board ▼

Select Scheme ▼

User Id

Password **Go**

[Department List](#)

[Bank Details](#)

[Important Links](#)

[Departmentwise Statistics](#)

[Graphical Report](#)

[Beneficiary Status](#)

[Complaints and Suggestions](#)

[Downloads](#)

**News & Updates**

20/06/2013

[National Means cum Merit Scholarship](#)

dial.gov

india.gov.in



Now, the Window, named "**Complaints /suggestion**" will appear:

This screenshot shows the user login and navigation menu. It includes a 'Select Board' dropdown, a 'Select Scheme' dropdown, a 'User Id' text input, and a 'Password' text input with a 'Go' button. Below the login fields is a navigation menu with links for 'Home', 'Department List', 'Departmentwise Statistics', 'Graphical Report', and 'Complaints and Suggestions'. At the bottom, it displays the date 'Friday-21/02/2014' at '08:13:31 PM' and a calendar for 'February 2014'.

This screenshot shows the 'Complaints/Suggestions' form. It has a blue header with the title 'Complaints/Suggestions'. The form contains the following fields: 'Department/Board\*' (dropdown), 'Scheme\*' (dropdown), 'Your Mail Id\*' (text input), 'Your Name\*' (text input), 'Subject' (text input), 'Message\*' (text area), and 'Contact Number' (text input). At the bottom, there are 'Send' and 'Clear' buttons. A note at the bottom left states '\*Mandatory Fields'.

Select: Department/ Board, and Scheme

Give/Type your e-mail id, name, subject, message and your contact number in respective columns provided

Click on "**Send**" button to send the message to your Department concerned.



## **SECTION TWO**

# **e-Payment System**

## *National e-Governance Plan (NeGP)*

### **Vision**

“Make all Government services **accessible** to the **common man** in his locality, through **common service delivery outlets** and ensure **efficiency, transparency and reliability** of such services at **affordable** costs to realize the basic needs of the common man”.

## 1. Introduction

Implementation of e-Governance Programmes brings about drastic changes in the routine functioning of day-to-day Government. Research shows that problems with the “**people dimension of change**” are the most commonly cited reasons for project failures. Hence, implementation of e-Government Programmes necessitates change management. Effective management of the people dimension of change requires managing five key goals:

**Awareness** of the need to change

**Desire** to participate and support the change

**Knowledge** of how to change (*and what the change looks like*)

**Ability** to implement the change on a day-to-day basis

**Reinforcement** to keep the change in place

This section of this handbook is a humble attempt to create this awareness and desire along with to provide sufficient information /knowledge that will help the implementing officers in acquiring this ability and reinforce the changes.

## 2. e-Payment [Electronic Payment] of subsidies

The worldwide proliferation of the Internet has led to the recent birth of electronic payment system - a payment service solution-software that enables monetary value to be transferred digitally. Today, electronic payment system is flourishing due to the openness, speed, anonymity, digitization, and global accessibility characteristics of the Internet, which has facilitated real-time payment transactions and other business activities.

**e-Governance** is now seen as a key element of the country's governance and administrative reform agenda. The Government of India has undertaken a major reform in social sector by spending through direct cash transfer to the beneficiaries under various schemes. The Finance Ministry, Government of India has developed an e-payment system for direct credit of subsidies to consumers of fertilizer, kerosene and cooking gas. This system will bring transparency and expedite direct payments from central paying units relating to subsidies to the users and consumers. The 'Government e-payment system' for direct credit of dues from the Central Government into the account of beneficiaries will be through the '**Government e-Payment Gateway**' (GePG).

The e-Payment Gateway will provide an operational component of the e-Governance infrastructure and a full payment facility that will allow secure online payments (e-Payments). The e-Payment Gateway will operate as a critical shared service with the COMPACT application at PAOs and Core Banking Solution of Banks.

The goal of the e-payment gateway is expected to provide a mechanism to handle all Government payments transactions by the Pay and Accounts Offices of the Government of India. The e-payment gateway is a key enabler to the successful delivery of payment services and would increase the adoption of e-services due to its efficiency and ease-of-use. It would provide a single point of access for all Pay and Accounts Offices that serves all Central Government Ministries and Departments for online payment transactions. In addition, all Government payment transactions would be allowed to be searched and collated.

### 3. e-Payment Systems in India:

#### Vision 2012-15 by the RBI

“To proactively encourage electronic payment systems for ushering in a less-cash society in India and to ensure payment and settlement systems in the country are safe, efficient, interoperable, authorized, accessible, inclusive and compliant with international standards”.

#### Other initiatives

**Core Banking Solutions (CBS)** essentially helps in integration of the range of services that can be offered by all the bank's branches from centralized data centers. It also helps the banks, apart from providing better customer service, in generating MIS reports for the top management and in submission of various reports to the regulators and the Government. CBS is a necessity in today's banking scenario. UCBs are, therefore, advised in their own interest, as also in the interest of their customers, to adopt CBS as soon as possible.

#### Core Banking Solution by the India Posts

(CBS) will be implemented across India Post covering all the post offices. CBS is networking of branches, which enables customers to operate their accounts, and avail banking services from any Post Office on CBS network, regardless

of where they maintain their account. The customer is no more the customer of a particular post office. Thus, CBS is a step towards enhancing customer convenience through „ Anywhere and Anytime Banking“. CBS / Postal Banking solution is part of the overall solution planned for India Post, 2012 project.

### **National Payments Corporation of India (NPCI)**

**NPCI** has been incorporated in December 2008 and the Certificate of Commencement of Business was issued in April 2009 as per the recommendation of the Reserve Bank of India .The core objective was to consolidate and integrate the multiple systems with varying service levels into nation-wide uniform and standard business process for all retail payment systems. The other objective was to facilitate an affordable payment mechanism to benefit the common man across the country and help financial inclusion. [<http://www.npci.org.in>]

**Immediate Payment Service (IMPS)** is a payment service introduced by National Payments Corporation of India (NPCI). The service, launched as an instant mobile remittance solution in November, 2010 has today evolved as a multi-channel, multi-dimensional remittance platform. The IMPS platform today is capable of processing P2P (Person to Person), P2A (Person to Account) and P2M (Person to Merchant) remittance and transactions can be initiated from Mobile, Internet as well as ATM channel. In addition to banking customers, non-banking customers can also avail the IMPS facility through Reserve Bank of India (RBI) approved PPIs.

**Prepaid Payment Instruments (PPIs)** are those which facilitate purchase of goods and services against the value stored on such instruments. The value stored on such instruments represents the value paid for by the holder, by cash, by debit to a bank account, or by credit card. The Prepaid instruments can be issued as smart cards, magnetic stripe cards, internet accounts, online wallets, mobile accounts, mobile wallets, paper vouchers and any such instruments which can be used to access the prepaid amount.

### **4. Initiatives by the Government of Kerala**

The State of Kerala has always been a forerunner among the states of India in the adoption and application of ICT be it the services /support to its citizens or enabling smoother functioning of the business community. Numerous initiatives have been taken up over the years, which have enabled the State to be at the forefront in implementing ICT projects and pioneer in e-governance activities. (*Economic Review-2013*)

**e-Payment Gateway to ease on line Government Services:** Government have launched the "e-Payment Gateway System under the *National Payment Service Platform*, which would enable citizens to pay various utility bills.

**e-Payment System in Government Procurements:** Bidders can now pay online towards tender document fees and earnest money deposit (EMD) while the government can make online refunds to unsuccessful bidder accounts on time. The integration of e-payment system will replace the conventional system of payment of tender document fees and EMD through demand drafts. This will enhance transparency and ensure complete confidentiality and anonymity in the government tendering process. Bidders having account with State Bank of Travancore (SBT) can now make online payments through its Internet banking facility.

**e- District Services:** To provide Government services to citizens through Common Service Centers (CSC) which are easily accessible. Services from different departments are brought under one umbrella at any CSC, with facility for e-Payment Services. Total 37 Services. [www.edistrict.kerala.gov.in](http://www.edistrict.kerala.gov.in)

- **Department of Collegiate Education :** Online Scholarship Management System with e-Payment
- **Department of Civil Supplies:** Kerosene subsidy in Neyyattinkara of Thiruvananthapuram District and Movattupuzha in Ernakulum District
- **Department of Civil Supplies:** Paddy Procurement – Cost of seeds to Rice Farmers
- **Coconut Development Board:** Subsidy to the farmers
- **Public Works Department :** e-Payment facility for contractors
- **Kerala Police:** Facility for on-line payment related to charge memos
- **Local Self Government Department: "SANCHAYA"** - e-payment for On-line Services

## 5. Initiative by the Department of Agriculture

The first e-Payment initiative by the Department of Agriculture was the disbursement of "**Pension to Rice farmers**" during the year 2010-2011. The effort was not much known to others since the number of beneficiaries was limited. The process was also smooth since all the beneficiaries had their accounts in a single bank.

During the year 2012-2013 this Department started e-payment of agricultural subsidies related to almost all schemes directly to the bank account of beneficiary farmers' consequent to the policy decision by the Government. The



proposal for the creation of a data base of farmers and transfer of assistance to the beneficiaries through ECS and e-Payment was sanctioned by the Government as per Order No. G.O.(Ms) No. 152/2012/AD, Dated: 19.06.2012.

#### **6. Objectives of the programme:**

- 1) Creation of farmer's data base who has registered at the Krishi Bhavan level through Farmer Registration
- 2) To transfer the funds to each beneficiaries through electronic cash transaction
- 3) To save the time of field functionaries so as to maximize their technical efficiency at the field level
- 4) To have more transparency, speed and efficiency in the implementation of schemes and disbursement of assistance
- 5) Extend financial assistance to farmers without delay

Accordingly the e-Payment process was started at Block level with the Assistant Directors of Agriculture (ADA's) with the lead role. The ADA's at Block level will encash subsidy from the Treasury to official account of ADAs maintained at various banks and then directly credit it to the bank account of farmers by e-payment. The entire process was dependent on the software of the participating banks. The major difficulty encountered during the process was rejection /non-transfer and identification of beneficiaries. The identification of beneficiaries in was the most difficult task since the rejection list from Banks lacks the key indicators required to identify beneficiaries Krishi Bhavan-wise, scheme-wise etc.

