**Frequent Asked Questions (FAQ)**

**on e-FMS under MGNREGA.**

1. **What is e-FMS?**

Ans : Electronic Fund Management System (e-FMS) is transferring of money from a single Bank Account directly to the Beneficiary Accounts (MGNREGA workers) without any paper money or instrument changing hands.

1. **Why e-FMS?**

Ans : It is Real Time Transfer of Funds to beneficiaries. It reduces delay in payments. It avoids unnecessary parking of funds at various levels. It helps to eliminate middlemen activities. It is based on Digital Signature Certificate (DSC) based authorization and authentication. e-FMS will do away with paper work thus “Green Environment”. It helps fostering e-Governance at grassroot level. It helps for optimum utilisation of funds released for the developmental programmes. e-FMS enables simplified book-keeping, ease of audit and to obtain utilization certificate.

1. **How e-FMS works?**

Ans: Funds from Central and State are pooled at one bank (Nodal Bank). e-Transfer of funds are made where expenses are to be paid. e-Transfer of funds are made against NMRs generated in MGNREGS MIS. e-Transfer of funds are made to the accounts of MGNREGA workers opened with CBS (core banking system, Name of A/c holder, A/c Number, Branch Name, and IFSC are considered). Thus it is called as Entitled based Funds Management System. e-FMS application links to wage list generated in MGNREGS MIS. Wage list are transferred to Nodal Bank at State Hqrs. in form of FTO from MoRD Server. Funds are transferred from Nodal Bank to the beneficiaries’ account through RBI. This funds transfer acknowledgements are sent back to MIS by the Bank collecting from RBI.

1. **What is DSC?**

Ans : A digital signature authenticates electronic documents in a similar manner a handwritten signature authenticates printed documents. This signature cannot be forged and it asserts that a named person wrote or otherwise agreed to the document to which the signature is attached.

1. **What is CBS & IFSC? And why is it required?**

Ans: CBS is Core Banking System and IFSC is Indian Financial System Code. It is required to facilitate seamless, online real time funds transfer to beneficiary Bank Accounts. (As per RBI guidelines, online transactions can take place between the Banks who are part of CBS. CBS facilitates computer and internet based transactions online. IFSC is a unique id given to each bank under CBS.)

1. **Whether MGNREGA workers’ existing Bank Account details with CBS/IFSC are eligible for eFMS?**

Ans : Yes.

1. **Whether MGNREGA workers can open new account in Gramya Banks ?**

Ans: Yes, they can open new account with a Gramya Bank and make sure to obtain IFSC Code and new bank account number. Few days back Gramya Banks are CBS enabled.

1. **Does Gramya Bank have an IFSC?**

Ans: Yes, all Gramya Banks have a Parent Bank and to facilitate online transactions like CBS doing, these Gramya Banks are provided IFSC by their parent bank. MGNREGA worker accounts with Gramya Bank are eligible to get online transfer of funds.

1. **Whether the Bank Account has to be opened only in the name of Head of the household of the Job Card?**

Ans: H/She can open Bank account in his/her own name. H/She will also ensure opening of bank account number in the name all adult MGNREGA workers of his/ her family.

1. **When a Bank Account details of one member in the job card is given and he is not working while others are working, on whose name funds will be transferred?**

Ans: In such cases, ask the worker to open a new Bank Account and ensure details are validated and updated in the MIS provided the name is part of the Job Card.

1. **If a Job Card (one House Hold) is having 10 members, whether all the 10 members have to open individual 10 Bank Accounts and give details?**

Ans: Yes, the system is capable of accepting all 10 members Bank Account details and it is ideal to provide all members Bank Account details.

1. **If all the members in a Job Card have different Bank Accounts separately whether all the members’ Bank Account details can be given?**

Ans: Yes

1. **If a Job Card having two members in it whether can they give bank account details where they have a joint account?**

Ans: No, please ensure to open individual account in bank and details are validated and freezed in the MIS to take part in e-FMS.

