e-Governance Initiative: e-FMS

electronic Fund Management System

Mahatma Gandhi
NREGA

e-FMS Manual: Volume I
# Table of Contents

1. **Introduction** ......................................................................................... 3
1.1 Project Background .................................................................................. 3
1.2 Real-time Transaction-based System for MGNREGS ................................................. 4
1.3 MGNREGA Implementation challenges ....................................................... 4
1.4 Project Implementation Approach .................................................................. 5
1.5 e-FMS Project Objectives: ........................................................................... 6

2. **Existing System** ...................................................................................... 7
2.1 Activity Flow ............................................................................................... 7

3. **Proposed System** .................................................................................... 8
3.1 Activity Flow ............................................................................................... 8
3.2 Solution Components & Stakeholders ............................................................. 9
3.3 Technical Architecture ................................................................................. 10

4. **Geographical Scope** ............................................................................... 13

5. **e-FMS Implementation Approach** ............................................................ 14
5.1 e-FMS: Phase-I .......................................................................................... 14
5.1.1 Pre-requisites for States ........................................................................... 14
5.1.2 Activities ................................................................................................ 15
5.1.3 Requirements ......................................................................................... 16
5.1.4 Limitations .............................................................................................. 17
5.1.5 Steps Involved: ..................................................................................... 18

6. **e-FMS Detailed Process** ........................................................................... 25

7. **e-FMS Monitoring through NREGASoft** ................................................ 40

8. **Reports on e-FMS** .................................................................................. 41
1 Introduction

1.1 Project Background

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) aims at enhancing the livelihood security of people in rural areas by guaranteeing hundred days of wage-employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work. The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) came in force on 2 February 2006. Initially, the act was applicable to 200 poorest districts of India. Later, it was extended to another 130 districts in 2007-2008. Since year 2008-2009 its coverage has been extended to all districts of India as per the provisions of MNREGA. The allocated budget for year 2011-12 is around 40,000 Crore for this program.

National Informatics Centre (NIC), along with Ministry of Rural Development (MoRD) and other stakeholders, conceptualized web enabled Management Information System (MIS), NREGASoft, to address the planning & monitoring needs of the scheme. NREGASoft is a local language enabled, workflow based transaction level system designed for all activities of all stakeholders across the country. It is hosted on MGNREGA portal (http://nrega.nic.in) and provides detailed information regarding implementation of the scheme. The portal provides public access to about 12 crore jobcards with 24 crore registered workers and around 8 crore muster rolls giving details of daily attendance of workers working on MGNREGA work site along with the amount paid to them. The Ministry relies on the fund utilization information generated through NREGASoft for release of funds to States / Districts.

NREGASoft is accessible by all stakeholders providing them a single window interface for all MGNREGA related activities. This system has made a good progress in ensuring transparency by making the various registers, muster rolls, documents, available in the public domain. It is fully compliant with the requirements of the MGNREGA and maintains accounts, generates required registers, documents in the mandated formats. It has also proved useful in tracking the Panchayat-wise shelf of the works/projects, pattern of demand for work, allocation of work, muster-roll, social audit data, track fund
transfer to various implementing agencies, facilitate information exchange and provide a platform for registering grievances of the workers. Overall, this system has had a positive impact and has been able to provide definitive inputs for planning purposes.

1.2 Real-time Transaction-based System for MGNREGS

While NREGASoft has served well until now, there are new areas of extension, which could help streamline the implementation of MGNREGA. NREGASoft provides transactional capabilities such as demand for work, work allocation, attendance on muster rolls, measurement book, generation of wage list, material procured, administrative expenses, and pay order etc.

Though the design of software is capable of being used in fully tied workflow manner, owing to several factors such as ICT capability and availability at GP level, governance processes etc. States have been using it as an MIS alone i.e. entering the details when particular phase is over. Also, there are some areas where activities are carried out of Panchayat Office, such as estimates, attendance, measurements and payment, and could be addressed effectively with some handheld ICT device having connectivity and interoperable with NREGASoft. The existing features when coupled with electronic data capturing and electronic fund transfer will provide a robust end-to-end system that will not only hasten the processing but also address some of the other key concerns as detailed in subsequent paragraphs.

1.3 MGNREGA Implementation challenges

Delay in payment of wages has been identified as a key challenge in implementation of MGNREGA. The reasons are primarily:

(a) Delay in recording of measurements and calculations thereafter

(b) Delay in crediting the accounts of workers (largely payments are routed through Banks/ Post office accounts) and

(c) Delay in actual wage disbursal by Banks/ Post offices.

While the solution to the problem listed at (c) above lies in increasing the outreach of Banks/ Post office network and is being sorted out through roll out of BCs and improving postal network, issues at (a) and (b) may be addressed through an IT
solution. The IT solution should automate all processes involved in step (a) and (b) listed above. Capturing all related processes through an IT solution will also make the MGNREGA MIS transaction based.

Some of the other challenges are as follows:

(a) Management of large number of Bank & Post Office accounts.

(b) Parking of fund at various levels (GP, Block, Line departments, District, State).

(c) Manual transfer of Payment Orders to Banks / Post Offices thus leading to delay in payment of wages.

(d) Delays in transfer of records from Field to the Data Entry location

(e) Sometime leads to delay in release of funds from MoRD to States / Districts

(f) Wrong / erroneous entries in to the MIS without any checks and responsibilities

(g) NREGASoft’s existing transactional capabilities being used in a limited way.

(h) Inadequate manpower and skills at Field level.

To address these, it is proposed to capture data at the grassroots in real-time using latest ICT technology. This would significantly contribute towards achieving the objective of real time flow of information, report generation and inhibiting delays in payments etc. Also, this system will provide a greater degree of control over the funds parked at various levels. It is also proposed to incorporate electronic fund transfer for faster and efficient payments to workers.

This report presents the implementation approach, technology solution, process flow, reconciliation mechanism and management of digital signatures for enabling real-time transaction-based NREGASoft.

1.4 Project Implementation Approach

In order to meet the above challenges a proposal (Real Time Transaction Based IT solution) was prepared by NIC in consultation with this division. The proposal from NIC contains solution for both (a) Delay in recording of measurements and calculations
thereafter and (b) Delay in crediting the accounts of workers (largely payments are routed through Banks/ Post office accounts), in two distinct phases:

**Phase-I** will encompass the implementation of Electronic Fund Transfer (e-FMS system) leveraging the Core Banking infrastructure (NEFT/RTGS) of commercial banks.

**Phase-II** will encompass field-level electronic data capture through handheld devices. The handheld device will be used for demand registration, attendance, record the work measurements and will directly upload these to the central MIS (NREGASoft)

The implementation of these Phases can be undertaken in parallel, as the Phase-II activities do not have a direct dependence on the Phase-I completion.

