Project Details: NAeG/14-15/00080

Project id -	NAeG/14-15/00080
Name of The Project	GOVERNMENT e-PAYMENT SYSTEMS - COMPACT & GePG
Category of Award Applying for	Innovative Use of Technology in e-Governance
Date of Launch	01-04-2013

Summary/Objective of the project

Overview: The need for an e-payment system has been acutely felt by the Government of India with technology being one of the major mover and enabler for a secure and efficient mode of payment which would enable faster payment delivery to beneficiaries and agencies in far flung areas where conventional modes of payments viz. Cheques / Drafts takes substantial time. It would also facilitate transaction wise prompt reconciliation and near real-time settlements. In this e-Payment system, payments to the beneficiaries are made through an e-advice addressed to the accredited banks using digital signatures through a secured communication channel. Immediate benefits envisaged include convenience and privacy, efficiency of payment transactions, lowering of transaction costs, just in time availability of funds - reduced cost of carry and reduction of frauds. With over 90,000 bank branches currently enabled for e-payments, and advances made in digital security standards, it has become feasible to transact electronically for government payments cutting across geographic divides. Reasons & Background behind this Initiative: Under the traditional system of government payments, paying units in central government were using cheque, cash, Demand Draft or in few ministries ECS for payments to employees and vendors The Cheque based system had its own share of inherent drawbacks. % Not completely integrated processes payment and reporting systems separate, difficult to enforce validation requirements, multiple control points. % Multiplicity of data capture e.g. Scrolls, put through etc. % Long payment process life cycle in DDO to PAO to Bank and finally credit to the beneficiarys account (about 20-22 days) % Payment through Cheque has to go through a 10 stage time consuming process. % Transaction wise reconciliation not possible. There was a need felt by the Government to bring transparency and expedite direct payments from central paying units relating to all government payments which is a declared objective of the government. This would increase the adoption of other e-services due to its efficiency and ease-of-use for all Central Government Ministries and Departments for online payment transactions. The e-payment system would save time and efforts in effecting payments and will facilitate elimination of physical cheques and their manual processing. Further the constraints of manual deposit of cheque by the payees into their bank account would also be eliminated. Such a system would also have online reconciliation of transactions and efficient compilation of payment accounts and would make the system more transparent. By expanding e-payments, the Ministry of Finance expects to bring about increased transparency and promote good governance in the public sector. The goal of facilitating paperless transaction, reduction of transaction cost and promoting green banking also drove the project forward. Salient Features and Components of the e-Payment Solution The Government e-payment system comprises of two sets of application, one being COMPACT the core application running in the Pay and Accounts Offices (PAO) which is interfaced with the middleware, Government e-Payment Gateway (GePG). COMPACT has facility to process payments through cheques as well as through digitally signed e-payment advices. For activating e-payments, the authorised signatories register their digital certificates with COMPACT and GePG through a workflow. For receiving payments through the e-payment advices, the beneficiary is required to opt through a mandate form which has his bank account details, mobile no, e-mail address. The DDO prepares the bill with a request to process the payment through e-mode. The PAO or the authorised signatory in COMPACT in conjunction with GePG has been facilitated to cater to making such payments. The system has been implemented in all Central Government Civil Ministries / Departments in a phased manner.

Beneficiary of the project

The project is being implemented across ministries and departments of Govt. of India details of the stake holders/beneficiaries are as follows: 1) The Pay and Accounts Offices (currently 410 PAOs) and Cheque Drawing and Disbursing Offices (CDDO) (currently 47 CDDOs) of the Govt. of India of different ministries and departments (currently 54) spread over 140 geographical locations all over the country. 2) The Principal Accounts Offices of different Ministries and Departments (currently 54) 3) Private Sector and Public Sector Banks (currently 22 debit branches and 47,490 recipient

branches) 4) The Office of the Controller General of Accounts, Department of Expenditure, Min of Finance. 5) The Drawing and Disbursing Offices of different ministries and departments (Currently 6,730 DDOs) spread all over the country covering 886 geographical locations. 6) Govt. payment recipients viz. Employees, Vendors, etc. (currently over 7,69,617 beneficiaries) Services that are currently being delivered: G2G, Government to Banks and G2C services are rendered by the Government e-Payment Systems COMPACT and GePG. % Payment of Government dues to beneficiaries which would include Govt. employees, pensioners, vendors and all citizens and institutions receiving government benefits. % All 22 Banks including the Reserve Bank of India registered on Govt. e-Payment gateway for processing e-payments through CBS / NEFT / RTGS / APB and interfaced for receipt of response (success or failure) of such transactions. % The Drawing and Disbursing Officers and Pay and Accounts offices for MIS and status enquiry of all e-payments initiated by them. % The Office of the Controller General of Accounts and Principal Accounts Offices of respective ministries and departments for reconciliation and settlements with the Reserve Bank of India. % SMS to beneficiaries informing them of the nature and amount of the payments that have been credited to their respective bank accounts.

Details of Project Head

Name	Dipankar Sengupta
Designation	Senior Technical Director
Gender	Male
Address	Accounts Informatics Division, Room No. 401, B-Wing, 4th Floor, O/o the CGA, Loknayak Bhawan, Khan Market, New Delhi
Pincode	110003
State	Delhi
Phone Number	1124649217
Mobile Number	9312258040
Email-ID	dipankar.s@nic.in

Details of team members, if any, other than Project Head:-

Name(1st team member)	Vivek Joshi
Designation(1st team member)	Principal Systems Analyst
Name(2nd team member)	Raj Kumar Sharma
Designation(2nd team member)	Principal Systems Analyst
Name(3rd team member)	A. Saravanambika
Designation(3rd team member)	Systems Analyst
Name(4th team member)	Nitish Thakur
Designation(4th team member)	Systems Analyst
Name(5th team member)	Prakash Kala
Designation(5th team member)	Programmer
Name(6th team member)	Sangeeta Biswas
Designation(6th team member)	Programmer

Award Specific Form

Supporting documents:-   Self Certification by the Project Head

Self Certification by the Project Head