

THROUGH WEBSITE



कार्यालय रक्षा लेखा प्रधान नियंत्रक (मध्य कमान) करियप्पा मार्ग, कैण्ट लखनऊ-226002  
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परिपत्र  
"द्वारा वेबसाइट"

सं.डी/1021/Vol.-II/E-Payment report

दि.25.09.17

प्रति,

प्रभारी

समस्त अनुभाग स्थानीय

अधीनस्थ कार्यालय

विषय : सरकारी राजस्व के संग्रह में एकीकृत भुगतान अन्तरापृष्ठ (UPI) एवं मुद्रा के लिये भारत अन्तरापृष्ठ (BHIM) के उपयोग के लिये दिशा निर्देश।

सन्दर्भ : रक्षा लेखा महानियन्त्रक दिल्ली कैण्ट का पत्र सं ले/III/12157/ECS/Comm. दि 22.09.17

उपरोक्त विषयान्तर्गत रक्षा लेखा महानियन्त्रक के उक्त पत्र एवं लेखा महानियन्त्रक, व्यय विभाग, वित्त मंत्रालय के कार्यालय ज्ञापन संख्या S-11012/3(1)/DP/WC/2017/GBA/5122-5275 दि.10.08.17 की एक प्रति आपकी आवश्यक कार्रवाई एवं दिशानिर्देश हेतु प्रेषित की जा रही है।

संलग्न : उपरोक्तानुसार

लेखाधिकारी

संवितरण

OFFICE OF THE CONTROLLER GENERAL OF DEFENCE ACCOUNTS,  
ULAN BATAR ROAD, PALAM, DELHI CANTT.-110010  
Tel:011-25665548,25665583/84,25665736/37  
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सं ले/III/12157/ECS/Comm

दिनांक : 22.09..2017.

सेवा में,

र.ले.प्र.नि./र.ले.नि.

विषय: सरकारी राजस्व के संग्रह में एकीकृत भुगतान अन्तरापृष्ठ (UPI) एवं मुद्रा के लिए भारत अन्तरापृष्ठ (BHIM) के उपयोग के लिए दिशा निर्देश ।

उपरोक्त विषय से संदर्भित लेखा महानियंत्रक (Controller General of Accounts), व्यय विभाग, वित्त मंत्रालय के कार्यालय ज्ञापन संख्या S-11012/3(1)/DP/WC/2017/GBA/5122-5275 दिनांक 10-08-2017 आवश्यक कारवाई एवं दिशानिर्देश हेतु संलग्न है ।

र.ले.स.म. (लेखा एवं बजट)

प्रतिलिपि:

ई.डी.पी केंद्र (स्थानीय):

सी.जी.डी.ए कार्यालय के वेबसाईट में अपलोड करने हेतु।

र.ले.स.म. (लेखा एवं बजट)



संख्या एस-11012/3(1)/डीपी/२०१७/अरबीडी/जी.बी.ए./ 505-660

भारत सरकार

वित्त मंत्रालय, व्यय विभाग,

महालेखा नियंत्रक

महालेखा नियंत्रक भवन, इ-खंड, जी.पी.ओ, परिसर,

आइ एन ए, न्यू दिल्ली-११००२३।

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85

दिनांक : 10.08.२०17

कार्यालय ज्ञापन

विषय : सरकारी राजस्व के संग्रह में एकीकृत भुगतान अन्तरापृष्ठ (UPI) एवं मुद्रा के लिए भारत अन्तरापृष्ठ (BHIM) के उपयोग के लिए दिशा निर्देश ।

उपरोक्त विषय के सन्दर्भ में इस कार्यालय के कार्यालय ज्ञापन संख्या S-11012/3(1)/DP/WC/2017/GBA/5122-5275 दिनांक 10/08/2017 एवं दिशा निर्देश आवश्यक कार्रवाई हेतु संलग्न है ।

संलग्नक : उपरोक्त

संदीप च

(संदीप आर. पाई)

व. लेखा अधिकारी (जी.बी.ए.)