**However, it has been decided to first take up Phase I (e-FMS) only that would address the problem listed at (b) above followed by Phase-II.**

1.5 **e-FMS Project Objectives:**

The specific objectives of the Phase-I i.e. e-FMS are as under:

- e-FMS solution will automate all processes involved in crediting the accounts of the beneficiaries.
- Reduction in the turn-around time required for wage processing and payments
- Automation of processes will eventually lead to real-time availability of data at all levels of governance for strategic decision making.
- e-FMS will act as seamless payment mechanism which will automatically ensure fund transfer and crediting of beneficiaries accounts leveraging the Core Banking infrastructure (NEFT/RTGS) of banks.
- The system ensure right amount in right accounts in time.
- Successful implementation of the project across the country would do away with large number of bank accounts that are currently being operated by the Gram Panchayats and other Implementing Agencies all over the country as payments would be credited to the accounts of beneficiaries from an e-FMS Account.
- This would also take care of the problem of large unspent opening balances.
This would help streamline the fund flow process.
Reduction of workload at Block Program Office (BPO) / Gram Panchayat (GP)

2 Existing System

Barring a few states such as Karnataka, Kerala, West Bengal, Tamil Nadu, Himachal Pradesh, and to some extent Gujarat; the entire workflow at GP is manual. The records are periodically taken to Block Office and updated on NREGASoft. On an average the delay in data entry is about one month. Owing to this, the situation, as visible to the Central / State Program Managers, is at least a month old and may lead to inefficient and delayed decision making.

2.1 Activity Flow

NREGASoft has modules available for complete work-flow, currently, most of the information is entered ex post facto and some of the information is entered in real-time. The following diagram depicts the flow of activities, highlighting the status of computerization for each activity.

Figure 2-1: Existing Activity Flow
The outcome of the activities with the ‘PE’ badge is mostly updated to NREGASoft after the event has occurred and the activities with the ‘RT’ badge are mostly carried out directly on the NREGASoft. For instance, ‘Registration of Workers’ is generally carried out at the Gram Panchayat on a ‘Worker Registration’ register maintained by the Rozgar Sewak and periodically this register is carried to the Block, where an entry is made in NREGASoft. Similarly, the ‘Demand for Work’ is being noted directly using NREGASoft at GP level in Karnataka, while the same activity is done in a manual mode in most of the other States. The ‘partial RT’ badge on ‘Preparation of Wage List and Wage Slip’ denotes that this activity is done using NREGASoft only for those States / Districts where the information pertaining to both ‘Attendance’ and ‘Measurement’ is updated in NREGASoft and then it is used for Wage List and Wage Slip preparation.

3 Proposed System

The proposed system takes cognizance of the bottlenecks in the current system and aims to provide alternatives grass-root level data capture and electronic transfer of data & funds so that the overall system can become truly real-time and transaction-based.

3.1 Activity Flow

While the data elements being captured and the operational procedure will remain unaltered, modifications will be required in the manner of capturing and transferring of data. The block diagram below depicts the functional flow of the proposed system. The ‘Purple’ blocks depict the processes that will be carried out on handheld devices such as mobile phone or tablet computer and the ‘Red’ block indicates the interfacing with the Banking systems for electronic funds transfer and payments.
3.2 Solution Components & Stakeholders

The following three solution components emerge for effective implementation of the proposed system:


The first component i.e. Field-level Electronic Data Capture requires massive operationalization and will be taken up in Phase II. The second component i.e. Data Processing and the third component i.e. Electronic Payment will be taken up for implementation in Phase I. The detailing of the Phases is available in the Section 4.

The key stakeholders are:
• **Ministry of Rural Development, GoI** – Will be responsible for approving the project and providing overall guidance and strategic support for project implementation.

• **States’ Department of Rural Development** – Will be the nodal department for implementation of the project and will bear the ownership of successful implementation. They will be responsible for managing the following stakeholders:
  o **Banks** – Will be responsible for accepting the wage list electronically from NREGASoft and ensuring transfer of payment to the workers’ accounts in a secured manner.
  o **Implementation Agency (IA) / Service Provider (SP)** – Will be responsible for operationalizing the Handheld based solution (Phase II).

• **National Informatics Centre** – Will be the technical solution provider.

### 3.3 Technical Architecture

It is envisaged to use handheld devices such as Tablet computer and/or mobile phone to access / capture and upload/download data. The uploading of data can either be done through GPRS or SMS, but data download has to be either done through GPRS or by connecting the handheld device with an Internet connected PC, so that it can download the data from NREGASoft. The handheld devices will be used for data capture and transmission to central server of NREGASoft and will store only basic data in their local database. The handheld application will not be processing the data; NREGASoft will do all data processing and will ensure secure transfer of payment related data to the Bank’s server. Further payment shall be operationalized through the banking channels such as NEFT, RTGS etc. This technical solution enables capture and transmission of data in real-time to the NREGASoft, hence reducing the delays and also making the system seamless. The handheld application can be installed and updated by connecting the handheld to the PC at Block Program Office through cable or bluetooth. In the absence of GPRS connectivity the data download / upload may also be done through the Block level PC through data cable or bluetooth. The electronic fund transfer will be implemented by interfacing with commercial banks.
To make the system depicted above operational it is required to develop the following software.

1. **Handheld Application** – This application should be capable of both online and offline operation and should enable automatic synchronization on availability of connectivity without any user intervention.
   a. **Core Functionality**
      i. **Data Download to device** – The Application should be able to push / pull data from NREGASoft vis-à-vis details of ongoing works, work demand, allocation of work to workers, attendance and measurement
      ii. **Data Capture** – The Application should be able to capture data from field level through simplified data entry screens that are easy
to use on mobile screens. The attendance, measurement, work demand and allocation related data attributes shall be captured.

iii. Upload of Data – The data should be updated to NREGASoft at a defined periodicity and after successful upload the data should be wiped off from the device. The device should, at all times, store the active data (which has not been uploaded to NREGASoft) related to muster roll and work measurement.

iv. User Management – The Application should be able to uniquely associate a device with the owner apart from user name/password based access management.

b. Other requirements

i. The application should be developed using open standards and should be usable on a wide variety of handheld devices.

ii. Updates to the application should be automatically pushed to the device whenever it is connected to the PC having the synchronization software.

iii. Minor updates should be pushed over the air.

2. NREGASoft Enhancement

a. Core Requirement

i. Synchronization – The synchronisation software should be so designed such that most of the synchronisation is done in the background without any user intervention. Since, connectivity may be sporadic it is important to enable both over the air and physical connection synchronization.

ii. Push / Pull Works – The device should be able to pull the list of available works and store locally on it and also push any changes made on the works in the offline mode to the NREGASoft application.

iii. Generation of Wage List, Material List and Administrative Expenses List

iv. Generation of payment information in the agreed upon format with Key Bank.
v. Ability to record the acknowledgement of payment information receipt by the Key Bank and update the confirmation of funds transferred received from the Key Bank.

b. Other Requirements

i. Work estimation module – This module will be required to enable preparation of work estimates by entering the defining parameters of the work to be undertaken. For instance, if a pit needs to be dug, the user should be able to enter the length, breadth, height and should be able to generate the estimate.

