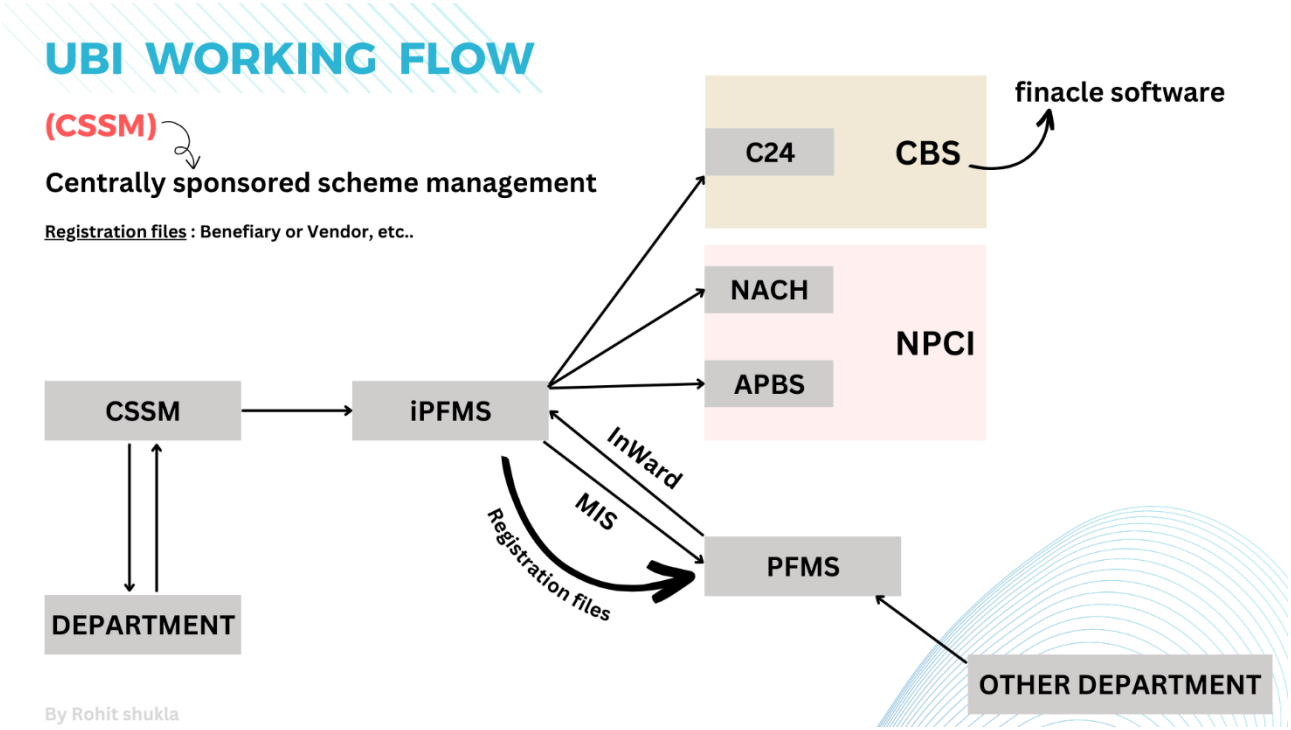
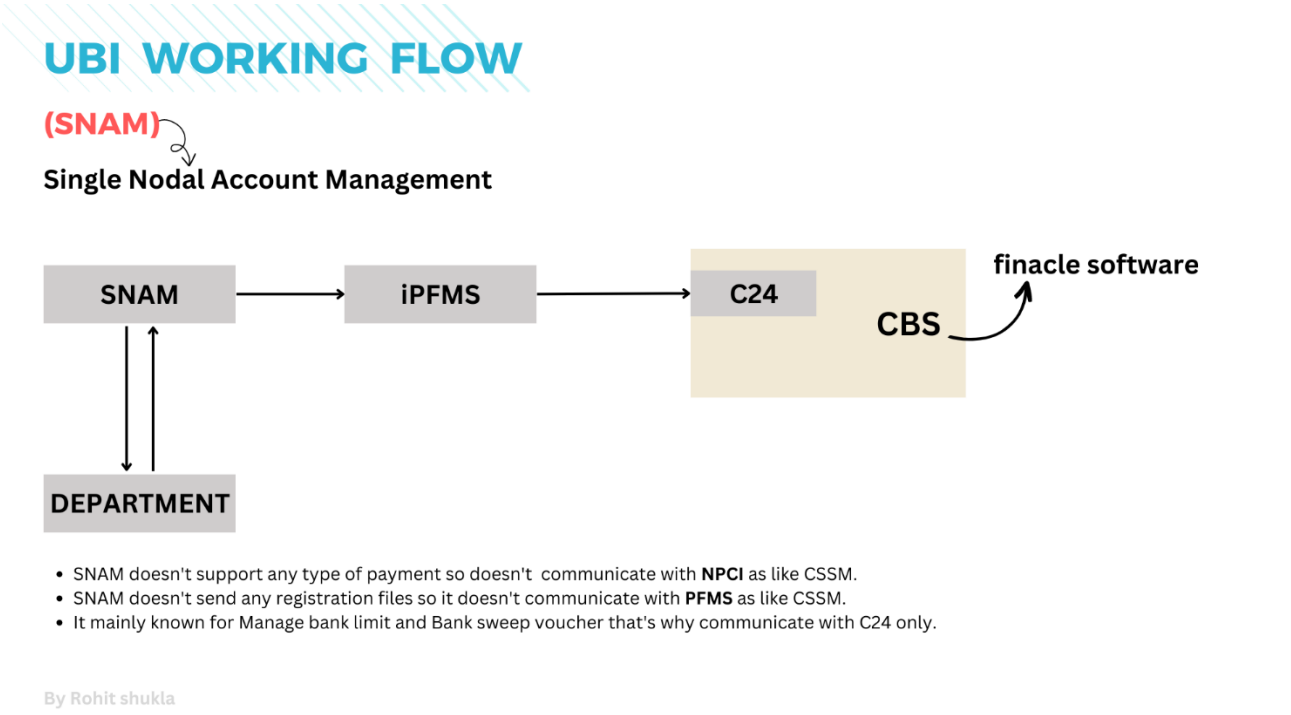
Last Updated: 02-04-2024