सेवा में,

1. भारत सरकार के सभी सचिव ।
- ✓ 2. रक्षा महा लेखा नियंत्रक, रक्षा मंत्रालय, नई दिल्ली ।
3. वित्त आयुक्त, रेलवे बोर्ड, रेलवे मंत्रालय, नई दिल्ली ।
4. सदस्य (वित्त), डाक विभाग, नई दिल्ली ।
5. सदस्य (वित्त), दूरसंचार विभाग, नई दिल्ली ।
6. सभी मंत्रालयों एवं विभागों के प्र.मुख्य लेखा नियंत्रक/मुख्य लेखा नियंत्रक/लेखा नियंत्रकों (स्वतंत्र प्रभार) ।
7. दादरा एवं नगर हवेली, दमन एवं दिऊ चंडीगढ़ अंडमान एवं निकोबार द्वीपसमूह, लक्षद्वीप केंद्र शाशित प्रदेशों के वित्त सचिव ।
8. व. लेखा अधिकारी, सुचना तकनीकी प्रभाग, महालेखा नियंत्रक कार्यालय कृपया इस कार्यालय ज्ञापन को महालेखा कार्यालय के वेबसाइट पर अपलोड कर दें ।

प्रति:-

1. वित्त सचिव, वित्त मंत्रालय ।
2. सचिव, आर्थिक मामलों का विभाग ।
3. सचिव, वित्तीय सेवाएं विभाग ।



O.M. No. S-11012/3(1)/DP/WC/2017/GBA/ 5122-5275  
Government of India  
Ministry of Finance, Department of Expenditure  
Controller General of Accounts  
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Dated: 10/08/2017

Office Memorandum

**Subject: Guidelines for use of Unified Payment Interface (UPI) and Bharat Interface for Money (BHIM) for Collection of Government revenue.**

Controller General of Accounts has approved the use of Unified Payment Interface (UPI) and Bharat Interface for Money (BHIM) for collection of Government revenue.

Guidelines for the use of UPI/BHIM for collection of Government receipts by the Ministries/Departments of the Government of India are enclosed herewith for necessary action.



(Tripti P. Ghosh)

Jt. Controller General of Accounts

Tel: 24665312

Encl. as above.

To,

1. All Secretaries to Government of India.
2. Controller General of Defence Accounts, M/o Defence, New Delhi
3. Financial Commissioner, Railway Board, M/o Railways, New Delhi
4. Member(Finance), Department of Posts, New Delhi
5. Member (Finance), Department of Telecommunications, New Delhi
6. Pr.CCAs/CCAs/CAs with independent charge of all Ministries/Departments.
7. Finance Secretary of U.T.'s of Dadra and Nagar Haveli, Daman and Diu, Chandigarh, Andaman and Nicobar Islands, Lakshdweep.
8. Sr. Accounts Officer, I.T. Division, O/o CGA with the request to upload this OM on website of CGA.



## **Guidelines for use of UPI/BHIM in payments of Government receipts by customers**

References have been received from some of the Ministries for use of UPI/BHIM in payments of Government receipts. The same was also recommended by the Watal Committee on Digital Payments. It has been decided to allow UPI/BHIM in payments of government receipts by customers.

Broad guidelines for use of UPI/BHIM for payments of Government receipts are as follows.

