

Government of Rajasthan  
Finance (EAD) Department

F.5{TH-75}DTA/IFMS/PNB ePay/ 6962-7209

Dated: 10/9/2018

ORDER

In order to enhance more facilitation of remitters in the process of online revenue (tax/non tax,) collection under the ambit of e-Government Receipt Accounting System(e-GRAS), multiple choice of banks along with options for payments through debit/credit cards/maestro/master/VISA/Rupay/Amex cards will be associated with Payment gateway of Punjab National Bank w.e.f. 1<sup>st</sup> October 2018. This facility will be optional for remitters and it is being provided to extend the choice and convenience of remitters' in revenue collection.

The Payment Gateway of SBI e-Pay associated vide orders no F. 15 (15) FWM/2011 dated 15.10.2015 will also be available with this facility. Similarly, the current practices of e-payments through internet banking of State Bank of India, Bank of Baroda, Punjab National Bank, IDBI, Union Bank of India, Central Bank of India, Oriental Bank of Commerce, Canara Bank, Bank of India, Corporation Bank will also be available without any charges to the remitters. In future also, if any agency bank (as per the norms of RBI) is directly associated under e-GRAS with direct internet banking integration, same facility for making transaction of net banking for government revenue will be available without any charges to the remitters related to that particular bank.

After introduction of PNB Gateway, following options will be available at <https://egras.raj.nic.in> for making e-payments related to all government revenue (Tax and Non Tax) -

**PNB Payment Gateway -**

Under this system two options will be available -

- (i) **Payment through internet banking-**  
Remitter will be able to make net banking transactions with no remitter's charges related to the banks available under this gateway. (Present list enclosed at Annexure-A)
- (ii) **Payment through Debit and Credit Card etc. -**  
Debit/ Credit card/maestro/master/VISA/Rupay/Amex cards etc holders can also make their transactions using this payment gateway (with remitter's charges as per Annexure-B)

*Mangal*

## Other arrangements -

e-Focal Point Branch of Punjab National Bank (Nehru Place, Tonk Road, Jaipur) presently associated with e-Treasury will completely be liable to settle the funds pertaining to these transaction (PNB Payment Gateway) in Government account as per the norms of RBI prescribed time to time for executing government business.

e-Treasury Officer will be responsible for making daily reconciliation of the transactions (for PNB Payment Gateway Transaction and PNB net banking transaction) reported by e-focal Point Branch, PNB (Nehru Place, Tonk Road, Jaipur) under this process. It will also be ensured that all valid transactions reported by e-focal Point Branch, PNB (Nehru Place, Tonk Road, Jaipur) in Banks scrolls and Date Wise Monthly Statement (DMS) have been taken in the process of monthly account submission as per the procedures laid down under Treasury Rule 2012.

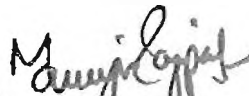
Detailed Guidelines for smooth implementation of the above system are attached at Annexure "C", which will be applicable on all the stake holders.

Punjab National Bank will be responsible for making all necessary arrangements pertaining to transactions of government revenue through PNB Payment Gateway and required in this process for smooth and seamless implementation of the system.

National Informatics Centre, Rajasthan Unit (being executing agency for e-GRAS) will also be liable to make all arrangements at e-GRAS website required for smooth execution and implementation for processes as per the norms. Director, Treasuries and Accounts will be responsible for making compliance of government procedure from all stakeholders.

Technical help desk will also be established by PNB/PNB Payment Gateway for providing technical assistance to the remitters. Appropriate User manuals for this process will be provided at both the sites (e-GRAS and PNB Payment Gateway) for convenience of remitters. Contact Numbers for Help Desk will also be displayed at appropriate place.

All Revenue Departments/Departments presently having separate online system integrated with e-GRAS will ensure to make all necessary arrangements in respect of PNB Payment Gateway transaction in their system to facilitate the remitters.