- Inter Bank: Different bank
- Intra Bank: Same bank

iPFMS = Integrated public financial management system

SNAM does not communicate with PFMS. It only communicate with iPFMS for assign SNA limit, manage bank limit, Bank sweep voucher. Bcoz it is designed for this purpose only bcoz some department does not need whole software(CSSM) which include all things.

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Central Pollution Control Board: CPCB

State Pollution Control Board: SPCB

Portal for Regulation of Air Pollution in Non-Attainment Cities: PRANA

CPCB module is specially designed for CPCB department for generating reports for PRANA. this module is only accessed by CPCB Employee in SNAM project. before this module CPCB department is using another project to communicating PRANA. it was very time consuming so we developed CPCB module for them in SNAM project.

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Table (CSSM)

- **cbs_Ac_Bal :** Hold the Limit and clearing balance of CBS.
- **fams_Ac_Bal :** Hold the updated SNA, IA Account Limit.
- **cbs_Limit_Trn :** Hold the Limit which we are updating in CBS.
- **cbs_Clb_Trn :** Hold the full History of SNA, IA Account. When and where amount is credit and debit.

In case of MIS EAT PAYMENT doesn't received response file (iPFMS).
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USER TYPE **in user permission (utility) entrypoint**

General user : It is lowest user or a normal user which has only one site and office facility.

SUPER : we can give it all site and office facility persmission.

SA : it is root user user which has all site and office facility persmission by default.

How to reset password?