4 Geographical Scope

Based on the criteria defined in prerequisites for e-FMS in this document, four States, viz. Gujarat, Karnataka, Orissa, and Rajasthan have been identified to kick-start the project. Any other State satisfying these criteria can also be provided support for implementation. The implementation will be carried out across the States in each of the four States as per a rollout plan finalized by the State.

This solution will be up scaled to the whole country and will encompass all payments (Viz. Wages, material & Administrative) at all levels of implementation.

Table 1: Geographical Scope

<table>
<thead>
<tr>
<th>State</th>
<th>Districts (#)</th>
<th>Blocks (#)</th>
<th>Gram Panchayats (#)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gujarat</td>
<td>26</td>
<td>225</td>
<td>14146</td>
</tr>
<tr>
<td>Karnataka</td>
<td>30</td>
<td>176</td>
<td>5631</td>
</tr>
<tr>
<td>Orissa</td>
<td>30</td>
<td>314</td>
<td>6235</td>
</tr>
<tr>
<td>Rajasthan</td>
<td>33</td>
<td>243</td>
<td>9201</td>
</tr>
<tr>
<td>Total</td>
<td>119</td>
<td>958</td>
<td>35213</td>
</tr>
</tbody>
</table>
5 e-FMS Implementation Approach

e-FMS will encompass the implementation of Electronic Fund Transfer leveraging the Core Banking infrastructure of commercial banks. States will be required to identify one or more Key banks, which will hold the funds in a Central Account with them. There can be one or more Central Accounts, depending on the State i.e. the State may choose to keep one Central Account at the State level or different Central Accounts for each District. On receipt of digitally signed Wage List these banks will debit the Central Account and credit the account of the worker. The Wage List will be generated through NREGASoft on a daily basis for all those Payment Orders that have been approved by the authorized signatory using digital signatures on NREGASoft. The same solution may be extended for payment of material and administrative expenses.

A Central Project Management Unit (CPMU) is proposed to be setup at MoRD for engaging with the States on a daily basis and guiding / monitoring them for implementation of the project and a State Project Management Unit (SPMU) is proposed at the State for co-ordination, data management and overall project monitoring. These teams will be formed during the Phase I implementation and will continue during the Phase II too.

5.1 e-FMS: Phase-I

In this phase, Electronic Fund Transfer & Payments will be undertaken. Requisite software has been prepared at our end by NIC as well as at the end of the banks by banks for transfer of funds electronically. Necessary customization will be affected as per the requirements of the Bank’s selected by the State.

5.1.1 Pre-requisites for States

The States should:

- Agree to make all MGNREGS payments through a dedicated e-FMS account being operated at the State level/ District Level.
- Internet connectivity should be available at payment approval level.
- Possess at least two operational PCs at every Block with USB connectivity.
- Agree to generate all Payment Orders for the Bank/ Post Offices payments exclusively using NREGASoft.
- Adopt Digital Signatures for approving the payments.

5.1.2 Activities

The following activities will be required for successful implementation of Phase-I in any State:

- Identification of Key Bank(s) by the State.
- Signing up of an Agreement / MoU between the State and the Key Bank(s) to enable a seamless electronic payment mechanism.
- Co-ordination with the selected Key Bank(s) for Interfacing NREGASoft with the Bank’s Core Banking System.
- Updation /verification & Freezing of bank accounts information of stakeholders.
- Identification of payment level with signatories at that level.
- Issuance of Digital Signatures to all Approving Authorities, typically panchayat secretary and gram pradhan at each Gram Panchayat (IF GP is Approval Authority), an Accountant and the Program Officer at every Block, an Accountant and the District Program Co-ordinator at every District, in the State.
- Training the Approving Authorities on the usage of Digital Signatures for approving the payments.
- Positioning adequate technical manpower at State / District for handholding and troubleshooting support on a daily basis.

At the Central level the following activities will be required:

- Engage with States and help them understand the pre-requisites for the implementation. Also, guide them in satisfying the pre-requisites.
- Help the States in defining the terms of agreement with the Bank(s).
- Development of Banking interface for NREGASoft for each State.
- Issuance of Digital Signatures upon request from States.
- Provide training and handholding support.
5.1.3 Requirements

The requirements for implementing this project have been segregated into IT and Capacity Building.

5.1.3.1 IT

The IT requirements are as under:

- Software development in NREGASoft to interface with Bank's Core Banking System.
- Hardware augmentation at the Data Centre.
- Issuance of Digital Signatures to all the authorized Payment Authorities in the States.

5.1.3.2 Capacity Building

Capacity building will encompass provision of manpower at States and Centre, training and establishing a call center.

5.1.3.2.1 Manpower

Project Management Unit

In this project it is envisaged to put in place a Project Management Unit (PMU) at State and Centre. State PMU to assist states in implementing the project across the state. The PMU will be funded through this project.

5.1.3.2.2 Training

Training will be provided on usage of Digital Signatures for generating the Payment Orders using NREGASoft. Trainings will be conducted at State level and officials from all the Districts and Blocks will be trained. The trainers would be available at the State level. The schedule for training will be finalized by the trainers in consultation with the State and concerned District level Program Offices. The following staff is required to be trained:
Table 2: Officials to be trained

<table>
<thead>
<tr>
<th>Level</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Officer</td>
<td>1 from each Block</td>
</tr>
<tr>
<td>Accountant</td>
<td>1 from each Block</td>
</tr>
<tr>
<td>Nominated Officials</td>
<td>5 from each District</td>
</tr>
</tbody>
</table>

5.1.3.2.3 Call Centre

A multi-lingual call centre to provide technical troubleshooting support and general queries related to NREGASoft and funds transfer is proposed to be setup.

5.1.4 Limitations

- Disbursement of wages by banks at the doorstep of workers will not be addressed by through system. Only workers accounts will be credited without delay.
6 e-FMS: Steps Involved:

I. INSTALLATION OF DIGITAL SIGNATURE

1. Please visit the site nicca.nic.in and click the option Download Smart Card/USB eToken Driver and then download the drivers listed at no. 7 i.e. StarKey/G&D SafeSign identity-client Download [.zip format] (for all Windows XP/Vista/7 - 32/64 bit OS).
2. Save the zip file of drivers in a folder in your computer.
3. Go to the above folder and then right click the zip file and select “extract to starkey”. This will extract two files in folder named starkey which will be a subfolder to the selected folder.
4. The above steps will give you two file in “Starkey” folder
   i. SafeSign-Identity_Client-3.0.33-32-ADMIN-Full.exe (For 32 bit Machine)
   ii. SafeSign-Identity_Client-3.0.33x64-ADMIN-Full.exe (For 64 bit Machine)
5. Check whether your machine is 32 bit or 64 bit by right click the “my computer “ on desktop and then select property->general. If nothing is written then it is 32 bit otherwise system will tell 32 bit or 64 bit.
6. Install the driver as per your machine bit by double clicking the desired exe file mentioned in step 4.
7. Now restart the machine.
8. Now attach the DSC token in USB port of your machine, if it is not attached.
9. Go to internet explorer->tools->internet options->content->certificates. it will show you your DSC token.
   a. If token is not shown it means driver is not installed properly or you have not selected the correct driver (32bit/64 bit). The repeat the above process and get it installed
10. If token is shown, then it means now your machine is capable of using DSC tokens.