  
(Manju Rajpal)

Finance Secretary, (Budget)

6962-7209

10/9/2018

Copy to the following for information and necessary action -

1. P.S. to Chief Secretary/Addl. Chief Secretaries.
2. P.S. to Principal Secretaries/Secretaries/Special Secretaries
3. Principal Accountant General (Account & Entitlement) Rajasthan, Jaipur
4. Principal Accountant General (Receipt & C&E) Rajasthan, Jaipur
5. Commissioner, Transport Department, Transport Bhawan, Near Sahkar Bhawan, Jaipur
6. Commissioner, Commercial Taxes Department, Kar Bhawn, Jaipur
7. Commissioner, Excise Department, Udaipur
8. Director, Mines and Geology Department, Udaipur
9. IG, Registration and Stamps, Ajmer
10. Director Petroleum, Jaipur
11. All Head of the Department/All Collectors
12. Director, Treasuries & Accounts, Rajasthan, Jaipur
13. Director, Budget Finance Department, Secretariat, Jaipur
14. State Informatics Officers, NIC Secretariat, Jaipur
15. Dy. General Manger (Banking) Reserve Bank of India, Jaipur
16. Dy. General Manger, State Bank of India, Tilak Marg, Jaipur for addressing the issue of remitter's charges as per the current arrangements of PNB.
17. Dy. General Manger, Punjab National Bank, Government Business Bhikaji Kama Palace, New Delhi.
18. Joint Secretary Finance (Tax) Govt. Secretariat, Jaipur
19. Joint Secretary Finance (Revenue) Govt. Secretariat, Jaipur
20. Joint Secretary Finance (EAD) Govt. Secretariat, Jaipur
21. Joint Secretary Finance (G&T) Govt. Secretariat, Jaipur
22. Dy. Secretary, Finance (W&M) Department, Jaipur
23. All Treasury Officers.
24. AGM (Banking) Reserve Bank of India, Jaipur
25. Field General Manager, Punjab National Bank, Nehru Place, Tonk Road Jaipur for ensuring compliance of all instructions.
26. Technical Director, Finance Department for uploading this order on FD's website.
27. e-Treasury Officer, Directorate of Treasuries and Accounts, Vitta Bhawan, Jaipur for ensuring compliance of all the instruction provided in this order.
28. TD NIC, Vitta Bhawan Jaipur for ensuring compliance of all the instructions provided in this order.



Joint Secretary

List of Banks offered Under PNB ePay for e-GRAS (Internet Banking)	
S.No	Name of Bank
1.	HDFC Bank
2.	ICICI Bank Net Banking
3.	Axis Bank Net Banking
4.	City Union Bank
5.	State Bank of India
6.	Kotak Mahindra Bank
7.	Andhra Bank
8.	Bank of India
9.	Bank of Maharashtra
10.	Canara Bank
11.	Central Bank of India
12.	City Bank Net Banking
13.	Punjab National Bank - Corporate Banking
14.	Corporation Bank
15.	Catholic Syrian Bank
16.	Cosmos Bank
17.	Development Credit Bank
18.	DCB Bank Corporate Net Banking
19.	Dhanlaxmi Bank
20.	Deutsche Bank
21.	Federal Bank
22.	IDBI Bank
23.	Indian Bank
24.	ING Vysya Bank ( Now Kotak)
25.	IndusInd Bank
26.	Indian Overseas Bank
27.	Jammu and Kashmir Bank
28.	Janata Sahakari Bank Pune
29.	Karnataka Bank
30.	Karur Vysya Bank - Retail Net banking
31.	Karur Vysya Bank - Corporate Net banking
32.	Lakshmi Vilas Bank Corporate Net Banking
33.	Lakshmi Vilas Bank Retail Net Banking
34.	Oriental Bank of Commerce
35.	Punjab National Bank - Retail Banking
36.	Punjab And Sind Bank
37.	South Indian Bank
38.	Saraswat Bank
39.	Shamrao Vithal Co-operative Bank Ltd.
40.	Syndicate Bank
41.	Tamilnadu Mercantile Bank
42.	Union Bank - Retail Net Banking
43.	Union Bank - Corporate Net Banking
44.	UCO Bank
45.	United Bank of India
46.	Vijaya Bank
47.	Yes Bank