#### **7. Advantages of e-Payment**

- 1) Direct credit of subsidy to the bank account of farmers which is secure, faster, efficient and transparent.
- 2) Field level officers will get more time for field visit and transfer of technology resulting in better adoption of technology and increase in production, productivity and profitability of farming.
- 3) It will lead to good governance by use of ICT technologies.
- 4) Timely Audit and corrective actions.
- 5) Reconciliation of accounts can be done speedily and effectively.
- 6) Corrupt practices could be minimized.
- 7) Krishi Bhavans will be paperless offices, less record keeping reducing work load.
- 8) Right to information-easy to give information

## **8. Likely challenges**

- 1) Since the e-payment gateway of state government and related infrastructure is not in place initial phase will be challenging and more handholding and support from Government level is needed to sort out problems
- 2) Integrating e-Payment with similar schemes of local bodies which require convergence
- 3) Focus more on individual rather than group approach and team operations
- 4) Focus on technology transfer and less stress on distribution of inputs

## **9. Strategy for implementation during 2013-2014**

As per the decision taken by Government, a comprehensive and user friendly portal developed by the National Informatics Center (NIC) for the use of various Government Departments of the State, will be used by the Department of Agriculture in order to streamline the e-Payment process and make the whole process fast, reliable efficient and accountable during 2013-14 onwards.

## **10.Important Terms and concepts related to e-Payment Process**

**10.1. ECS (Electronic Clearing Service)** Essentially, ECS facilitates bulk transfer of money from one Bank Account to many Bank Accounts or vice versa. ECS is the easiest mode of electronic service where funds could be easily transferred for transactions. This monetary transaction could only be availed on those places where ECS service is active and the location is registered under ECS location.

ECS is an electronic mode of payment / receipt for transactions that are repetitive and periodic in nature. ECS is used by institutions for making bulk payment of amounts towards distribution of dividend, interest, salary, pension, etc., or for bulk collection of amounts towards telephone / electricity / water dues, cess/ tax collections, loan installment repayments, periodic investments in mutual funds, insurance premium etc.

### **Advantages of the ECS Credit Scheme to the beneficiary**

- 1) The beneficiary need not visit his / her bank for depositing the paper instruments which he would have otherwise received had he not opted for ECS.

- 2) The beneficiary need not be apprehensive of loss / theft of physical instruments or the likelihood of fraudulent encashment thereof.
- 3) Cost effective
- 4) The beneficiary receives the funds right on the due date

**10.2. MICR Code (Magnetic Ink Character Recognition Code)** MICR is an acronym for Magnetic Ink Character Recognition. It is a 9 digit numeric code which helps in identifying the bank-branch participation in ECS service printed on the cheque leaves. The first 3 characters represent the city, the next 3 the bank and the last 3 the branch.

**10.3. NEFT (National Electronic Fund Transfer)** National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating one-to-one funds transfer. Under this Scheme, individuals, firms and corporate can electronically transfer funds from any bank branch to any individual, firm or corporate having an account with any other bank branch in the country participating in the Scheme.

#### **NEFT Features**

#### **Operation of NEFT**

**Step-1:** An individual / firm / corporate intending to originate transfer of funds through NEFT has to fill an application form providing details of the beneficiary (like name of the beneficiary, name of the bank branch where the beneficiary has an account, IFSC of the beneficiary bank branch, account type and account number) and the amount to be remitted. The application form will be available at the originating bank branch. The remitter authorizes his/her bank branch to debit his account and remit the specified amount to the beneficiary. Customers enjoying net banking facility offered by their bankers can also initiate the funds transfer request online.

**Step-2:** The originating bank branch prepares a message and sends the message to its pooling centre (also called the NEFT Service Centre).

**Step-3:** The pooling centre forwards the message to the NEFT Clearing Centre (operated by National Clearing Cell, Reserve Bank of India, Mumbai) to be included for the next available batch.

**Step-4:** The Clearing Centre sorts the funds transfer transactions destination bank-wise and prepares accounting entries to receive funds from the originating banks (debit) and give the funds to the destination banks (credit).

Thereafter, bank-wise remittance messages are forwarded to the destination banks through their pooling centre (NEFT Service Centre).

**Step-5:** The destination banks receive the inward remittance messages from the Clearing Centre and pass on the credit to the beneficiary customers' accounts.

**Limit on the amount that could be transferred:** There is no limit – either minimum or maximum – on the amount of funds that could be transferred using NEFT. However, the maximum amount per transaction is limited to Rs.50,000/- for cash-based remittances.

**Operating hours:** Presently, NEFT operates in hourly batches - there are twelve settlements from 8 am to 7 pm on week days (Monday through Friday) and six settlements from 8 am to 1 pm on Saturdays.

**Transaction time:** The beneficiary can expect to get credit for the first ten batches on week days (i.e., transactions from 8 am to 5 pm) and the first five batches on Saturdays (i.e., transactions from 8 am to 12 noon) on the same day. For transactions settled in the last two batches on week days (i.e., transactions settled in the 6 and 7 pm batches) and the last batch on Saturdays (i.e., transactions handled in the 1 pm batch) beneficiaries can expect to get credit either on the same day or on the next working day morning (depending on the type of facility enjoyed by the beneficiary with his bank).

**Acknowledgement to the beneficiary:** Yes. In case of successful credit to the beneficiary's account, the bank which had originated the transaction is expected to send a confirmation to the originating customer (through SMS or e-mail) advising of the credit as also mentioning the date and time of credit. For the purpose, remitters need to provide their mobile number / e-mail-id to the branch at the time of originating the transaction.

### **Benefits of using NEFT over the other modes of funds transfer**

The remitter need not send the physical cheque or Demand Draft to the beneficiary.

- 1) The beneficiary need not visit his / her bank for depositing the paper instruments.
- 2) The beneficiary need not be apprehensive of loss / theft of physical instruments or the likelihood of fraudulent encashment thereof.
- 3) Cost effective.
- 4) Credit confirmation of the remittances sent by SMS or email.

- 5) Remitter can initiate the remittances from his home / place of work using the internet banking also.
- 6) Near real- time transfer of the funds to the beneficiary account in a secured manner.

**10.4. RTGS (Real Time Gross Settlement):** The acronym 'RTGS' stands for Real Time Gross Settlement, which can be defined as the continuous (real-time) settlement of funds transfers individually on an order by order basis (without netting). 'Real Time' means the processing of instructions at the time they are received rather than at some later time. 'Gross Settlement' means the settlement of funds transfer instructions occurs individually (on an instruction by instruction basis). Considering that the funds settlement takes place in the books of the Reserve Bank of India, the payments are final and irrevocable.

**Minimum / maximum amount stipulation:** The RTGS system is primarily meant for large value transactions. The minimum amount to be remitted through RTGS is Rs. 2 Lakh. There is no upper ceiling for RTGS transactions.

**Transaction time:** Under normal circumstances the beneficiary branches are expected to receive the funds in real time as soon as funds are transferred by the remitting bank. The beneficiary bank has to credit the beneficiary's account within two hours of receiving the funds transfer message.

**Essential information that the remitting customer would have to furnish:** The remitting customer has to furnish the following information to a bank for effecting a NEFT/RTGS remittance.

- Amount to be remitted
- Remitting customer's account number which is to be debited
- Name of the beneficiary bank
- Name of the beneficiary customer
- Account number of the beneficiary customer
- Sender to receiver information, if any
- The IFSC Number of the receiving branch

**NOTE:** For a funds transfer to go through RTGS, both the sending bank branch and the receiving bank branch would have to be RTGS enabled. The lists are readily available at all RTGS enabled branches. Besides, the information is available at RBI website (<http://rbidocs.rbi.org.in/rdocs/RTGS/DOCs/RTGEB0112.xls>).

**RTGS Vs NEFT:** NEFT is an electronic fund transfer system that operates on a Deferred Net Settlement (DNS) basis which settles transactions in batches. In DNS, the settlement takes place with all transactions received till the particular cut-off time. These transactions are netted (payable and receivables) in NEFT whereas in RTGS the transactions are settled individually. For example, currently, NEFT operates in hourly batches - there are eleven settlements from 9 am to 7 pm on week days and five settlements from 9 am to 1 pm on Saturdays. Any transaction initiated after a designated settlement time would have to wait till the next designated settlement time. Contrary to this, in the RTGS transactions are processed continuously throughout the RTGS business hours.

**10. 5. IFS Code (Indian Financial System Code):** IFSC or Indian Financial System Code is an alpha-numeric code that uniquely identifies a Bank-Branch participating in the NEFT system. **This is an 11 digit code** with the first 4 English alphabetic characters representing the Bank, 5th character is 0 (zero) and the last 6 characters representing the branch.

**IFS CODE is used by the NEFT system to identify the originating / destination banks / branches** and also to route the messages appropriately to the concerned banks / branches. IFSC Code is 11 character in size-First four characters are letters of English Alphabet, fifth character is 0 (zero) and next 6 characters are branch code in digits for most of the banks. In some banks the last 6 digits are alphabets (BOB)

Sample IFS Codes	
Bank Branch	IFS Code
SBT, ALAPPUZHA (MAIN)	SBTR0000075
SBI, CHOTTANIKKARA	SBIN0011917
PUNJAB NATIONAL BANK, EDAPPAL	PUNB0426800
FEDERAL BANK, THODUPUZHA	FDRL0001121
CANARA BANAK, MANANTHAVADY	CNBR0000248
CENTRAL BANK OF INDIA,KASARAGOD	CBIN0283191
INDIAN BANK, KANNUR	IDIB000C003
SOUTH INDIAN BANK, KOTTAYAM	SIBL0000037
SYNDICATE BANK, ATTINGAL	SYNB0004020

**NOTE: IFS Codes are available in the e-Payment Portal**, under the link, **Bank Details**. Details of 38 Banks and their Branches throughout the State with Branch Codes and IFS Codes are also available in this Link. (*Also see Page No. 3-5 and 16 of this Hand Book*)

**IFSC of a bank-branch:** Bank-wise list of IFSC codes are available with all the bank-branches participating in NEFT. The beneficiary customer can obtain the IFSC code from his bank branch. The IFSC code is also available on the cheque leaf. The list of IFSCs is also available on the RBI website (<http://rbidocs.rbi.org.in/rdocs/RTGS/DOCs/RTGEB0112.xls>). This code number and bank branch details can be communicated by the beneficiary to the remitting customer.