II. HOW TO CHECK WHETHER DSC TOKEN IS INSTALLED ON MACHINE

1. Attach the DSC token in USB port of your machine, if it is not attached.
2. Go to internet explorer->tools->internet options->content->certificates. it will show you your DSC token.
a. If token is not shown it means driver is not installed properly or you have not selected the correct driver (32bit/64 bit). The repeat the above process and get it installed
3. If token is shown, then it means now your machine is capable of using DSC tokens.

III. VERIFICATION OF ACCOUNTS OF WORKERS:

a. Data Entry agencies of NREGASoft are entering account details of each worker demanding for work under MGNREGA.
b. These entered details can be downloaded from link “Download Panchayat Wise MGNREGA Bank Account Detail for verification” available at state DBA, Programme officer, Gram panchayat.
c. Take hard copy and correct/collection the information for account_no, IFSC code, Name as per bank, Business correspondence (if any) details etc.

Note: More details are given at Chapter 7 point number 1” Verification & Updation of Worker Account”

IV. UPDATION OF WORKER ACCOUNT:

- Bank / Post Office & Co-operative bank Accounts:
Update worker account through the link “Update Applicant’s Bank details as per downloaded format”, “Update Applicant’s Post office details as per downloaded format”, “Update Applicant’s Cooperative Bank details as per downloaded format” available at Programme officer and gram panchayat data entry page. The records shown in this form will exactly follow the sequence of the downloaded report.

Note: More details are given at Chapter 7 point number 1” Verification & Updation of Worker Account”

V. FREEZE WORKER ACCOUNT:

Programme officer, DPC or State DBA Login has been provide with the option “freeze workers account” in their data entry page to freeze the accounts.
This exercise will add a hash to the record and then no one can change anything in that record. Only frozen accounts can participate in e-FMS.

*Note: More details are given at Chapter 7 point number 2 “Freeze Worker Account”.

**VI. GENERATE THE WAGELIST:**

a. Enter muster roll in Nregasoft  
b. Muster roll without payment date can participate in generation of wage list  
c. Generate the wage list  
d. Separate Wage list will be generated for  
   i. One for each bank branch  
   ii. One for each sub post office

*Note: More details are given at Chapter 7 point number 3 “Generate the Wagelist”.

**VII. GENERATION OF FTO BY ACCOUNTANT:**

a. Login from “Generation of FTO By Accountant” login available under “district/block administrator” button on http://mgnrega.nic.in. After successful login system will check automatically for the digital signature certificate (DSC) enrollment. if digital signatures are enrolled earlier it will proceed to data entry page otherwise you have to enroll it by the process mentioned below  
b. Enrollment of Digital Signatures  
   i. System will check java JRE on your machine. If it is not there it will show link “download java JRE and install”. Download and install java JRE on your machine.  
   ii. To enroll new DSC on Your Machine Connect the digital signature USB token to the USB port of your machine.  
   iii. System will show all available DSC no your Machine Including the One in USB token if USB token is connected to your Machine.  
   iv. Select the DSC to be used for NREGA e-FMS  
   v. System will check for expiry date of DSC. If expired you have to get it renewed from issuing authority(NIC)  
   vi. If DSC if valid it will prompt for PIN Number. Enter PIN number. If PIN number is correct you are enrolled in NREGASoft.
vii. System will check for availability of Account to be debited for this signatory. If account information is not there state DBA has to enter the details of Account to debit for this signatory through e-FMS. e-FMS will not work unless this information is entered by state DBA.

viii. View and select the wage list records to be included in FTO and generate the FTO (Fund Transfer Order).

ix. Add digital signature to the generated FTO.

x. signed FTO by Fist Signatory will be available to second Signatory through the link “approve and send FTO to bank by PO/BDO”

Note: More details are given at Chapter 7 point number 4 “Authorize WageList by Accountant”.

VIII. APPROVE AND SEND FTO TO BANK/ POST OFFICE BY PO/BDO:

a. Login from” Approve and send FTO to bank by PO/BDO” login available under “district/block administrator” button on http://mgnrega.nic.in. After successful login system will check automatically for the digital signature certificate (DSC) enrollment. If digital signatures are enrolled earlier it will proceed to data entry page otherwise you have to enroll it by the process mentioned above.

b. FTO signed by Accountant and not yet signed by the PO/BDO will be available.

c. Approve the FTO. PO/BDO can approve the Complete FTO or will reject the Complete FTO with reason.

d. FTO will be digitally signed and sent to the SFTP server as soon as PO/BDO will press the approve button.

Note: More details are given at Chapter 7 point number 5 “Send WageList To Bank/Post Office by PO”.

Post Office & Cooperative bank Coverage through e-FMS
a. Using the links in the State DBA login, account details of the Head Post office accounts in the commercial Bank may be entered in the MIS as master data.

b. As soon as the FTO is generated for Post Office / Co-operative Banks, a FTO of amount equivalent to sum of amount of all transaction in above mentioned Post Office / Co-operative Bank’s FTO will be generated.

c. This FTO will be from the debiting account (e-FMS account of NREGA) to the Post Office / Co-operative Banks account in the commercial bank.

d. Hence money can be transferred from the debiting account to the Post Office / Co-operative Banks account by using CBS if both accounts are in same bank or through NEFT/RTGS if the debiting account and Post Office / Co-operative Banks account are in different bank.

IX. PROCESSING AT BANK

a) Identification of a Computer which will communicate with NREGAsoft
   i. Bank will provide a Real Static IP address of one of their Computers which will communicate with the SFTP server.
   ii. Port of SFTP server will get opened from NIC Data center for that particular Machine.

b) Banks download FTO from SFTP server daily

c) All transaction Where the debtor and creditor bank is same will be get processed through internal CBS system

d) All transaction where the debtor and creditor bank are different will be transacted through NEFT.

e) Bank will send the Response (fate) of each transaction within 24 hours back to NREGAsoft.

f) Response of transaction contains successful processing, rejection etc with date.

g) Standard XML format is used to share information between NREGA soft and bank.

Note: More details are given at Chapter 7 point number 6 “Processing at bank”.

X. RESPONSE PROCESSING AT NREGAsoft
- NREGASoft on daily basis will take the response from Bank and update the wage list and muster roll records for credit/Rejection, date of credit/Rejection.
- If transaction is processed successfully then the response of bank is updated into the wage list and muster roll with the actual date of credit of amount in the account
- If the transaction is rejected, the reasons could be either:
  o Reason for rejection is incorrect account number (Mismatch in the no. of digits in account, incorrect IFSC code)
    ▪ The Account Information is unfrozen then it needs to be corrected and frozen again. This account can now participate in e-FMS.
    ▪ The muster roll and wage list records are also unfrozen so that this record can now participate in FTO generation again.
  o Reason for rejection - account does not exist/account closed/ account is dormant
    ▪ The Account Information is unfrozen and then it needs to be corrected and frozen again. This account can now participate in e-FMS.
    ▪ The muster roll and wage list records are also unfrozen. So that this record can participate in FTO generation again.