User Approval > share/ other button > choose user

NACH and PFMS working

The National Automated Clearing House (NACH) is an electronic clearing service provided by the National Payments Corporation of India (NPCI) that help to do interbank transactions. The system is used for bulk transactions, such as government subsidies and pension payments, as well as for recurring transactions, such as utility bill payments.

Banks act as the facilitators for NACH transactions to their customers by connecting them to the NPCI's NACH system. The bank's customer can do a transaction, such as a utility bill payment, and authorize the bank to debit their account and credit the payee's account. The bank then sends the transaction details to the NPCI's NACH system, which processes the transaction and settles it with the payee's bank.

The Public Financial Management System (PFMS) is a government system that is used to manage and track financial transactions. The PFMS is integrated with the NACH system to facilitate the

transfer of government subsidies and pension payments to beneficiaries. When a government agency wants to transfer funds to a beneficiary.

it initiates the transaction through the PFMS. The PFMS then sends the transaction details to the NPCI's NACH system, which processes the transaction and send money to the beneficiary's bank A/c. The PFMS also tracks the status of the transaction and provides reports on the transfer of funds.

In summary, the bank and PFMS work together with the NPCI's NACH system to facilitate electronic transactions and to track the transfer of funds between banks and government agencies.

APBS and PFMS working

The Public Financial Management System (PFMS) and the Accounting, Procurement and Budgeting System (APBS) are both web-based platforms used by the government to manage financial transactions. However, they have slightly different functions and work in different ways.

PFMS is used for tracking government funds and managing the flow of funds from the central government to the state government and from the state government to the implementing agencies. It is used for various financial transactions such as the release of funds, tracking of expenditures, and monitoring of budget utilization. It also provides real-time visibility of financial transactions and enables the government to track the utilization of funds at various levels of the implementation chain.

APBS, on the other hand, is a comprehensive system that integrates various financial management functions such as accounting, procurement, budgeting, and treasury management. The system is designed to automate the financial management processes of government departments and agencies, and to provide a centralized platform for managing financial transactions. It is used for the preparation of budgets, the management of procurement processes, the tracking of financial transactions, and the generation of financial reports.

Both systems are intended to provide transparency, efficiency and accountability in the financial management of government funds.

NACH

National Automated Clearing House (NACH) is an electronic clearing service provided by the National Payments Corporation of India (NPCI) that facilitates interbank transactions. The system is used for bulk transactions, such as government subsidies and pension payments, as well as for recurring transactions, such as utility bill payments.

In NACH, the transactions are processed in batches, usually on a daily or weekly basis, and the funds are debited from the payer's account and credited to the payee's account. The transactions are settled between the banks through the NPCI, which acts as the clearing house.

NACH transactions can be initiated by depositing cash or cheques at a bank branch, or through electronic channels such as internet banking, mobile banking, or through the Aadhaar Payment Bridge System (APBS) using Aadhaar number and biometric authentication.

NACH also allows customers to set up e-mandates for recurring transactions, where the customer authorizes a merchant or service provider to debit their account for regular payments.

NACH provides a cost-effective and efficient way to perform bulk transactions, as it eliminates the need for cash or other forms of physical payment. It is also useful for small-value transactions where the cost of using cash or other forms of physical payment would be high. NACH is integrated with other systems such as the Public Financial Management System (PFMS) and the Aadhaar Payment Bridge System (APBS) to facilitate the transfer of government subsidies and pension payments to beneficiaries.

Recurring Transactions

It is a payment model that enables business owners to charge their customers at predefined intervals (weekly, monthly, annually, or custom intervals), for the products or services they purchase like memberships and subscriptions.

Which Type of transaction NACH Support?