All the banks have also been advised to print the IFSC of the branch on cheques issued to their customers. For net banking customers many banks have enabled online search / pop-up of the IFSC of the destination bank branch. Further, banks have also been advised to ensure that their branch staff provide necessary assistance to customers in filling out the required details, including IFSC details, in the NEFT application form, and also help in ensuring that there is no mismatch between the IFSC code and branch details of beneficiary branch as provided by the customer.

#### **Websites to find IFSC Code of Bank Branches**

<http://bankifsc.com>, <http://www.ifsccodebank.com/>

#### **11. Digital Signature:**

Digital Signature means authentication by an electronic record by a subscriber by means of an electronic method or procedure in accordance with the provisions of Section 3 (*Authentication of Electronic Records*) of the Information Technology Act, 2000.

**12. Information Technology Act, 2000:** The Information Technology Act was enacted in the year 2000 with a view to give a fillip to the growth of electronic based transactions, to provide legal recognition for e-commerce and e-transactions, to facilitate e-governance, to prevent computer based crimes and ensure security practices and procedures in the context of widest possible use of information technology worldwide.

### 13. Preparations to be taken at various levels

#### 13.1. Farmer Level

- i) If bank account is not available immediately start a bank account. Seek the guidance of the Agricultural Officer in case of any difficulty in opening zero balance accounts.
- ii) Ensure that the name written in application(s) for subsidy and bank account Pass Book are the same.
- iii) Farmers should submit application for farmer registration in online data-base.
- iv) Keep the Bank Accounts active
- iv) Submit the correct Bank Account number and correct IFS code of Bank branch to Krishi Bhavans along with applications. [Also submit exact Registration Number of the Cooperative Bank, in case the Account is maintained in Such Banks.
- v) **Linking bank account of farmers with AADHAAR** –Farmers have to visit their bank with original and photocopy of AADHAAR Card & Bank passbook and submit request to link their bank account with **AADHAAR** for receiving Government subsidies.
- vi) Write Mobile number (if any) in the application form(s) submitted to Krishi Bhavan for timely intimation on the transfer status of funds
- vii) Contact the Agricultural Officer in case of any delay in getting the amount or incase of rejection if any

#### Common reasons for rejection of e-payment of subsidy

- i) Chances are likely that subsidy transferred to the newly opened bank account of scheduled banks may get rejected.
- ii) Inoperative /Dormant Bank accounts.
- iii) Wrong bank account. In case of accounts/passbook obtained previous to core banking collect new core banking enabled account number from bank and submit to Krishi Bhavans.
- iv) Wrong IFS code. Wrong entry of bank Branch can result in wrong IFS Code)
- v) Difference in name of the farmer in Bank Account and in the application form.



### 13.1.1. Steps to be taken to keep bank accounts active

- i) Do banking transactions at least once in six months.
- ii) Keep the minimum balance as per the norms of your account type.
- iii) Provide KYC documents (Know Your Customer-See Page 124 for more details). Provide correct address, recent photograph, identity documents and new mobile number.
- iv) Prompt payment of banking charges of your account.
- v) Correct repayment and payment of interest and installments in case of loan accounts.
- vi) Have a working relationship with bank branch and contact them regularly.

### 13.2. Krishi Bhavan Level

- i) Maintain data of the IFSC Codes of Bank branches in the area of jurisdiction of Krishi Bhavan.
- ii) Verify Account Numbers and IFS Codes in application forms.
- iii) In case of Service Co-operative Societies keep the Registration no of each society
- iv) Extreme care should be taken while entering data for the preparation of e-Payment List (Annexure –I)
- v) Familiarize with the details of no of digits of bank accounts in your area so that you can verify the correctness of account in the first look and reject /correct errors given in the application.
- vi) Keep the phone numbers, e-mail id and details of Bank Managers and staff in your area and ensure working relationship with them. In case of any difficulty in opening new bank account for farmers, IFS Code and bank account number, contact them.
- vii) Help those farmers without bank account to open new accounts and try to resolve any issues in this regard in consultation with Block level Bankers committee, under intimation to ADA.
- viii) Use the **KBClaimSoft** for the preparation of Claim, e-Payment beneficiary List etc., by a single time data entry
- ix) Use the e-Payment Portal for finding/verifying any Bank details
- x) Kindly go through the e-Payment Hand Book (**Page: 13-20**) for the preparation of e-Payment List
- xi) Be in touch with the ADA /Master Trainers of your District/ IT Cell of the Department/NIC in case of any technical difficulty /emergency related to the implementation

### Suggested format to collect and maintain details related to Banks in Krishi Bhavans

Sl No	Name of Bank/SCB	Name of Manager & contact numbers	IFSC Code/Register Number in case of SCB	MICR Code	Model core - banking account number

#### 13.3. ADA Level

- i. Be well verse with the e-Payment Portal with the help of this e-Payment Hand Book. Do as much as trials using the demo-version of the software
- ii. Strictly follow the guidelines while preparing the e-Payment Beneficiary List-consolidated (**Page: 13-20**)
- iii. Try to restrict the beneficiary details related to one Scheme/Bill at a single time
- iv. Be in liaison with all Agricultural Officers and ensure that the process from preparation of claims up to transfer of funds are carried out efficiently and transparently
- v. If more than one scheme/Bill is included in Annexure I, for the preparation of beneficiary list, use scheme codes to identify beneficiaries, scheme-wise/bill-wise
- vi. Strict vigil should be taken to keep the username and password secret so that it will not be used by unauthorized users.
- vii. Keep record of login and the file details and other activities, during the e-Payment Process
- viii. Send the Bank files strictly using the official e-mail id provided to ADA's
- ix. Also ensure follow up action as suggested under (Page No. **96-99**) has been taken after the transfer of funds.
- x. The delay in getting getting the transfer details from Banks have to be communicated using the provision "**Sending suggestion by users**", as explained in Page No. **101**. Also issue official letter to the Bank concerned with copy to District and State authorities.
- xi. Be in touch with Bank officials or the Official authorized by bank for the smooth functioning of the process
- xii. Use the send SMS Option of the portal to inform the beneficiaries about the transfer status (Refer to **page: 84-90**)

#### 14. Service Co-operative Banks and e-Payment

Kerala State Co-operative Banks and some of the District Co-operative banks are NEFT enabled. Efforts are on the move to incorporate the SCB's. Since SCB's are not in core banking network accept SCB accounts of branches within the jurisdiction of the Block.

**At present, the co-operative will not come under the purview of e-Payment using the e-Payment Portal of Government of Kerala.** The beneficiary list to be prepared in **Annexure I**, for use in the software contains only Banks, which are core-banking enabled and having individual IFS Code.

The major constraint with respect to SCB's is the lack of IFS Codes for SCB's. Hence, separate beneficiary list is to be prepared for those farmers who have maintained their accounts in SCB's. Use registration number of SCB's instead of IFSC Code. e.g., The register Number of the Service Co-operative Bank, Aryanad is T593. Collect this from SCB or from the "Directory of Co-operative Societies" published by Department of Co-operation.

**Note:** *In order to facilitate the preparation of the claim, e-Payment List (In Annexure I) and separate beneficiary list of farmers having Account in SCB's a software solution in Excel [KBClaimSoft] has been developed and provided to all AO's through ADAs. The above 3 statements can be generated from a single data base. i.e., the data is to be entered in a single format, once and the above 3 statements can be generated from this single data.*

#### **IMPORTANT:**

1. Send the Softcopy of Annexure I to ADA for consolidation of e-Payment List
2. Submit the Claim and Beneficiary List of farmers having Account in SCB's to ADA, as per existing norms.
3. The present system shall be continued for the transfer of funds to SCB's until further orders.

#### 15. Frequently Asked Questions

##### 15.1. How to ensure that money is transferred to farmers accounts?

The Block Level User (ADA) can send SMS message to all/selected beneficiary farmers about the transfer/rejection of funds, using the provision in the e-Payment Portal (Refer to Page: **84-90**). Those farmers who have registered their mobile numbers with bank will get "**SMS**" alerts when subsidy amount is credited to their bank account. If beneficiary

has registered for online or mobile banking they can login to their account using passwords and view transaction details. No charges are involved for sending the SMS messages by the ADA.

The Agricultural officers can also publish the print out of Transferred/Rejected List as soon as the receipt of the same from ADA.

**15.2.** Is there any charges for e-Payment?

There are no charges for Government transactions. If any bank is taking charges resolve through BLBC/DLBC/SLBC. Also inform the Director of Agriculture through your reporting officer.

**15.3.** Is there any preference to any Bank for opening new Bank Account or for e-Transfer?

No, Farmers can open Bank account in any bank of his choice which provides better banking service at his place. In case of accounts in NEFT enabled bank branches farmers will get cash one the same day.

In case of SCB's it will take few days. (Also see page No.121)

In case of accounts in post office the same method similar to SCB's can be worked out till the e-payment gateway Post offices using Pin code as IFSC Code is being rolled out at national level.

**15.4.** What actions to be taken when subsidy is transferred to the same account twice (duplication) due to some errors?

Or

**15.5.** What action can be done to recover money if money is transferred to a different account other than beneficiary account?

The disbursing officer should immediately inform the destination bank or its IT Department through phone followed by e-mail, fax & Letter to freeze the amount transferred to the account. It should be clearly indicated in the communication that it is a "**bonafide government e-Payment transaction**" in case of duplication. This should be followed by written request to reverse the transaction and effect return credit to originating account.

The Officer in charge of the payment has to give a written request to the destination bank (Bank in which the beneficiary has account to which money was transferred twice) with a copy to originating bank (bank in which the disbursing officer maintains account from which money is transferred to beneficiary account) to reverse the transaction citing reasons.

Reversing transaction will fail if the beneficiary accounts do not have sufficient funds. The officer requesting reversing transaction should ensure sufficient funds in account before requesting reversing transaction. The disbursing officer should confirm with originating bank whether money transaction is reversed or not.