Annexure-'B'

**Remitter's charges for using PNB Payment Gateway under e-GRAS**

1. **For net banking with other banks** – This service will be available free of cost to the customer/payer and no charge for payment of Govt. dues will be recovered from the customer.
2. **For debit/credit cards/maestro/master/VISA/Rupay/Amex cards etc -**
  - (a) Charges for payment through debit card will be Nil up to Rs. 2000/-
  - (b) Charges @ 0.90% for payment above Rs. 2000/-.
  - (c) For payment through credit cards the charges of IPG and VISA/MASTER will be @ 0.90% of the transaction amount.

**Guidelines for transaction under PNB Payment Gateway at e-GRAS -**

1. Transactions through foreign currency will not be allowed for making payments through net banking or debit/ credit cards/ Rupay/ Master cards/ Amex/VISA/ etc.
2. Remitters will have to pay charges initially as per Annexure "A" for making e-transactions under PNB Payment Gateway. These charges may be reviewed by the state government after three months and may be redesigned looking to the volume of transactions under this process.
3. Funds collected under Payment Gateway will be settled by Punjab National Bank in Government account strictly as per the norms/guidelines of Reserve Bank of India. E-Focal point branch of Punjab National Bank (Nehru Place, Tonk Road, Jaipur) currently associated with e-Treasury will be liable to reconcile complete electronic scrolls, e-DMS/ DMS and 45-A for this purpose. They are also responsible for providing complete account to AG office.
4. Refund shall be managed strictly as per the procedures/ rules laid down by the State Government in each case. PNB shall not be able to refund the amount once credited in pooling account of e-Focal Point Branch associated with e-Treasury or the funds finally settled in government account.
5. PNB shall ensure that no fraudulent transactions may be made under PNB Payment Gateway through net banking or debit and credit cards etc. Failed transactions will also be handled by PNB Payment Gateway /PNB at their level.
6. MoU shall be executed between state government (DTA) and Punjab National Bank /PNB Payment Gateway within one month from the date of starting of the system.
7. Technical team of Punjab National Bank and NIC, Rajasthan Unit (as an executing agency for e-GRAS) may ensure that PNB Payment Gateway system may be made functional on e-GRAS from 1<sup>st</sup> October, 2018.
8. If extra banks are included in future by PNB in PNB Payment Gateway system or redesign the process of e-payment, the same may immediately be reported to State Government for necessary action.
9. Norms of Reserve Bank of India regarding electronic transactions and fund settlement in government account may strictly be adhered by Punjab National Bank for PNB Payment Gateway.
10. Directorate of Treasuries and Accounts will handle all the issues to be reported during the course of implementation of this system.

11. PNB is liable to provide secured and accurate mechanism of collection of e-receipts under Payment Gateway without any issues of reconciliation and delay in settlement of funds.
12. PNB Payment Gateway /e-GRAS shall ensure to display proper information regarding remitter's charges and guidelines for use of PNB Payment Gateway system at their gateway for convenience of the remitters.
13. PNB shall be completely responsible for providing seamless integrated services of all associated banks on e-GRAS for internet banking as well as facility through debit/credit cards/maestro/master/VISA/Rupay/Amex cards/ etc. Real time response for these transactions will also be provided by PNB Payment Gateway on e-GRAS portal.
14. As PNB is providing free facility of net banking related to other banks so directly authorized banks with e-GRAS will be available in PNB Payment Gateway for remitters convenience. Any charge related issue cannot be decided by PNB without the prior permission of GOR.
15. After reporting/settlement of the transactions in government account made under this system by PNB Payment Gateway and E-Focal point branch of PNB (Nehru Place, Tonk Road, Jaipur), e-Treasury Officer will be single contact point for providing confirmation of these transactions. Chargeback cases referred by PNB Payment Gateway through PNB, Nehru Place, Tonk Road, Jaipur Branch under this process will also be replied by e-Treasury Officer after ensuring about the proof of actual deposit of these transactions.