NACH (National Automated Clearing House) can be used for a variety of electronic transactions, including:

1. **Recurring transactions:** NACH can be used for recurring transactions such as utility bill payments, loan EMIs, and insurance premium payments.
2. **Bulk transactions:** Government agencies and organizations can use NACH to make bulk payments such as salary disbursements, pension payments, and subsidies to beneficiaries.
3. **Direct debit:** NACH can be used for direct debit transactions, where a customer authorizes a merchant or service provider to debit their account for regular payments.
4. **Direct credit:** NACH can be used for direct credit transactions, where a customer authorizes a merchant or service provider to credit their account with regular payments.
5. **E-mandates:** NACH allows customers to set up e-mandates for recurring transactions, where the customer authorizes a merchant or service provider to debit their account for regular payments.
6. **E-NACH (NEFT):** This is a platform that enables the customers to make online transactions such as Credit, Debit and also to view the status of their transactions.

NACH can be used for many other types of electronic transactions as well, as long as they meet the NPCI (National Payments Corporation of India) guidelines and are approved by the relevant regulatory authorities.

NEFT

NEFT (National Electronic Funds Transfer) is a system of electronic funds transfer in India. It is a nation-wide system that facilitates transfer of 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. The system is maintained by the Reserve Bank of India (RBI)

and is designed to facilitate an efficient, secure, economical and reliable system of funds transfer and clearing in the banking sector.

NEFT transactions are processed in batches, with settlements taking place at half-hour intervals throughout the day. This means that if you initiate an NEFT transfer, the funds may not be credited to the recipient's account immediately, but instead will be credited in the next available settlement batch. The timings for NEFT are from 8:00am to 7:00pm on weekdays and 8:00am to 1:00pm on Saturdays.

NEFT transactions can be initiated by depositing cash or cheques at a bank branch, or through electronic channels such as internet banking, mobile banking, or through RTGS.

NEFT transactions are generally considered to be less secure than RTGS (Real-Time Gross Settlement) due to the batch processing, but they are useful for lower value transactions where the timeliness of the transaction is less critical.

RTGS

RTGS (Real-Time Gross Settlement) is a system for the transfer of funds in India, maintained by the Reserve Bank of India (RBI). It is a real-time interbank electronic transfer system that enables individuals and organizations to transfer large amounts of money quickly and securely.

RTGS transactions are processed individually and in real-time, meaning that the funds are credited to the recipient's account as soon as the transaction is completed. This makes RTGS suitable for high-value transactions where the timeliness of the transfer is important.

In RTGS, the minimum amount limit is 2 Lacs and there is no upper limit for RTGS transaction. The transactions are settled in real-time and the beneficiary branches are expected to credit the beneficiary’s account within 30 minutes of receiving the funds transfer message.

RTGS transactions can be initiated by depositing cash or cheques at a bank branch, or through electronic channels such as internet banking, mobile banking, or through NEFT (National Electronic Funds Transfer).

The RTGS timings are from 7:00am to 6:00pm on weekdays and 7:00am to 1:00pm on Saturdays.

CBS

Core Banking Solution (CBS) is a system that enables the customers of a bank to access their accounts, and perform banking transactions from any of the bank's branches, regardless of where the account was initially opened. This is done by connecting all the branches of a bank to a central server, which holds the information of all the bank's customers and their accounts.

With CBS, customers can perform transactions such as deposits, withdrawals, fund transfers, and check account balances at any branch of the bank, rather than being

restricted to a single branch. CBS also allows customers to access their accounts through various channels such as ATMs, internet banking, and mobile banking.

CBS also enables the bank to keep track of all the transactions and account information in real-time, which enables the bank to offer more efficient and accurate services to its customers. Banks can also use CBS to generate reports, analyse trends, and make better-informed business decisions.

The implementation of CBS has led to many benefits for banks and their customers such as improved operational efficiency, better customer service, improved security, better decision making, and increased customer convenience. CBS is a computer-based system that is used by banks to automate the process of account management, and other banking operations.

PFMS

The Public Financial Management System (PFMS) is a government system in India that is used to manage and track financial transactions. It is operated by the Office of the Controller General of Accounts (CGA) under the Ministry of Finance.

PFMS is an end-to-end system that covers the entire transaction cycle, from budgeting and accounting to reporting and monitoring. It is used to track the flow of funds from the central government to the state governments and other implementing agencies, as well as to track the disbursement of funds to beneficiaries.