**15.6.** Define the form of application / Collection of Vouchers/bills?

Application in SHM Model is to be used for e-payment.

**15.7.** What is the relevant Act applicable to e-Payment?

The Information Technology Act, 2000 provide legal recognition for transactions carried out by means of electronic data interchange and other means of electronic communication.

**Important Sections of the Act in brief:**

Section 3 : Authentication of electronic records

Section 3-A : Electronic Signature

Section 5 : Use of electronic records and electronic signatures in Government and its agencies

Section 6-A : Delivery of service by service provider

Section 7-A : Audit or documents etc., maintained in electronic form

Section 35 : Certifying authority to issue Electronic Signature certificate

Section 40-A : Duties of subscriber of Electronic Signature certificate

Section 43 : Penalty and compensation for damage to computer, computer system etc.

Section 43-A : Compensation for failure to protect data

Section 58 : procedure and powers of the Cyber Appellate Tribunal

Section 65 : Tampering with computer source documents

Section 66 : Computer related offences

Section 72 : Penalty for breach of confidentiality and privacy

Section 84 : Protection of action taken in good faith

Section 87 : Power of Central Government to make rules

Section 90 : Power of State Government to make rules

### **15.8. What is meant by Acceptance of Digital Signature Certificate?**

A subscriber shall be deemed to have accepted DSC if he publishes or authorizes the publication of a Digital Signature Certificate. Keep Your Digital Signature certificate token in safe custody. Custodian officer is responsible for the use of DSC Token. PIN number should be kept as secret.

- 1) Load Token Management Utility in your computer
- 2) Register for Signing and Encipherment Digital Signature Certificate and keep back up in minimum 3 locations including a cloud location. (2 computers/ pen drive/sky drive/goggle drive etc)
- 3) Copy the downloaded signature to your digital signature certificate token.
- 4) Download and install the certificate chain to your computer.
- 5) Use your digital signature based on instructions from Directorate of Agriculture.

### **15.9. What is meant by Control of private key of Digital Signature Certificate?**

Every subscriber shall exercise reasonable control of private key [DSC PIN] and take all steps to prevent its disclosure. If key is compromised then subscriber shall communicate the same without delay to certifying authority.

### **15.10. What is KYC?**

KYC is an acronym for "**Know your Customer**", a term used for customer identification process. It involves making reasonable efforts to determine true identity and beneficial ownership of accounts, source of funds, the nature of customer's business, reasonableness of operations in the account in relation to the customer's business, etc which in turn helps the banks to manage their risks prudently. The objective of the KYC guidelines is to prevent banks being used, intentionally or unintentionally by criminal elements for money laundering. KYC has two components - Identity and Address. There are two aspects of Customer Identification. One is establishing identity and the other is establishing present residential address.

For establishing identity, the bank requires any authentic document carrying photo of the customer such as driving licence/ passport/ pan card/ voters' card etc. While identity remains the same, the address may change and hence the banks are required to periodically update their records. Though these documents carry the residential address

of the customer, it may not be the present address. Therefore, in order to establish the present address of the customer, in addition to passport/ driving licence / voters' card / pan card, the bank may ask for utility bills such as Telephone / Electricity bill etc.

## 16. Recent Trends in e-payment

State Government is preparing its gateway for e-payment of all departments. Once it is ready it will be easier to make e-Payments. National Payment's Corporation is preparing AADHAAR enabled platform for payments of subsidies. Post offices are pilot testing of connecting post office savings bank accounts to NEFT using pin code similar to IFS Code. Biometric Micro ATMS are being installed in post offices. Preloaded cards can be given to beneficiaries in which subsidy can be charged and beneficiary can take money from ATMS. AADHAAR enabled Mobile Payment Gateway is also in the pipeline.

## 17. Rights and Privileges Matrix

SI No.	Activity / Correction	Proof	Person authorized
1	Correction of bank a/c, Name of beneficiary ,Address	Bank passbook Voters ID, Ration card AADHAAR card	Farmer
2	Survey No, Area	Land tax receipt , field visit by AO/AA	Farmer / AO
3	Subsidy Amount	Scheme Provisions	AO/ADA
4	IFS CODE	e-payment Portal / Pass book/ information from bank or net	Farmer/AO/ADA
5	, * or any symbols in list	Not required	Software team
6	Changes in formats for farmers list	Not required	Software team
7	Login of e-payment gateway		ADA

8	Correction of returned A/c	AO's report	ADA/AO
9	Freezing of money in A/c + Reversal request in case of duplication or money transfer to wrong A/c	Information available with ADA from reliable sources-bank report/AO's report	ADA
10	Cash Transfer Request to bank		AO
11	e-payment Software operation		ADA
12	Mobile message upload to beneficiaries		ADA

### 18. e-payment Reporting Format

**Statement Showing e-Payment Details (Block-wise) to be submitted to the Director of Agriculture by all ADA's through proper channel**

Name of District												
Sl.No	Name of ADA Office	Name of the Bank	Total subsidy payable/ deposited for e-payment (year wise & Bank wise)			Subsidy paid/transferred to farmers Accounts(year wise & Bank wise)			Balance amount in account (year wise & Bank wise)			e- mail ID of ADA
			2012-13	2013-14	Total	2012-13	2013-14	Total	2012-13	2013-14	Total	
1												
2												
	<b>TOTAL</b>											

**Note:** All Assistant Directors of Agriculture have to send the details of e-Payment in the format given above by email to the Director of Agriculture on or before 10<sup>th</sup> of every month, under intimation to the DDA (T&E) and PAO.



## **19. Important Orders and Circulars related to e-Payment.**

### **G.O.( Ms) No-152/2012/AD dated 19.06.2012 of the Government of Kerala.**

#### Important Points:

- 1) All payment to be made to beneficiaries shall be made by electronic fund transfer to the respective accounts of beneficiaries.
- 2) Banks to open no frill accounts
- 3) Creation of Online farmer data base
- 4) To save time of field functionaries so as to maximize technical efficiency at field level.
- 5) To have more transparency, speed and efficiency in the implementation of the scheme and disbursement of assistance.
- 6) Extend financial assistance to farmers without any delay.

### **Government Letter No-35691/Ag1/11/AD dated 16.08.2012**

#### Important Points:

- 1) Government agreed to open current account at PAO level and ADA level solely for the cash transactions of the department scheme.
- 2) Permitted to treat payees receipt on computer generated statement on par with individual payee's receipts
- 3) The statement with supporting vouchers/declaration of farmers and verification report of competent authorities can be considered for audit.

### **G.O(Ms) NO.55/2012/AD, Dated: 06.11.2012 of the Government of Kerala**

- 1) Outsourcing of DTP work in Krishi Bhavans and ADA offices to effect e-payment. Engaging persons on daily wage basis for not more than 10 days per office in a financial year.

### **Circular no-TP (1)16/2012 dated 11-07-2012 of the Director of Agriculture**

- 1) [Unified format of application **appendix-I**] This has been modified at present the formats given in **KBCLAIMSOFT** are to be used for preparation of claims.

**Circular no-TP (1)16/2012 dated 07-09-2012 of the Director of Agriculture**Important Points:

- 1) Subsidy payment from block level ADA office and permission for ADA's and PAO's to open Current account.
- 2) e-payment procedure made mandatory for all the schemes.
- 3) Keep all user names and passwords confidential and to be handed over to next person while handing over charge.
- 4) For beneficiaries having accounts in SCB's a cheque for the whole amount payable to SCB and farmers list to be given.
- 5) In case of schemes where group/cluster approach is adopted subsidy will be credited to the bank account of the individual beneficiaries not to group account.
- 6) The money as received from treasury by presenting the claims should be deposited in the same account and transactions should be finalized within 10 days of drawal and deposit.
- 7) The bank statement /status report received through mail/software as print will be treated at par with payee's receipts and kept along with respective contingent bills of drawal of money for audit.

**20. Problem –Solution Matrix**

Sl No	Likely problems	Solutions
1.	Preparation of Claims, e-Payment List and separate List of beneficiary farmers having account with SCB's at Krishi Bhavans	Use <b>KBClaimSoft</b> for the preparation of these Statements by a single data entry
2	Incorrect/ lack of information on Account No./IFS Code from farmers side	Correct bank A/c and IFSC Code. Use bank details from the e-Payment Portal In case of banks without core banking facility accept only account of banks within the jurisdiction of ADA Office/block. Supporting vouchers/declaration of farmers/Declaration of

		farmer's groups in application authenticated by Krishi Bhavan officials is enough for field operations and input applications. [except in the case of capital assets purchased/created which requires supporting vouchers Eg: Purchase of tractor, tiller, construction of biogas plant, pump hose etc.]
3.	Processing claim at ADA Office	Follow the existing procedure
4.	Preparation of Scheme-wise beneficiary List	Using e-Payment Portal. If more than one scheme is included in the beneficiary list (Annexure I), include Scheme codes also. In case of technical difficulty, contact IT Cell of Directorate / NIC
4.	Giving statement (bank File) to bank	Using e-Payment Portal. Send the files using the official e-mail id provided to ADA's
5.	Authentication	Digital signature is proposed for all ADA's
6	Status file upload	Send SMS Alerts Send rejection reports to AO's if in large numbers Use provisions in the e-payment portal to remove rejection and resubmit
7.	Return	Verify on same day and enlist support of AO's to resolve issues. If difficulty in decoding the return contact directorate/Master Trainer in your district for using NIC Software.
8.	Duplication in payment /Payment to wrong account no	Reverse the transaction (See page No.122)
9.	Audit	Keep print outs of beneficiary list for audit.