XI. TRANSACTION WHICH CAN PARTICIPATE IN FTO GENERATION:

1. Fund transfer to those accounts whose information is frozen (validated by MGNREGA officials + banks).
2. Fund Transfer can Happen to those records on muster roll / wage list which are not yet frozen( i.e. not yet paid)
XII. **AUDIT TRAIL MECHANISM**

- Each record entered or updated in the database is recorded with entry by and entry date field.
- State DBA has been given option to describe about the allocation of blocks/panchayats to both signatories, if any signatory is attached to more than one location.
- The State DBA will record the transfers/termination of signatories.
- A signatory is enrolled with DSC only after success login. So only if the person knows the login and password, he/she can enroll him/herself in e-FMS.
- The passwords in the system are kept in encrypted mode and are shared with signatory only after receiving mail through NIC email address.
- A signatory cannot sign the FTO of location not allotted to him.
- As and when a signatory enroll or digitally sign a document the system check for the validity of DSC and expiry date.
- As and when a signatory digitally sign a document, the system check for possible tempering of document. If found tempered, system will not allow it to sign.
- The public Key of signatories is shared with banks so that they can also check for validity, expiry date and possible tempering of file.
- The banks send response to NREGAsoft through SFTP and it is digitally signed.

XIII. **SECURITY /VALIDITY CHECKS**

- The Password travels in encrypted mode over internet and hence cannot be tempered.
- The FTOs dually digitally signed are shared with bank through Secure FTP i.e. The document travel in encrypted form over internet and hence cannot be tempered.
- Only the account whose information is frozen, can participate in e-FMS.
- Once wage list is made record of muster roll is frozen by adding a hash to it which is a encrypted value and cannot be decrypted.

XIV. **RECONCILIATION MECHANISM**

- All debit and credit is happening online and directly with Banks.
- The response for banks comes for each and every transaction with its success/ failure status (fate) with reasons along with the amount transacted in that transaction.
- This is coming as response directly from banks CBS system. This reconciles the amount debited and credited.
- The response from bank is automatically picked and reconciled with the transaction sent from NREGAsoft
• The whole process of reconciliation is automated and hence there is no human intervention.

Note: More details are given at Chapter 7 point number 7 “Reconciliation in NREGAsoft”.

7 e-FMS Detailed Process:

1) Verification & Updation of Worker Account:

For e-FMS worker Bank account should be updated with the following details

a) Bank Name
b) Bank Code
c) Branch Name
d) Branch Code
e) IFSC Code
f) Worker name as per Bank

To update the account detail follow the below steps:

i) Download the Panchayat wise account information

The account detail can be downloaded from site nrega.nic.in from location

nrega.nic.in -> click on you state (like Karnataka) -> click on district (like Bangalore Rural) -> click on Block (like Nalmangla)-> Download Panchayat Wise MGNREGA Bank Account Detail for verification (Under heading Accounts & e-FMS)

The following screen will shown and at end of this report there is link Download In Excel. Download the information and send it to update.
ii) Update the worker account

In PO (Programm officer) login the account updating option is there in the format as you downloaded in the above step.

Login from program officer login and use the option Update Applicant’s Bank details as per downloaded format
The following screen will be shown

Select the worker by selecting the checkbox under the heading **Tick to Edit**. As soon as you check the checkbox the worker information get enabled for editing. Change the information as you get and click on Update button to save the changes.

There are two types of a Mode of Payment

1. Bank
2. B.C. (Business Correspondent)

Business Correspondent Master can be filled from STATE DBA option
2) **Freeze Worker Account:**

Updated Worker account in step 1 must be verified and frozen from Program officer/DPC / STATE DBA Option. It is a mandatory process for e-FMS. If account is not frozen it will not be available for generation of FTO. For this you have to login from State DBA login. After successful login the following screen will be shown.

Click on freeze Worker Account.

a) Select District, Block and Panchayat

b) Select Bank

Click on Proceed button. If all the information of worker account is updated, the following screen will appear.
All checkbox under the heading “Select to Freeze” is already checked. Uncheck the account which is not correct. At a time 50 worker's account will be available for freezing.

Click on “Freeze Account “ button . A hash value is created for each worker and the account is frozen for editing i.e. the frozen account will not be edited further.

3) **Generate the Wagelist:**

Wagelist can be generated from Programm Officer (PO) login.

Click on GO Button wagelist will be generated and the following screen will be shown
Select the Payment Through e-FMS and click on “Generate Wagelist”. The wagelist is created successfully.
From the Option **Send Wagelist to Bank/Post-office for Payment**

Send the Wagelist for authorization by accountant

4) **Authorize WageList By Accountant:**

Authorization wagelist is three step process:
- a) Enroll Digital Certificate (**One time process**)
- b) Verify wagelist worker detail and generate FTO
- c) Add enrolled digital Signature to the FTO

a) **Enroll Digital Certificate**
Connect the digital certificate to computer USB port and select the login credential and click proceed.
First download the JAVA JRE and install in your system and restart the system

At website nrega.nic.in, click the tab “District/Block Administrator” and then click the link of “send wage list to bank/postoffice by PO”.

If the login credential is valid and till now no digital certificate is enrolled the following screen will shown.

If you are running first time ,the below screen will be shown
Check the option “Always trust content from this publisher” and click the button “Run”

i) If Digital signature is not connected the following error message will be shown

Connect card and click on Continue

ii) If Certificate has Expired:

iii) If Certificate is valid, it will prompt for PIN. Enter pin no and click on OK:-
iv) Select OU and CN > OK :-

v) If the Certificate is enrolled successfully the following screen will shown. Click on Home Button.

vi) As soon as Home button is clicked the following screen will appear
b) **Verify wagelist worker detail and generate FTO**

Click on link “Generate FTO”, the following screen will be shown. The jobseeker detail in wage list as given below. Select the worker which is correct and to be included in FTO.

At submission, FTO of verified wage list is generated as given below.

c) **Add Digital Signature to unsigned FTO**

You can add digital signature at the same time to generate FTO or by clicking link “add digital signature to unsigned FTO” of index page as given below.
After click on add digital signature button, if digital signature is attached to the computer system and it is already enrolled, then screen will ask for enter the pin as given below.

<table>
<thead>
<tr>
<th>S.no</th>
<th>Account Number</th>
<th>IFSC Code</th>
<th>Transaction Date</th>
<th>Reference No</th>
<th>Job seeker Name</th>
<th>Account Number</th>
<th>Bank/Branch Office Code</th>
<th>Currency</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>00001204907</td>
<td>SBIN0012039</td>
<td>13/11/2011</td>
<td>249000120391012/20104-4009</td>
<td>AVNANDA MAHAPPA</td>
<td>320130820241</td>
<td>SBIN0012039</td>
<td>INR</td>
<td>540</td>
</tr>
</tbody>
</table>

Total FTO Amount: 540

After entering the correct pin, FTO file will be signed successfully by the accountant as given below.
5) **Send WageList To Bank/Post Office By PO:**

At website nrega.nic.in, click the tab “District/Block Administrator” and then click the link of “send wage list to bank/postoffice by PO”.