### **1. Definitions**

- 1.1 **UPI:** Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience.
- 1.2 **BHIM:** BHIM (Bharat Interface for Money) is a Mobile App developed by National Payments Corporation of India (NPCI), based on the Unified Payment Interface (UPI). BHIM is inter-operable with other Unified Payment Interface (UPI) applications and bank accounts.
- 1.3 **Virtual Payment Address (VPA):** Virtual Payment Address (VPA) is an address which identifies a person's bank a/c. For instance, the VPA Address for BHIM customers is in the format xyz@upi. One can just share his/her VPA with anyone to receive payments (no need for bank account number/ IFSC code, etc.). One can also send money to anyone by using their VPA.
- 1.4 **Accredited Bank:** Accredited Bank is the Bank authorized by the Controller General of Accounts to transact receipt and/or payment business of a Ministry/Department within the Reporting and remittance framework defined by CGA and RBI, for which Agency Commission is paid by the Reserve Bank of India.
- 1.5 **Acquiring Bank:** Bank engaged by Ministry/Department for processing the payments received through UPI application after integration with the Department's Portal/CPG (in case of Railways). They would act as intermediary for collection of receipts.
- 1.6 **Issuer's Bank:** Bank where customer maintains his/her account.
- 1.7 **Payment Service Provider (PSP):** The service provider whose UPI application is being used by the customer.

for credit of the receipt at the point of report of funds by accredited bank to Ministries/Department may be clearly provided for. MIS as necessary across the three stages may be provided for each type of receipt to each stakeholder by GPS.

2.6. A Tripartite Agreement may be signed between the Ministry /Department, the Accredited Bank and the Acquirer Bank (where other than Accredited Bank) for coordination of operations, including collection mechanism, reconciliation of money collected through UPI/BHIM and the necessary reporting of government receipts between the Ministry/Department, Acquirer Bank and Accredited Bank. Specific formats may be devised with the approval of the Accounting authority for seamless remittance and reconciliation. Time stamping by each system may be required.

2.7. The formats for reporting of such transactions by the Acquirer Bank to the Accredited Bank shall be stipulated by the Accounting authority in consultation with Accredited Bank. The pre-defined format of RBI used by Accredited Banks for reporting of Government transactions to RBI may be incorporated suitably. End of the day reports pushed by the Acquiring bank to accredited bank should be posted on the Government Portal System simultaneously.

2.8. There should be complete integration between UPI Acquirer software and the Department's GPS (Centralised Reservation Information System (CRIS) of Railways) which interacts with the acquiring bank for processing the payments and refunds for railway tickets through Application Programming Interface (API). The information flow should be seamless and without manual intervention between all stakeholders, from the point of debit of funds from customer's account as informed through mobile and credit to Government Account.

2.9. In case payments received through counters, the Quick Response (QR) code may be used at payment counters for quick service wherever possible. The QR code may be dynamic or static. The QR code would capture necessary payment, service and accounting information.

### **3. Merchant Discount Rate (MDR)**

3.1. The MDR as communicated by Reserve Bank of India from time to time would be applicable to the transactions made through UPI/BHIM.

3.2. MDR charges, if applicable, on UPI transactions shall not be netted from receipts of Government by the Acquirer Bank or Accredited Bank. The Acquirer Bank should remit the full amount of receipt to the Accredited Bank without deduction of MDR charges if any. The Government should get the full amount for a service for which payment has been made by the Customer.



5.5. Refund amount, if applicable, would be system generated and in no case the refund amount should exceed the original paid amount for the service (in case of Railway Tickets etc.).

**6. Other Items**

6.1. The accredited bank will follow the instructions issued by the RBI for handling Government transaction through e-payment and provide challans, scrolls and DMS of such transactions in the electronic form to the Pay and Accounts Office/Accounts Office.

6.2. The accredited bank will generate a unique challan number linked to the branch code with clear identifier for the mode of payment that is provided on the receipt given to the customer.

6.3. Civil Ministries/Departments, who do not have any Receipt Portal of their own, are also required to have the necessary integration with Non Tax Revenue Portal of Controller General of Accounts, M/o Finance for collection of receipts through UPI/BHIM.

6.4. All Ministries/Departments may keep the above guideline in view while introducing the UPI/BHIM facility for payment of Government receipts by the public. The Ministry/Department desirous to introduce such facility for their receipts may do so in consultation with their Pr.CCA/CCA/CA or concerned head of accounting organization in case of Non-Civil Ministries/Departments.

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