**21. ADDRESS - LEAD DISTRICT MANAGERS OF KERALA**

<p>Lead District Manager Indian Overseas Bank, Lead Bank Office, Carmel Building, Gandhinagar, Vazhuthacaud Thiruvananthapuram - 695 014 PH : 0471 2320154 Mobile- 9446376271 Fax: 0471 2736367 Email : <a href="mailto:leadbank@trisco.iobnet.co.in">leadbank@trisco.iobnet.co.in</a></p>	<p>Lead District Manager Canara Bank Lead Bank Office Sri Krishna Bldg., West Palace Rd. Thrissur - 680 001 PH : 0487 2331156 / 2440311 M-9446726348 Email : <a href="mailto:lbothrissur@canarabank.com">lbothrissur@canarabank.com</a></p>
<p>Sri. C. R. Gopikrishnan Lead District Manager Indian Bank, Lead Bank Office Indian Bank Bldg, Main Road Chinnakkada, Kollam - 691 001 PH : 0474 2742651 M - 9447742651 Fax: 0474 2742819 Email : <a href="mailto:ldmkollam@indianbank.co.in">ldmkollam@indianbank.co.in</a></p>	<p>Sri. R. Rajagopalan Lead District Manager Canara Bank, Lead Bank Office, P.B.No.7,12/785 Municipal Shopping Complex (Ground Floor) Sultanpet, Palakkad - 678 001 PH : 0491 2544644 M-9746197659 FAX: 0491 2545347 / 2503238 Email : <a href="mailto:lbopalghat@canarabank.com">lbopalghat@canarabank.com</a></p>
<p>Sri. P. Radhakrishnan Nampoothiri Lead District Manager State Bank of Travancore Lead Bank Office PB No. 85, College Road Pathanamthitta - 689 645 PH : 0468 2222589 Mobile 9447155547 Email : <a href="mailto:lbpathanam@sbt.co.in">lbpathanam@sbt.co.in</a></p>	<p>Sri. O. Raveendran Lead District Manager Canara Bank 1st Floor, 3/18A, AMAR Kannur Road, Chakkorathkulam Nadakavu, Kozhikode - 673 011 PH : 0495 2760399 M - 9847909444 Email : <a href="mailto:lbocalicut@canarabank.com">lbocalicut@canarabank.com</a></p>
<p>Sri. K. R. Vaidyanathan Lead District Manager State Bank of Travancore C/O Alappuzha (Main) Branch PB No. 4404, C.L.S.B. Road Alappuzha - 688 011 PH : 0477 2251267/ 2230216 / 2263048 Mobile : 9446512785 Email : <a href="mailto:lbaply@sbt.co.in">lbaply@sbt.co.in</a></p>	<p>Sri. T. A. Sajikumar Lead District Manager Canara Bank Lead District Office, Tirur Road Malappuram PIN - 676 505 PH : 0483 2734881 Fax : 0483 2734583 Mob : 9495317325 Email : <a href="mailto:lbomalappuram@canarabank.com">lbomalappuram@canarabank.com</a></p>

<p>Sri. K. Jayashankar Lead District Manager State Bank of Travancore Lead Bank Office, 1124/C, C.K.G.Towers, Kanjikuzhy Muttambalam P.O, Kottayam - 4 PH : 0481 2570090 M 9446378841 Email :lbktm@sbt.co.in</p>	<p>Sri. K. T. George Lead District Manager Canara Bank, Lead District Office PB No. 35, Kalpetta Wayanad District - 673 121 PH: 04936 202777 M 9447468846 Fax : 04936 205521 Email :lbokalpetta@canarabank.com</p>
<p>Sri. K. Babu Ganesh Lead District Manager Union Bank of India Semi Square Buildings, Ambalam Bypass Road Thodupuzha, Idukki PH : 04862 222148, 224179 M 9446974669 FAX: 04862 222148 Email: smldmrotvm@unionbankofindia.com</p>	<p>Sri. V. S. Jayaram Lead District Manager Syndicate Bank Lead District Office Syndicate Bank Buildings Fort Road, Kannur - 670 001 PH : 0497 2768994 M 9495004248 Email:kl.4248kannurldo@syndicatebank.co.in</p>
<p>Sri. K.R. Jayaprakash Lead District Manager Union Bank of India Regional Office, PB No. 3667 M.G. Road, Ernakulam, Kochi - 682 035 PH : 0484 2385205 M 9539077363 FAX: 0484 2385203 Email :ldm@unionbankofindia.com</p>	<p>Sri. Ajith Kumar Menon Lead District Manager Syndicate Bank, Lead District Office City Centre - First Floor Bank Road, Kasaragod - 671 121 PH : 04994 230170 M 9495004701 Email :kl.4701ksrgodldo@syndicatebank.co.in</p>

<u>DISTRICT</u>	<u>EMAIL ID OF LDM'S</u>
1. Trivandrum	leadbank@trisco.iobnet.co.in
2. Kollam	ldmkollam@indianbank.co.in
3. Pathanamthitta	lbpathanam@sbt.co.in
4. Alappuzha	lbalpy@sbt.co.in
5. Kottayam	lbktm@sbt.co.in
6. Idukki	smldmrotvm@unionbankofindia.com

7. Ernakulam	ldm@unionbankofindia.com
8. Thrissur	<a href="mailto:lbothrissur@canarabank.com">lbothrissur@canarabank.com</a>
9. Palakkad	<a href="mailto:lbopalghat@canarabank.com">lbopalghat@canarabank.com</a>
10. Malappuram	<a href="mailto:lbomalappuram@canarabank.com">lbomalappuram@canarabank.com</a>
11. Kozhikkode	<a href="mailto:lbocalicut@canarabank.com">lbocalicut@canarabank.com</a>
12. Wayanad	<a href="mailto:lbokalpetta@canarabank.com">lbokalpetta@canarabank.com</a>
13. Kannur	<a href="mailto:kl.4248kannurldo@syndicatebank.co.in">kl.4248kannurldo@syndicatebank.co.in</a>
14. Kasargod	<a href="mailto:kl.4701ksrgodldo@syndicatebank.co.in">kl.4701ksrgodldo@syndicatebank.co.in</a>

## 22. Proposed Service Level Agreement between Participating Banks and Agricultural Department

### [RBI. Master Circular on Customer Service in Banks DBOD. No.Leg.BC. 21/09.07.006/2012-13 dated July 02, 2012.]

1. Bank agrees to participate in the bulk transfer of subsidies of Agricultural Department using the software developed by National Informatics Centre for Government of Kerala. Bank agrees to enable bulk transfer of subsidies free of cost to Agricultural Department and farmers.
2. Bank agrees to assist the Agricultural Department and National Informatics Centre team in customising the e-payment software for bulk upload of input file through the software platform of the bank. The bank will designate a person from its IT Division to co-ordinate the smooth functioning of e-payment through banking software and assist Agricultural Department and National Informatics Centre in customising the platform.
3. Bank agrees to nominate nodal officers at State level, District level and Software Division level to co-ordinate with Agricultural Department to sort out issues in e-payment and solve problems. Agriculture Department will also nominate nodal officers at State, District level and IT Cell level to interact with nodal officers of the bank. District level nodal officer of the bank will co-ordinate e-payment of Agricultural Department in consultation with Principal Agricultural Officers at District level, Assistant Directors of Agriculture at block level and Bank branches.
4. Bank agrees to direct its branch officials to assist Assistant Directors of Agriculture at block level in transferring funds to beneficiaries and instruct them to **upload** the input file sent from Assistant Directors of Agriculture *in bank's software within 2 working days* and **return** the status file of the entire records of input file within 6 working days to the e-mail of Assistant Directors of Agriculture. The bank will provide necessary training to its officials for uploading input file correctly to bank's software and

download status file from banks software and give necessary authorisations and permissions to branch staff in banks software module.

**[RBI Master Circular on Customer Service in Banks DBOD.No.Leg.BC. 21/09.07.006/20 12-13 dated July 02, 2012 .As per clause 12.3.1 same day of NEFT customer is to be informed ]**

5. Bank agrees to designate a person/Relationship Manager at branch level to assist Assistant Directors of Agriculture and to solve problems in e-payment and manage Agricultural Department Accounts.

6. In case of any difficulty in identifying any transaction Assistant Directors of Agriculture will inform the bank and Bank branch will solve the problems within 7 working days.

7. Bank agrees not to insist on hardcopy/CD for the transaction list sent from the official government e-mail id of Agricultural Department officials and e-mail digitally signed by them.

8. Agricultural Department agrees to accept the status file sent from the official e-mail id of the bank branch. But bank will strive to send digitally signed copies.

[Clause 5.17 of RBI Master circular]

9. In case of returns the Assistant Directors of Agriculture will rectify the errors in consultation with Agricultural Officers at Krishi Bhavan level and resubmit the input file to bank.

10. Our Bank understands that in case of violation of any of the above conditions Agriculture Department reserves the right to terminate the account and relationship with the bank in e-payment activities.

11. Our Bank agrees to issue zero balance account to farmers recommended by Krishi Bhavans. Print outs of farmer registration certified by Agricultural Officers will be used for opening new accounts.

12. All complaints with respect to Assistant Directors of Agriculture 's 'Bank Account received orally/e-mail/written complaint will be resolved within 7 working days. [Clause 5.12 of RBI Master circular]

13. Monthly statement of all transactions/transaction update in passbook, reconciliation of account etc of ADA's account to be completed before 10 nth every month.

14. Transaction details submitted through status file, bank statement and passbook etc should be same and any difference should be rectified immediately by the bank and it should be given in writing to ADA.

15. In case of money transfer to wrong accounts Bank will extend all possible assistance to ADA in recovering the amount and retransfer it to originating ADA's Bank Account.

16. Bank will take every effort to partner with Agriculture Department in ensuring smooth working of subsidy disbursement system of Agricultural Department.