Then login page of “send wage list to bank/postoffice by PO” will be open.
After selection of financial year, district and block. Enter the accountant name and password. After successful login, index page will open as given below.

**Verify and add digital signature to FTO by Second Signatory (programme officer)**

FTO that is generated and digitally signed by accountant will come in the screen as given below.
if signed FTO is correct press proceed button. If digital signature is attached to the computer system and it is already enrolled, then screen will ask for enter the pin as given below.

![Operating System]

After entering the correct pin, signed FTO file will be signed again by the Programme officer as given below. At the same time, FTO signed by programme officer will send to two folder one on NREGA state server for FTO archive and second on SFTP server which will be accessed by concerned debtor bank for further processing.

![Operating System]

6) **Processing at Bank**

a. The Bank has provided IP address of one machine to NREGAsoft and only that machine of the bank can access the FTOs in their specified folder.

b. Bank will take these FTOs and Convert them to their CBS format.

c. All transaction Where the debtor and creditor bank is same will be get processed through internal CBS system

d. All transaction Where the debtor and creditor bank are different will be transacted through NEFT.
e. Bank will send the response (fate) of each transaction within 24 hours back to NREGAsoft.

f. Standard XML format is used to share information between NREGAsoft and bank.

7) **Reconciliation in NREGAsoft**
   - All debit and credit is happening online and directly with Banks.
   - The response for banks comes for each and every transaction with its success/failure status (fate) with reasons along with the amount transacted in that transaction.
   - This is coming as response directly from banks CBS system. This reconciles the amount debited and credited.
   - The response from bank is automatically picked and reconciled with the transaction sent from NREGAsoft.
   - The whole process of reconciliation is automated and hence there is no human intervention.
8 e-FMS Monitoring through NREGASoft

NREGASoft has made available following reports/alerts for the states to monitor each and every transaction under e-FMS:

- DSC
  - DSC Enrollment Report
- FTO
  - FTO Status Report
  - FTO Rejection Report
  - FTO Invalid Accounts Report
  - Daily Squaring of FTO
  - Monthly Squaring of FTO
  - Inter/Intra Bank Transaction Report
- RECONCILATION OF ACCOUNT
  - Day wise Squaring of e-FMS Account
- WORKERs ACCOUNT
  - Status of frozen Account
  - No.of Accounts of MGNREGA in various Bank
  - Active Bank /Post Office Account of 2011-2012(As per Work Demand)
  - Joint Account Detail
- BANK
  - District Wise No. of Banks of MGNREGA
9 Reports on e-FMS
<table>
<thead>
<tr>
<th>S.NO.</th>
<th>Panchayat</th>
<th>No of e-FMS Blocks</th>
<th>No of e-FMS Panchayat</th>
<th>Target</th>
<th>DSC Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>First Signatory</td>
</tr>
<tr>
<td>1</td>
<td>ALURIGUDA</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>RAHU GARHAMA</td>
</tr>
<tr>
<td>2</td>
<td>BANDHUAGUDA</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>BARNAPURIDULI</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>4</td>
<td>BARNAPURICHAI</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>DENGAPADARA</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>6</td>
<td>DHARALIAFAR</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>7</td>
<td>DHANASTAURA</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>8</td>
<td>GODINRAJPUR</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>9</td>
<td>GOPINAGAM</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>10</td>
<td>K.KURMAKSHI</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>11</td>
<td>KHIBIJA</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>12</td>
<td>KURMACHANDRA</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>13</td>
<td>KULAGUDA</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>14</td>
<td>KUMRANGAII</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>15</td>
<td>KURULIA</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>16</td>
<td>MAHIPURDAI</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>17</td>
<td>NARENDRAPUR</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>18</td>
<td>PITHALA</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>19</td>
<td>SHIRAGUDA</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>20</td>
<td>TAHALA</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>21</td>
<td>TAIBAGDA</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>22</td>
<td>TIRUBURAI</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>22</td>
<td>22</td>
<td>42</td>
<td>22</td>
</tr>
</tbody>
</table>
The Mahatma Gandhi National Rural Employment Guarantee Act

FTO Status Report

State: ODISHA District: GANJAM

<table>
<thead>
<tr>
<th>S. No</th>
<th>Block</th>
<th>Total FTO Generated</th>
<th>First Signatory</th>
<th>Second Signatory</th>
<th>FTO sent to BANK</th>
<th>FTO Processed by Bank Completely</th>
<th>FTO Partially Processed by Bank</th>
<th>FTO Pending Processing by Bank</th>
<th>No. of Transaction Processed</th>
<th>No. of Transaction Pending</th>
<th>No. of Transaction</th>
<th>ND of Transaction Processed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>AGRA</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>BAGUNAPADA</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>BELLAGRAMNagar</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>BHOJPUR</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>BDDARIA</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>CHANDIPUR</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>CHIRI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>CHIRIPATIA</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>CHITRABANDHA</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>GANJAM</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>HIRAPUR</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>JAGANAGATISHA</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>JIRABADFADAD</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>KADALMATKAR</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>KIRAMKHANDI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>PHATAPUR</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>POLAPADA</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>PURUNOTHAPUR</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>RANGELANDHA</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>SADARMAJ</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>SURESHAGADIA</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>35</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td>0</td>
<td>364</td>
</tr>
</tbody>
</table>
The Mahatma Gandhi National Rural Employment Guarantee Act

FTO Detail

State: ODISHA District: GANJAM

<table>
<thead>
<tr>
<th>S.No.</th>
<th>FTO No.</th>
<th>No of Transaction</th>
<th>No of Transaction Processed</th>
<th>No of Invalid Account</th>
<th>No of Transaction Rejected</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>CE2412021 310312FTE_28</td>
<td>130</td>
<td>130</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>CE2412021 290312FTE_2</td>
<td>29</td>
<td>29</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>CE2412021 070312FTE_6</td>
<td>40</td>
<td>40</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>CE2412021 200312FTE_12</td>
<td>211</td>
<td>211</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
<td>CE2412021 300312FTE_29</td>
<td>12</td>
<td>12</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>CE2412021 300312FTE_28</td>
<td>93</td>
<td>93</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>7</td>
<td>CE2412021 310312FTE_31</td>
<td>151</td>
<td>151</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>8</td>
<td>CE2412021 200312FTE_14</td>
<td>97</td>
<td>97</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>9</td>
<td>CE2412021 310312FTE_24</td>
<td>60</td>
<td>60</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10</td>
<td>CE2412021 300312FTE_38</td>
<td>16</td>
<td>16</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>11</td>
<td>CE2412021 300312FTE_32</td>
<td>60</td>
<td>60</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>12</td>
<td>CE2412021 200312FTE_16</td>
<td>112</td>
<td>112</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>13</td>
<td>CE2412021 200312FTE_18</td>
<td>143</td>
<td>143</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>14</td>
<td>CE2412021 020312FTE_4</td>
<td>79</td>
<td>79</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>15</td>
<td>CE2412021 260312FTE_16</td>
<td>92</td>
<td>92</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>16</td>
<td>CE2412021 160312FTE_3</td>
<td>161</td>
<td>161</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>17</td>
<td>CE2412021 220312FTE_10</td>
<td>140</td>
<td>140</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>18</td>
<td>CE2412021 030312FTE_3</td>
<td>181</td>
<td>181</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>19</td>
<td>CE2412021 300312FTE_27</td>
<td>116</td>
<td>116</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The Mahatma Gandhi National Rural Employment Guarantee Act