PFMS enables the government to manage its finances more efficiently by providing real-time visibility into the flow of funds, enabling the government to identify and address any issues that may arise. It is also used to monitor the performance of government schemes, and to identify areas where improvements can be made.

PFMS is integrated with several other systems, such as the National Automated Clearing House (NACH), the Treasury Management System (TMS), and the Government e-Marketplace (GeM), in order to streamline financial transactions and improve the overall management of government finances.

It is used for tracking the flow of funds, tracking the utilization of funds, tracking the physical progress of schemes, and also for the preparation of financial statements and reports.

APBS

APBS (Aadhaar Payment Bridge System) is a system for making electronic payments using Aadhaar, which is a 12-digit unique identification number issued by the Indian government to every individual resident of India. The Aadhaar Payment Bridge System (APBS) is a platform that enables merchants to accept electronic payments from customers using their Aadhaar number and fingerprint/iris scan as authentication. It was launched by the National Payments Corporation of India (NPCI) to promote cashless transactions and to make it easier for people to make payments without the need for a bank account.

APBS enables the merchants to accept payments through various channels such as point-of-sale (POS) terminals, mobile phones and micro ATMs, and it enables the customers to make payments using their Aadhaar number and biometric authentication, without the need for a debit or credit card or a mobile phone.

APBS also provides a payment gateway service to merchants, which enables them to accept payments from customers through various channels such as point-of-sale (POS) terminals, mobile phones and micro ATMs.

The APBS is integrated with the Aadhaar database, which means that the system can verify the customer's identity in real-time and complete the transaction quickly and securely. It is also connected to the National Automated Clearing House (NACH) and the Public Financial Management System (PFMS) to facilitate the transfer of government subsidies and pension payments to beneficiaries.

It is a cost-effective and efficient way to perform transactions, as it eliminates the need for cash or other forms of physical payment. It is particularly useful for people who are not part of the formal banking system and for small-value transactions where the cost of using cash or other forms of physical payment would be high.

DBT

Direct Benefit Transfer (DBT) is a system of delivering government benefits and subsidies directly to the bank accounts of the intended beneficiaries. The system is designed to reduce leakages, improve transparency and accountability, and ensure that the benefits reach the intended beneficiaries in a timely and efficient manner.

The DBT system works by linking the beneficiaries' Aadhaar number, which is a 12-digit unique identification number issued by the Indian government, to their bank accounts. This enables the government to transfer the benefits directly to the beneficiaries' accounts, bypassing intermediaries such as government officials or local merchants.

The government agencies responsible for the delivery of benefits, such as the Ministry of Finance, the Ministry of Rural Development, and the Ministry of Food and Public Distribution, use the DBT system to transfer the benefits to the beneficiaries' bank accounts.

The DBT system is integrated with several other systems, such as the Aadhaar Payment Bridge System (APBS), the National Automated Clearing House (NACH), and the Public Financial Management System (PFMS), to ensure that the benefits are transferred quickly and efficiently.

Beneficiaries can check the status of their DBT transactions and the balance in their account through various channels such as SMS, internet banking, and mobile banking. Beneficiaries can also contact their bank or the government agency responsible for the delivery of the benefit for assistance.

In summary, DBT is a system of delivering government benefits and subsidies directly to the bank accounts of the intended beneficiaries using the Aadhaar number as a means of

identification and verification. It aims to reduce leakages, improve transparency and accountability, and ensure that the benefits reach the intended beneficiaries in a timely and efficient manner.

Agency Limit Allocation

Agency limit allocation (UBI) is used to assign limit to lower unit by higher unit.

Agency Limit Allocation (ALA) is a financial management concept used in the Public Financial Management System (PFMS) to control and monitor the utilization of funds by government agencies.