## SECTION THREE

# KBClaimSoft

*“Well arranged time is the surest mark of a well arranged mind”  
-Sir Issac Pitman*

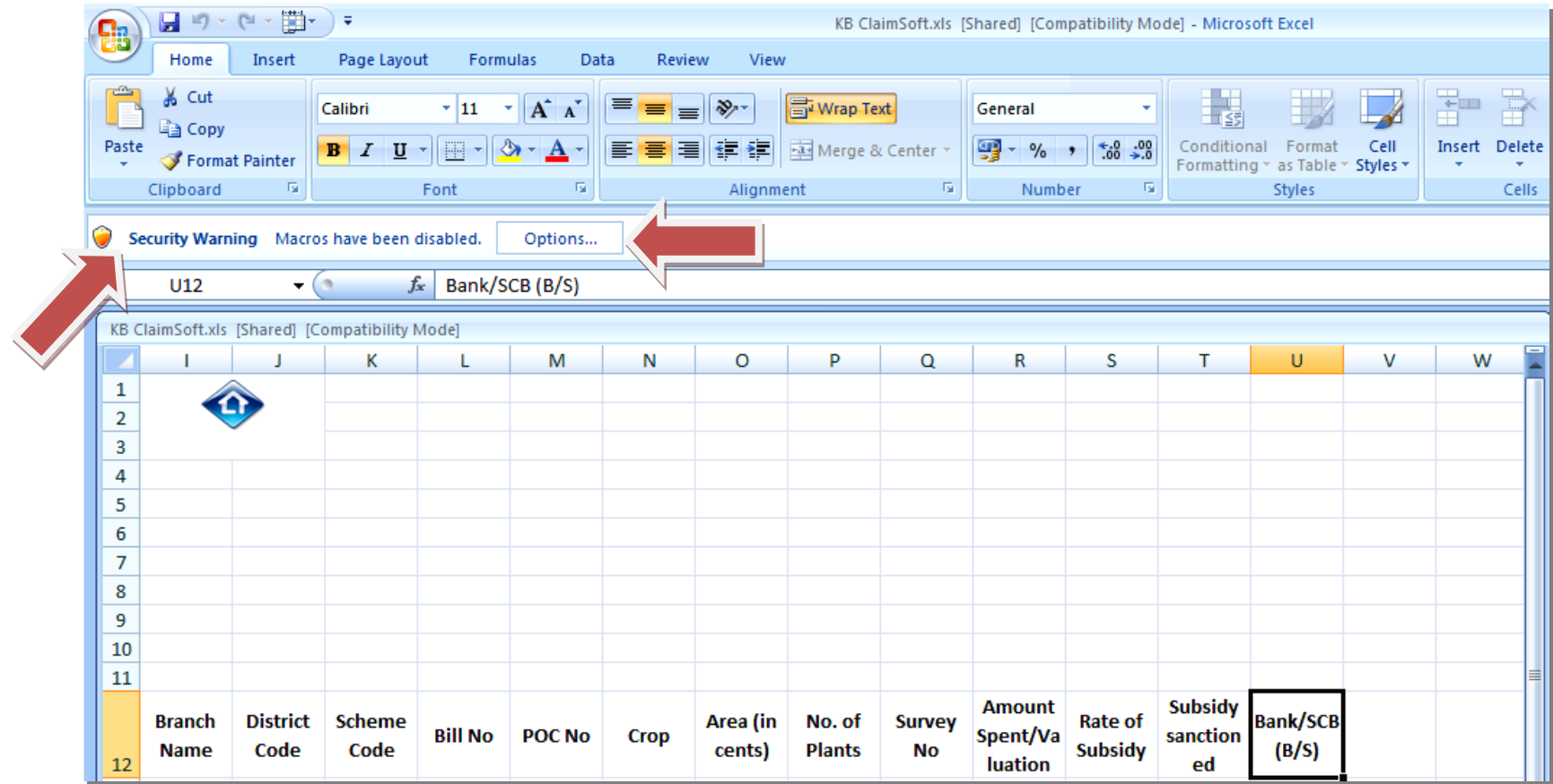
## Introduction

The AO's have to prepare scheme-wise claims, e-payment list as well as the beneficiary list of farmers who have maintained their accounts in Cooperative Banks. In order to make the preparation of these statements easier and in a single step, a solution in Excel (**KBClaimSoft**) has been prepared. This solution drastically reduces the data entry operations. One has to enter the data only once and using the same data various reports viz., Claim, e-payment list (Annexure I), and the beneficiary list for Cooperatives can be generated. The forwarding letter addressed to the ADA for submission of claim and abstract of the claim can also be generated.

### 1. Guidelines for Using the “KBClaimSoft”

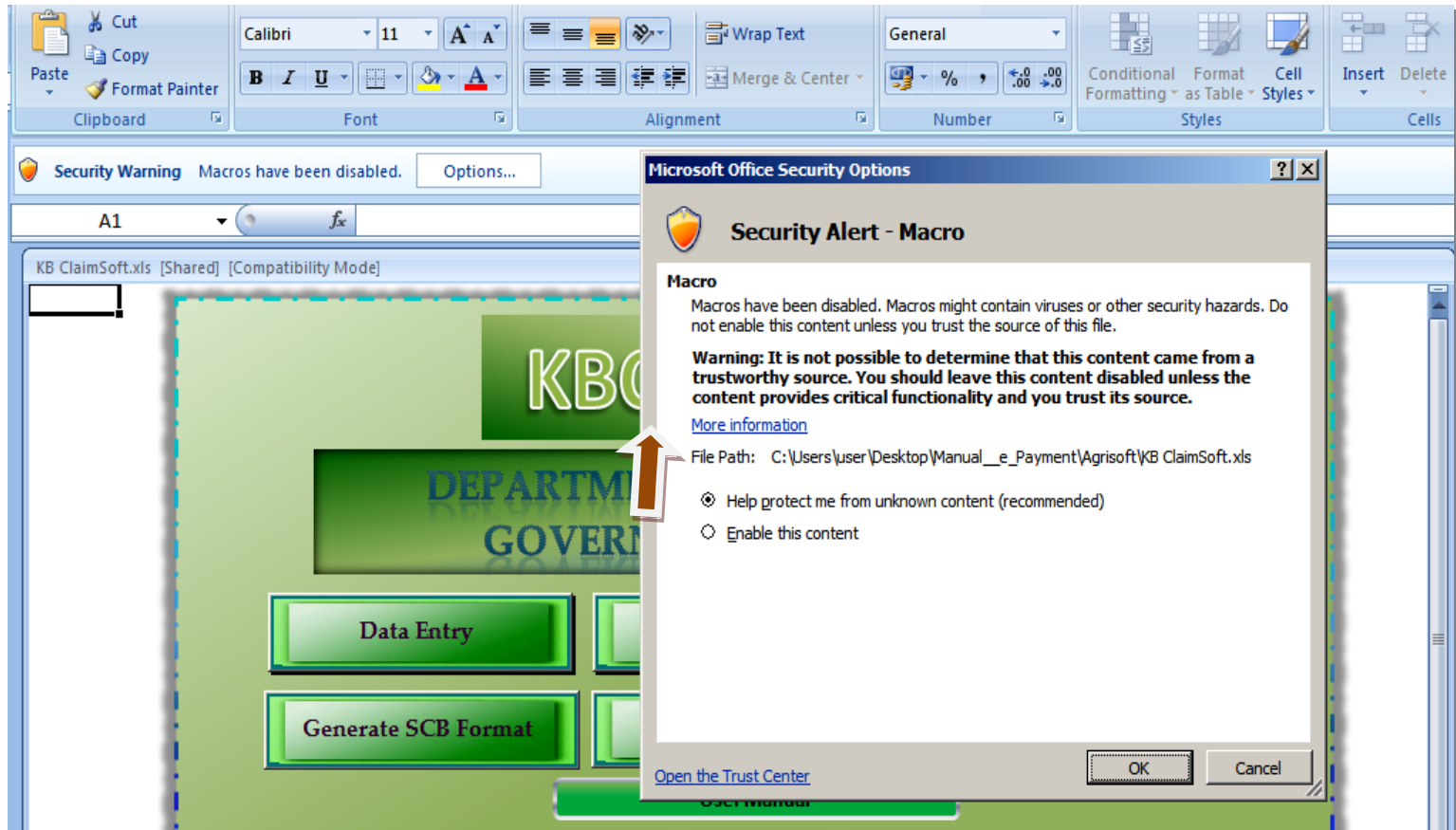
The **KBClaimSoft**, Excel based software solution will be send to all AO's by the ADA's concerned by e-mail. Download and save the file in a suitable location.

- 2. Step One: Enabling the Software** - Click-open the saved Excel file. The file will be opened and a security warning will be displayed. *(See page 138 for Screenshot)*



You can see a security warning just below the menu bar, that, "**Macros have been disabled**"

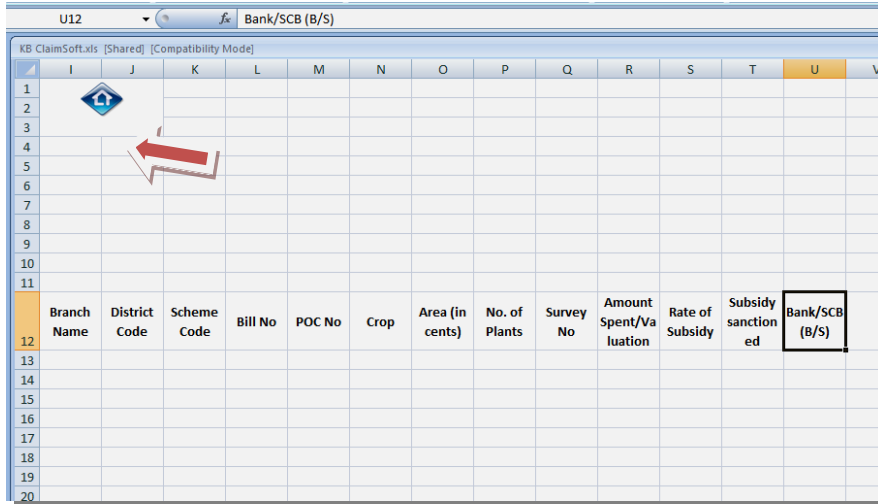
To enable the macros, click on "**Options**" button on the right side of Security Warning as shown above. Then the following screen will appear. (See Screen shot on Page: 139)



You can view a MS Office Security Options Window, with two options;

(a) Help protect me from unknown content and (b) **Enable this content**, along with two radio buttons to choose.

Click on and choose the **“Enable this content”** radio button and also click on the **“OK”** Button given at the bottom.



Click on the Control button seen at the top right end of the screen, as shown.

Now the Home Page of the **KBClaimSoft** appears, as shown below:



The user manual for the operation of the “**KBClaimsoft – Version 1**” can be downloaded from the Link, “**User Manual**” given at the bottom of the Screen.