**FTO Transaction Details:**

**Site:** ODISHA District / GANJAM

**FTO No.:0E2412021_310312FTO_28**

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Block Name</th>
<th>Panchayat Name</th>
<th>Reference No.</th>
<th>Transaction Date</th>
<th>Applicant Name</th>
<th>Name of primary Account holder</th>
<th>WagedNo</th>
<th>Account No</th>
<th>Bank Code</th>
<th>IFSC CODE</th>
<th>Credit Amount (in Rs)</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>SHERAGADA CHABALAPUR</td>
<td>OR-12-03-07-003</td>
<td>241202120001109</td>
<td>02.02.2021</td>
<td>NAMITA PATRA</td>
<td>NAMITA PATRA</td>
<td>241202120001109</td>
<td>3133364395404045</td>
<td>004415</td>
<td>SBI00012109</td>
<td>750 Process</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>SHERAGADA CHABALAPUR</td>
<td>OR-12-03-07-003</td>
<td>241202120001109</td>
<td>02.02.2021</td>
<td>PURNABASI PATRA</td>
<td>PURNABASI PATRA</td>
<td>241202120001109</td>
<td>3133364395404045</td>
<td>004415</td>
<td>SBI00012109</td>
<td>750 Process</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>SHERAGADA CHABALAPUR</td>
<td>OR-12-03-07-003</td>
<td>241202120001109</td>
<td>02.02.2021</td>
<td>GORKUMA PATRA</td>
<td>GORKUMA PATRA</td>
<td>241202120001109</td>
<td>3133364395404045</td>
<td>004415</td>
<td>SBI00012109</td>
<td>750 Process</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>SHERAGADA CHABALAPUR</td>
<td>OR-12-03-07-003</td>
<td>241202120001109</td>
<td>02.02.2021</td>
<td>SUIJANTI PATRA</td>
<td>SUIJANTI PATRA</td>
<td>241202120001109</td>
<td>3133364395404045</td>
<td>004415</td>
<td>SBI00012109</td>
<td>750 Process</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>SHERAGADA CHABALAPUR</td>
<td>OR-12-03-07-003</td>
<td>241202120001109</td>
<td>02.02.2021</td>
<td>LAKHMI PATRA</td>
<td>LAKHMI PATRA</td>
<td>241202120001109</td>
<td>3133364395404045</td>
<td>004415</td>
<td>SBI00012109</td>
<td>750 Process</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>SHERAGADA CHABALAPUR</td>
<td>OR-12-03-07-003</td>
<td>241202120001109</td>
<td>02.02.2021</td>
<td>SANYA PATRA</td>
<td>SANYA PATRA</td>
<td>241202120001109</td>
<td>3133364395404045</td>
<td>004415</td>
<td>SBI00012109</td>
<td>750 Process</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>SHERAGADA CHABALAPUR</td>
<td>OR-12-03-07-003</td>
<td>241202120001109</td>
<td>02.02.2021</td>
<td>KOKI DAS</td>
<td>KOKI DAS</td>
<td>241202120001109</td>
<td>3133364395404045</td>
<td>004415</td>
<td>SBI00012109</td>
<td>750 Process</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>SHERAGADA CHABALAPUR</td>
<td>OR-12-03-07-003</td>
<td>241202120001109</td>
<td>02.02.2021</td>
<td>BHASKARA NASKA</td>
<td>BHASKARA NASKA</td>
<td>241202120001109</td>
<td>3133364395404045</td>
<td>004415</td>
<td>SBI00012109</td>
<td>750 Process</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>SHERAGADA CHABALAPUR</td>
<td>OR-12-03-07-003</td>
<td>241202120001109</td>
<td>02.02.2021</td>
<td>GITA SETHI</td>
<td>GITA SETHI</td>
<td>241202120001109</td>
<td>3133364395404045</td>
<td>004415</td>
<td>SBI00012109</td>
<td>750 Process</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>SHERAGADA CHABALAPUR</td>
<td>OR-12-03-07-003</td>
<td>241202120001109</td>
<td>02.02.2021</td>
<td>KAILASH SETHI</td>
<td>KAILASH SETHI</td>
<td>241202120001109</td>
<td>3133364395404045</td>
<td>004415</td>
<td>SBI00012109</td>
<td>750 Process</td>
<td></td>
</tr>
</tbody>
</table>
### Daily Squeezing of EFMS Account of State: ODISHA