An ALA is a budget limit assigned to a specific agency, which defines the maximum amount of funds that the agency can utilize for a particular financial year. The ALA is set by the central government and is based on the agency's approved budget and the overall financial resources of the government. The agency is responsible for ensuring that its expenditures do not exceed the allocated limit.

The PFMS system includes a feature to monitor the utilization of funds by agencies, which compares the actual expenditure against the ALA. If an agency is approaching or exceeding its ALA, the system generates an alert to inform the relevant authorities. This allows them to take necessary action to ensure that the agency's expenditures are within the approved limits and prevent overspending.

ALA is intended to ensure financial discipline among government agencies, to ensure that funds are utilized in an efficient and effective manner, and to prevent the misuse of public funds.

Inward document point in short

Banks are supposed to process all DBT payments through NPCI. <CorporateID> tag tell about this payment is DBT or NON-DBT. and this tag is mandatory for all the DBT payment request. another tag named <C7002> at debit level having value (“C-CGA-DBT”) for DBT payment and value (“C-CGA”) for non DBT payment.

<PmtMtd> tag tell about payment method for each of the credit. this tag are “N” (NEFT), “APBS” (Aadhaar based payment), “T” (Intra bank transfer through CBS). some bank misinterprets above tags for DBT Payment so they done payment through Non-NPCI channel (RBI gateway through NEFT or RTGS / CBS).

to solve this issue, we use in <PmtMtd> to “NACH” for all a/c based DBT payments and “APBS” for all Aadhaar based DBT payments it will process through NPCI. for NON-DBT payments we use in <PmtMtd> to "ANYM” so bank have to choose process it through NPCI or Non-NPCI channel (RBI gateway through NEFT or RTGS / CBS)

<PmtRoute> contains - For all DBT payment possible values should be “NACH” / “APBS”. and For all NON-DBT payment possible values should be “NACH”, “NEFT”, “RTGS”, “ICBS” or “APBS”

CSSM MIS

Reports (CBS)	Reports (FAMS)
• Bank A/c Statement (API_CombinedStmt)	• Bank Limit Register (Data come from DB)
• Balance (Data come from DB)	• Bank Register ("")
• Limit Set To CBS ("")	• Account Details ("")
• Transaction Made In CBS ("")	• Limit Utilization ("")
	• Credits In Accounts ("")
	• Bank Sweep Voucher Report ("")

Reports (CBS) / (FAMS)	DB Table
Balance	beneficiaryMast, bankDetail, cbs_ac_bal
Limit Set To CBS	beneficiarymast, subGroup, bankDetail, CBS_Limit_Trn
Transaction Made In CBS	beneficiaryMast, subGroup, cbs_Clb_trn
Bank Limit Register	virtualLedger, subGroup, bankDetail
Bank Register	Ledger, SubGroup, AcGroup
Account Details	beneficiaryMast, bankDetail, siteMast
Limit Utilization	virtualLedger, subGroup, bankDetail, cbs_ac_bal, beneficiaryMast
Credits In Accounts	beneficiarymast, bankdetail, ledger, ledgerM
Bank Sweep Voucher Report	beneficiaryMast, bankDetail, subGroup, cbs_ac_bal, ledger, ipfms_Trn_Active

SNAM MIS

Reports	DB Table
Bank A/c Statement (API_CombinedStmt)	----------
Bank Limit Register (Data come from DB)	virtualLedger, SubGroup, AcGroup
Bank Register ("")	Ledger, SubGroup, AcGroup
Account Details ("")	beneficiarymast, bankdetail
Balance ("")	beneficiarymast, bankdetail, cbs_ac_bal
Limit History ("")	virtualLedgerM, virtualLedger, bankDetail, subGroup, beneficiaryMast
Limit Utilized ("")	bankDetail, beneficiarymast, cbs_ac_bal
Credits In Accounts ("")	beneficiaryMast, bankdetail, ledger, ledgerM
Bank Sweep Voucher Report ("")	beneficiaryMast, bankDetail, subGroup, cbs_ac_bal, ledger, ipfms_Trn_Active