There are **6 other Links**, viz., (1) Data Entry (2) Generate Claim (3) Generate e-payment Format (4) Generate SCB Format (5) Abstract of Claim and (6) Covering Letter, just above the link, User Manual.

The First Link, “**Data Entry**” is the major Link, which is intended for a single-time data entry of inputs, required to generate (2), (3), (4 and (5).

**Note:** (1) Before proceeding to the First Step, i.e. Data Entry, ensure that all the relevant information needed to prepare and generate the outputs (Claim, e-Payment List in Annexure I, beneficiary List related to SCB are prepared, especially the Bank Account related information of beneficiaries of a particular claim

(2) The data entry related to a single Scheme can be done at a time.

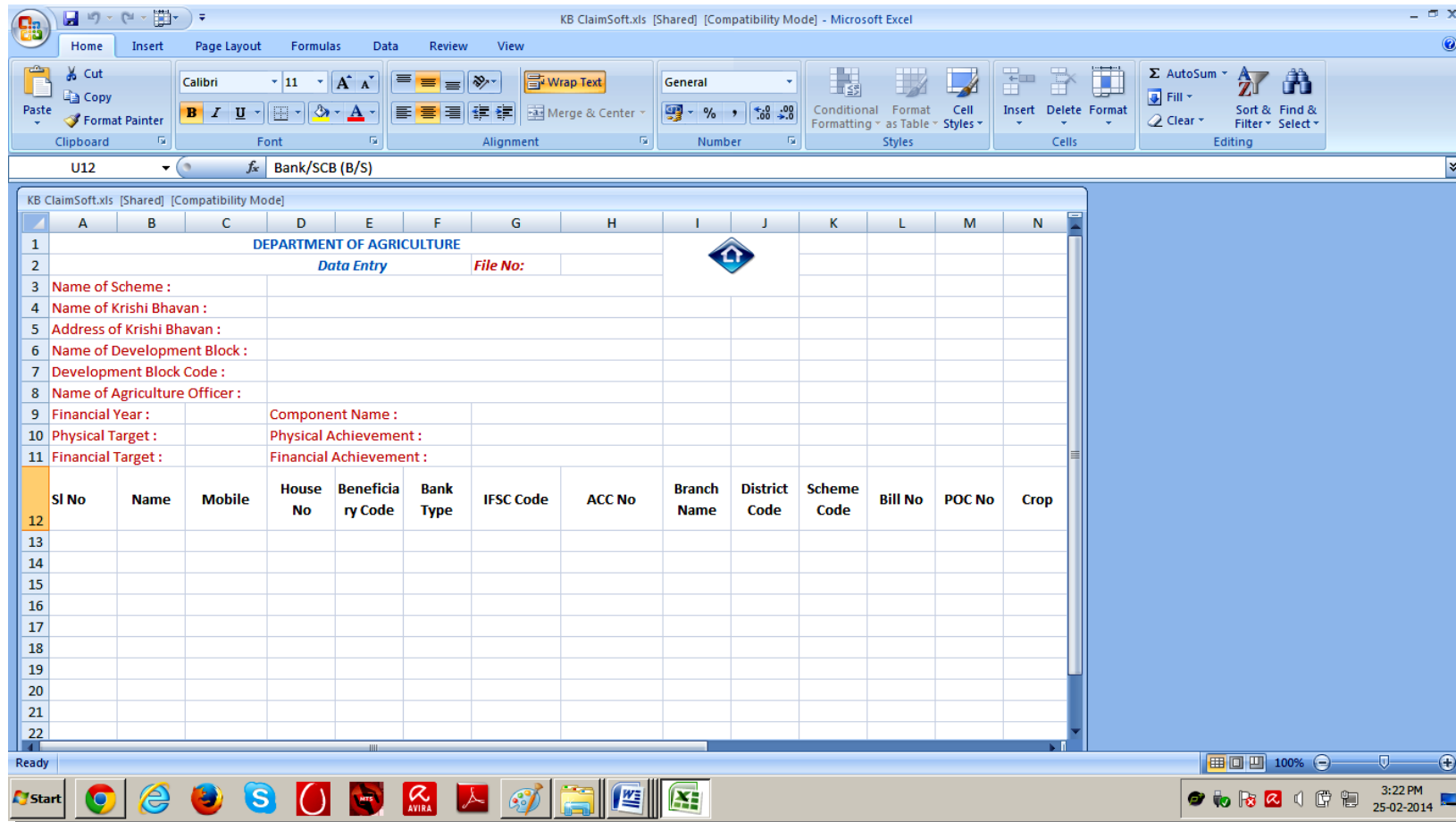
### 3. Step Two: “Data Entry”

	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
1														
2														
3														
4														
5														
6														
7														
8														
9														
10														
11														
12	Branch Name	District Code	Scheme Code	Bill No	POC No	Crop	Area (in cents)	No. of Plants	Survey No	Amount Spent/Valuation	Rate of Subsidy	Subsidy sanctioned	Bank/SCB (B/S)	
13														
14														
15														
16														
17														
18														
19														
20														

Click on the Link, “**Data Entry**”

Now, move the scroll bar towards the right to view the start point of the data entry window. (Page: 142)

Page for data Entry



The data entry can be started directly in this page, starting from the File Number at the top. Then proceed to the basic details viz., name of Scheme, name of Krishi Bhavan etc. Only after completing all relevant data, against the fields marked in red, proceed to the table given below. This table is an extension of the “**format for preparing the e-payment beneficiary list**”, which have 15 Columns. This extended format contains 6 additional columns and the total become 21.



Since the items listed below are parts of the format for preparing the e-Payment beneficiary list and are explained under **Section one** of this **Hand Book (Pages: 13-20)**, in detail the users are requested to go through the same portion before doing data entry and follow strictly the instructions given, while doing the data entry:

**“Name, mobile number, house number, beneficiary code, bank type, IFS Code, account number, branch name, district, scheme code, bill number and POC number”.**

**Note:** *Extreme care should be taken while doing data entry related to the above fields. Any mistake in any of the above items can result in undue delay in the process and may result in rejection during the “Beneficiary List Upload” by the ADA.*

**Filling of remaining additional details:**

The additional details include the following and the instructions for filling them are given below:

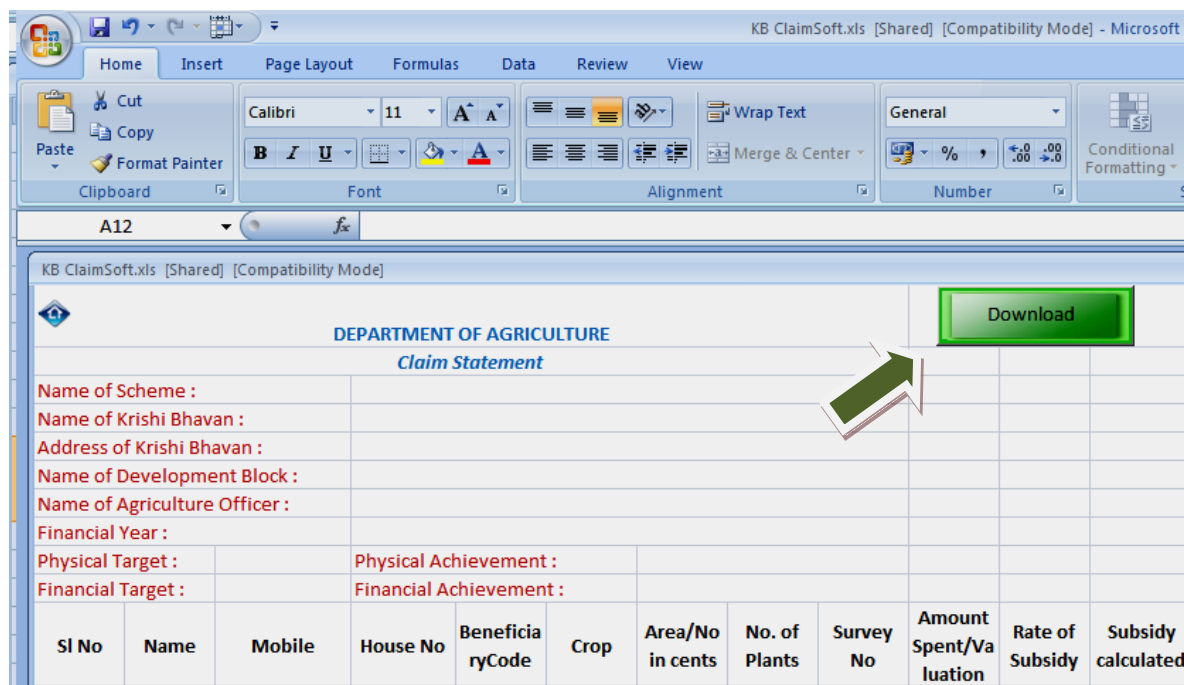
Column No	Title	Remark
14	Crop	Give the name of the crop
15	Area in cents	Give the Area in cents
16	Number of plants	Give the No of plants if applicable
17	Survey Number	Give the Survey No /Nos., as the case may be (If more than one survey no is to be given give space in between )
18	Amount spent/valuation	Give details as per Working Instruction of the Scheme
19	Rate of subsidy	Give rate of subsidy per cent or if calculation is based on number of plants give the subsidy per plant
20	Subsidy sanctioned	*Please give the formula for calculation based on columns to be multiplied
21	Bank(B) / SCB(S)	** See Note:2, given below

- Note: (1) \* For area based schemes multiply column **15** (Area in cents) by **19** (Rate of Subsidy).  
 For number based schemes multiply column **16** (No. of plants) by **19** (Rate of Subsidy).  
 (2)\*\* Type "**B**" (In Capital) if the Bank is core banking enabled. Type "**S**" (In Capital) if the data entered is of a Service Co-operative Bank or bank without core banking facility.

Once the data entry is complete, come back to the home page of the **KBClaimSoft** by clicking **home** button. Whatever data entered in the KBClaimSoft will be saved automatically.