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Date</th>
<th>Location of PTO Generated From</th>
<th>Total No of Transactions</th>
<th>PTO Account Number (Rs.)</th>
<th>PTO Amount Reflected (Rs.)</th>
<th>PTO Sent to Bank</th>
<th>No of PTO Processed By Bank</th>
<th>Bank Amount Credit (Rs.)</th>
<th>Amount Reflected (Rs.)</th>
<th>Total Amount Processing (Rs.)</th>
<th>Bank Amount Credit (Rs.)</th>
<th>Amount Reflected (Rs.)</th>
<th>Successful Bank.EditText</th>
<th>Fund Rejected</th>
<th>Total Amount Processing (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 10</td>
<td>814</td>
<td>569180</td>
<td>560180</td>
<td>18</td>
<td>814</td>
<td>569180</td>
<td>560180</td>
<td>18</td>
<td>814</td>
<td>569180</td>
<td>560180</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 2</td>
<td>163</td>
<td>118626</td>
<td>118626</td>
<td>2</td>
<td>163</td>
<td>118626</td>
<td>118626</td>
<td>2</td>
<td>163</td>
<td>118626</td>
<td>118626</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 1</td>
<td>66</td>
<td>418590</td>
<td>418590</td>
<td>1</td>
<td>66</td>
<td>418590</td>
<td>418590</td>
<td>1</td>
<td>66</td>
<td>418590</td>
<td>418590</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 4</td>
<td>444</td>
<td>274272</td>
<td>274272</td>
<td>4</td>
<td>444</td>
<td>274272</td>
<td>274272</td>
<td>4</td>
<td>444</td>
<td>274272</td>
<td>274272</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 1</td>
<td>92</td>
<td>552090</td>
<td>552090</td>
<td>1</td>
<td>92</td>
<td>552090</td>
<td>552090</td>
<td>1</td>
<td>92</td>
<td>552090</td>
<td>552090</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 2</td>
<td>199</td>
<td>125276</td>
<td>125276</td>
<td>2</td>
<td>199</td>
<td>125276</td>
<td>125276</td>
<td>2</td>
<td>199</td>
<td>125276</td>
<td>125276</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 1</td>
<td>34</td>
<td>86259</td>
<td>86259</td>
<td>1</td>
<td>34</td>
<td>86259</td>
<td>86259</td>
<td>1</td>
<td>34</td>
<td>86259</td>
<td>86259</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 2</td>
<td>656</td>
<td>394065</td>
<td>394065</td>
<td>3</td>
<td>656</td>
<td>394065</td>
<td>394065</td>
<td>3</td>
<td>656</td>
<td>394065</td>
<td>394065</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 1</td>
<td>161</td>
<td>102021</td>
<td>102021</td>
<td>1</td>
<td>161</td>
<td>102021</td>
<td>102021</td>
<td>1</td>
<td>161</td>
<td>102021</td>
<td>102021</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 1</td>
<td>49</td>
<td>247699</td>
<td>247699</td>
<td>1</td>
<td>49</td>
<td>247699</td>
<td>247699</td>
<td>1</td>
<td>49</td>
<td>247699</td>
<td>247699</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 1</td>
<td>107</td>
<td>575390</td>
<td>575390</td>
<td>1</td>
<td>107</td>
<td>575390</td>
<td>575390</td>
<td>1</td>
<td>107</td>
<td>575390</td>
<td>575390</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 1</td>
<td>48</td>
<td>300390</td>
<td>300390</td>
<td>1</td>
<td>48</td>
<td>300390</td>
<td>300390</td>
<td>1</td>
<td>48</td>
<td>300390</td>
<td>300390</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 1</td>
<td>34</td>
<td>176490</td>
<td>176490</td>
<td>1</td>
<td>34</td>
<td>176490</td>
<td>176490</td>
<td>1</td>
<td>34</td>
<td>176490</td>
<td>176490</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 1</td>
<td>74</td>
<td>440200</td>
<td>440200</td>
<td>1</td>
<td>74</td>
<td>440200</td>
<td>440200</td>
<td>1</td>
<td>74</td>
<td>440200</td>
<td>440200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 1</td>
<td>103</td>
<td>105200</td>
<td>105200</td>
<td>1</td>
<td>103</td>
<td>105200</td>
<td>105200</td>
<td>1</td>
<td>103</td>
<td>105200</td>
<td>105200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>2/8/2012</td>
<td>3 3 0 0 0 1</td>
<td>24</td>
<td>103191</td>
<td>103191</td>
<td>1</td>
<td>24</td>
<td>103191</td>
<td>103191</td>
<td>1</td>
<td>24</td>
<td>103191</td>
<td>103191</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>648</td>
<td>5343400</td>
<td>5343400</td>
<td>32</td>
<td>648</td>
<td>5343400</td>
<td>5343400</td>
<td>32</td>
<td>648</td>
<td>5343400</td>
<td>5343400</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Monthly Squaring of FTO's of State: ODISHA

<table>
<thead>
<tr>
<th>S No</th>
<th>State</th>
<th>Month</th>
<th>FTO Generated From</th>
<th>Total No. of Transactions</th>
<th>FTO Amount Debited (in Rs.)</th>
<th>No. of FTO Send to Bank</th>
<th>Amount Credit (in Rs.)</th>
<th>No. of FTO Processed By Bank</th>
<th>Amount Refund (in Rs.)</th>
<th>Transaction processed</th>
<th>OTR in processing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>ODISHA</td>
<td>March</td>
<td>4 27 6 8 31</td>
<td>361</td>
<td>2261396</td>
<td>13</td>
<td>361</td>
<td>2261396</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>ODISHA</td>
<td>February</td>
<td>0 1 1 0 2</td>
<td>29</td>
<td>19013</td>
<td>1</td>
<td>29</td>
<td>19013</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>4 28 6 0 33</td>
<td>3641</td>
<td>2280481</td>
<td>13</td>
<td>3641</td>
<td>2280481</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Govt. of India
Ministry of Rural Development
Department of Rural Development
15-Apr-2012
<table>
<thead>
<tr>
<th>Date</th>
<th>Opening Balance (in Rs.)</th>
<th>Fund Received (in Rs.)</th>
<th>ETO Processed By Bank</th>
<th>No. of Transactions Processed</th>
<th>ETO Amount Debited (in Rs.)</th>
<th>Amount Debited (in Rs.)</th>
<th>Amount Credited (in Rs.)</th>
<th>Amount Refunded (in Rs.)</th>
<th>Closing Balance (in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>13-02-2012</td>
<td>0</td>
<td>200000</td>
<td>1</td>
<td>3</td>
<td>19000</td>
<td>19000</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>03-02-2012</td>
<td>196000</td>
<td>240000</td>
<td>2</td>
<td>1</td>
<td>19000</td>
<td>19000</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>04-02-2012</td>
<td>194000</td>
<td>240000</td>
<td>2</td>
<td>1</td>
<td>19000</td>
<td>19000</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>05-02-2012</td>
<td>192000</td>
<td>240000</td>
<td>2</td>
<td>1</td>
<td>19000</td>
<td>19000</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>06-02-2012</td>
<td>190000</td>
<td>240000</td>
<td>2</td>
<td>1</td>
<td>19000</td>
<td>19000</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>07-02-2012</td>
<td>188000</td>
<td>240000</td>
<td>2</td>
<td>1</td>
<td>19000</td>
<td>19000</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>08-02-2012</td>
<td>186000</td>
<td>240000</td>
<td>2</td>
<td>1</td>
<td>19000</td>
<td>19000</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>09-02-2012</td>
<td>184000</td>
<td>240000</td>
<td>2</td>
<td>1</td>
<td>19000</td>
<td>19000</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10-02-2012</td>
<td>182000</td>
<td>240000</td>
<td>2</td>
<td>1</td>
<td>19000</td>
<td>19000</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>11-02-2012</td>
<td>180000</td>
<td>240000</td>
<td>2</td>
<td>1</td>
<td>19000</td>
<td>19000</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>12-02-2012</td>
<td>178000</td>
<td>240000</td>
<td>2</td>
<td>1</td>
<td>19000</td>
<td>19000</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>13-02-2012</td>
<td>176000</td>
<td>240000</td>
<td>2</td>
<td>1</td>
<td>19000</td>
<td>19000</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Transaction Summary**

<table>
<thead>
<tr>
<th>Date</th>
<th>Opening Balance (in Rs.)</th>
<th>Fund Received (in Rs.)</th>
<th>ETO Processed By Bank</th>
<th>No. of Transactions Processed</th>
<th>ETO Amount Debited (in Rs.)</th>
<th>Amount Debited (in Rs.)</th>
<th>Amount Credited (in Rs.)</th>
<th>Amount Refunded (in Rs.)</th>
<th>Closing Balance (in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-02-2012</td>
<td>700000</td>
<td>100000</td>
<td>2</td>
<td>1</td>
<td>19000</td>
<td>19000</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>31-02-2012</td>
<td>4715592</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>