#### 4. Step Three: Generate Claim

The Claim may be generated after completing the data entry. Click on the Link, "**Generate Claim**". On, clicking this button the following window appears:



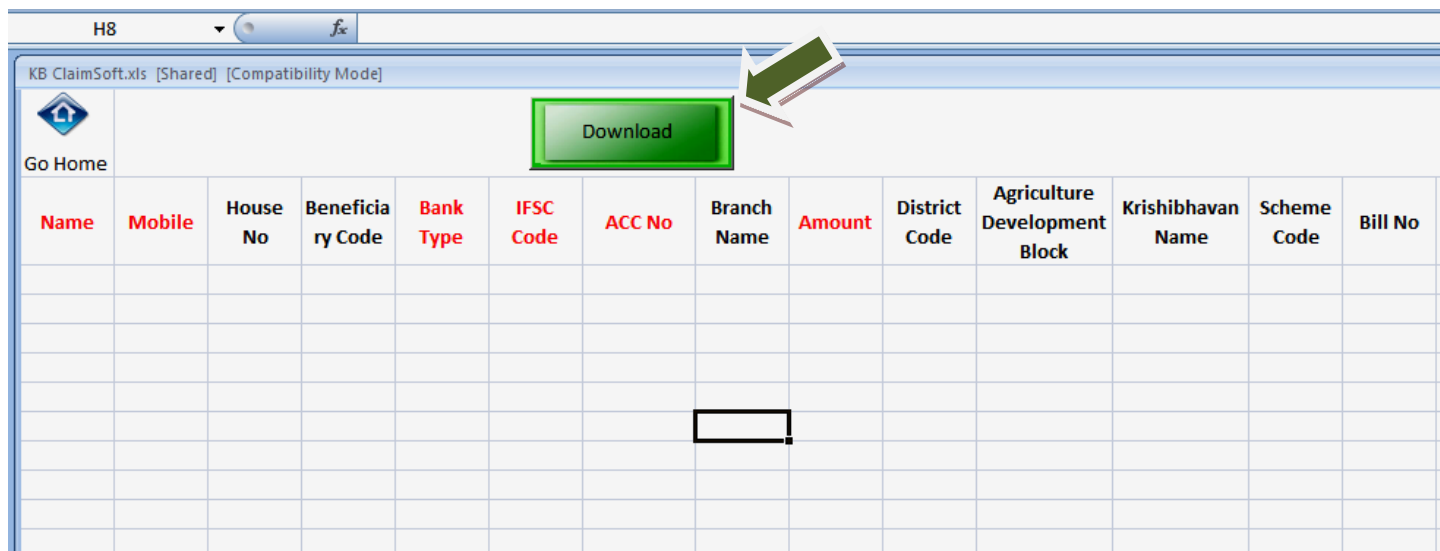
Click on the link, "**Download**", so that, the claim of the particular scheme, will be downloaded. The "**Abstract of the Claim**" can also be downloaded, using the link, "**Abstract of the Claim**", available in the KBClaimSoft's Home Page.

**Note:**

Use the *home* button to go back to the home page or to navigate between different Links.

### 5. Step Four: Generate e-Payment Format

The e-payment list of beneficiaries to be forwarded to the ADA can also be generated once the Claim generation is complete. Click on the link, “**Generate e-Payment Format**”, so that the **e-payment List (Annexure I)** will be generated and can be downloaded from the following window:



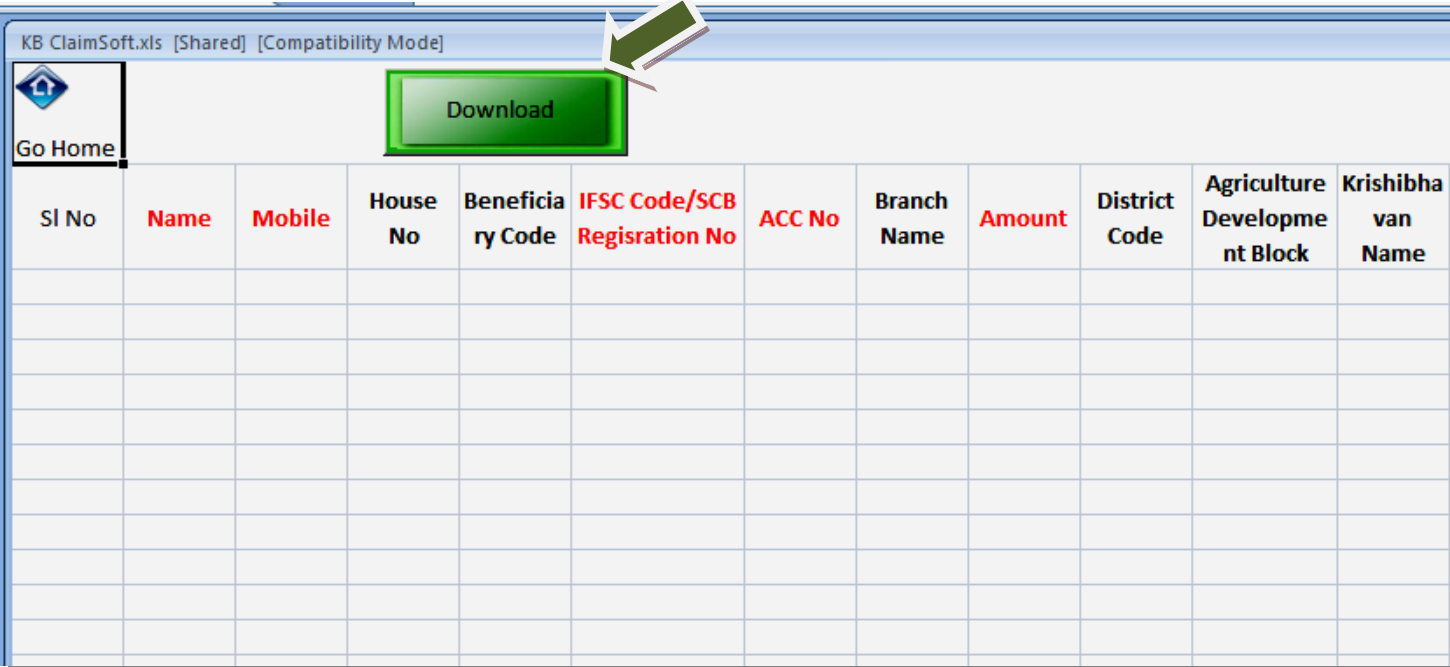
The file will be downloaded in the D Drive. The details viz., file name date of generation etc., shall be noted for future reference.

The file (e-Payment List) shall be forwarded to the ADA after ensuring that the data is complete in all respects and confirm to standards as stipulated in the guidelines (Page No: 13-20 of the Hand Book)

**Note:** *Service Co-operative Bank account holders will not come in this list*

### 6. Step Five: Generate SCB Format

Click on “**Generate SCB Format**” link in the home page to view the list. Download the beneficiary list of farmers having account with SCB’s by clicking the Download Button.



The screenshot shows a web browser window displaying a table of beneficiary information. The table has 12 columns: SI No, Name, Mobile, House No, Beneficiary Code, IFSC Code/SCB Registration No, ACC No, Branch Name, Amount, District Code, Agriculture Development Block, and Krishibha van Name. A green 'Download' button is located above the table, and a green arrow points to it. The browser title bar indicates the file is 'KB ClaimSoft.xls [Shared] [Compatibility Mode]'.

SI No	Name	Mobile	House No	Beneficiary Code	IFSC Code/SCB Registration No	ACC No	Branch Name	Amount	District Code	Agriculture Development Block	Krishibha van Name

The file will be downloaded in the D Drive. The details viz., file name date of generation etc., shall be noted for future reference. The file (e-Payment List of SCB) shall be forwarded to the ADA after ensuring that the data is complete in all respects.

**Note:** Use the home button to go back to the home page or to navigate between different Links.

### 7. Step Six: Generate Abstract of Claim


Click on the link, "**Abstract of Claim**" to view and print the Abstract of Claim, as already mentioned in Page: 144.

This may be used for filing as well as attaching along with the claim to be submitted to the ADA.

C15    fx    1

KB ClaimSoft.xls [Shared] [Compatibility Mode]

**Abstract of Claim/Claim Facing Sheet**



**Name of KrishiBhavan :**  
**Name of Block :**  
**Name of Scheme :**  
**Financial Year :**  
**Scheme Component :**  
**Physical Target :**  
**Physical Achivement :**  
**Financial Target :**  
**Financial Achivement :**

SI No	No of Beneficieries	Amount Spent/Valuation	Subsidy Amount	Remarks
	1	18	20	

**Place :**  
**Date :**    25-02-2014

## 8. Step Seven: Generate Covering letter

Click on the link, "**Covering letter**" to view and print covering letter, to be submitted to the ADA, along with the claim and abstract.

KB ClaimSoft.xls [Shared] [Compatibility Mode]



**Covering Letter**

File No: \_\_\_\_\_ Date : 25-02-2014

From  
The Agriculture Officer

To  
The Assistant Director of Agriculture

Sir/Madam,

Sub: Submitting Claim of the Scheme

Reg :  
I am here with submitting the claim of in favour of necessary action

Thanking you,

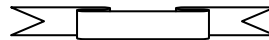
**Note:** (1) Use the **home** button to go back to the home page or to navigate between different Links.

(2) Close the programme once all the reports are generated. The KBClaimSoft may be further used for the preparation of a different claim and related statements.

## Conclusion

e-Governance in our State plays a vital role in realizing and tapping the possibilities on the technology front, especially internet and mobile based technologies. Our projects viz. Farmer Registration and e-Payment of subsidies to farmers make humble step in realizing the objectives of e-Governance for the benefit of the farming community. By completing and updating the data of "Farmer Registration" the same can be used for the identification of beneficiaries for various schemes and preparation of claims. The farmer Registration-Software will be further developed and equipped for this purpose.

Subsequently, the data can be conveniently merged with the e-Payment Portal for effecting e-payment of subsidies for the same beneficiary farmers. The process is thus envisaged to increase the interface between the Government and the citizens (farmers) and to benefit them by efficient delivery of wider range of services in future.



**Disclaimer:** The objective of this document is to provide an overview or preliminary understanding only on the subjects/areas covered. This document may be treated only as a Hand Book for background information for providing the minimum understanding to undertaking various activities related to e-Payment.

## Help Desk

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Deputy Director of Agriculture (T&E)

Master Trainers of the District concerned