1. **If the Job Card is in the name of “Kishore Ch. Swain” and Bank Account is in the name of “Kishore Chandra Swain” whether is it acceptable?**

Ans: No, please ensure the name of the worker is entered as “Kishore Chandra Swain” in the “Name as per Bank” in the MGNREGS MIS.

1. **If a MGNREGA worker is having multiple CBS Bank Accounts in different Banks and Branches, which Bank Account details he/she need to provide or he/she has to give all Accounts detail?**

Ans: Currently, in eFMS only one Bank Account details are required per member. The MGNREGA worker can give the details of one Bank Account of his/her choice.

1. **Whether the MGNREGA worker can open Bank Account outside his/her residential area limits/Gram/Block/District etc?**

Ans: Yes, Bank Accounts can be opened anywhere with CBS.

1. **If a Bank or Branch refused to accept opening of new account by a MGNREGA worker, what can be done?**

Ans: The MGNREGA worker needs to intimate this to his Gram Panchayat and in turn Gram Panchayat will take up the matter with Block Level Lead Bank or District Level Lead Bank or Nodal Bank.

1. **What is Bank Account Validation?**

Ans: Ensuring one to one matching of the name of MGNREGA worker and name as per bank account. Also capturing of Bank Name, Branch name, Bank Account Number as per CBS and IFSC, MICR is necessary for validation.

1. **Can Bank Account Number having 3 to 6 digits is validated?**

Ans: No, in CBS, Bank Account Numbers will have 11 to 16 digits; hence lesser digit account numbers cannot be validated. Gramya Bank account numbers are 15 digit.

1. **Who validates the Bank Account details of MGNREGA workers?**

Ans: Respective Gram Panchayat will validate all the MGNREGA workers.

1. **What if few of the MGNREGA workers do not come forward to open the Bank Account in CBS or not provide details for validation?**

Ans: Such persons will lose benefit of getting direct funds transferred into their Bank Account.

1. **What will be the cut off time for providing the Bank Account details by the MGNREGA workers for validation?**

Ans: During demand for work, the MGNREGA worker should give his bank account number.

1. **What is updating of validated information?**

Ans: Updating is nothing but the validated MGNREGA workers-Bank Account details are entered in MIS accurately.

1. **Who will update the validated information in the MIS?**

Ans: Respective Gram Panchayat will update all the validated information into MIS.

1. **What happens after updating the information?**

Ans: Once updating is completed by the respective Gram Panchayat, all such accounts are locked/freeze and they will be part of eFMS.

1. **After freezing of accounts, whether new Bank Accounts can be validated and freezed?**

Ans: Yes, it is a continuous process. As and when new Bank Accounts are opened they need to be validated, updated and freezed in MIS. However, once the Bank Accounts are freezed for the first time all funds transfer will happen only through eFMS.

1. **Whether MGNREGA workers can open new account in Post Office ?**

Ans : Yes. But currently, these post office accounts are not covered under e-FMS. The previous practice of sending wage list along with cheques will be submitted in the branch post offices.

1. **Whether MGNREGA workers can open new account in Co-operative Banks ?**

Ans : No.

1. **What is Digital Signature Certificate?**

Ans: A Digital Signature Certificate authenticates electronic documents in a similar manner a handwritten signature authenticates printed documents. The Digital Signature is provided in a Dongle (Token/Pen-Drive like an instrument) to be used for authenticating electronic documents.

1. **Who will issue the DSC?**

Ans: DSCs are normally issued by the Certifying Authority and in this case the Certifying Authority is the National Informatics Centre (NIC).

1. **Where do we get DSC?**

Ans: NIC, Bhubaneswar. Mr. T.P. Ray, Technical Director, NIC, Odisha State Unit is the contact officer ([tp.ray@nic.in](mailto:tp.ray@nic.in))

1. **How to obtain DSCs?**

Ans: A DSC applications as per the format given by the NIC need to be duly filled, signed, counter signed and submitted to the NIC after retaining duplicate copy of the application at the office. The prescribed form can be downloaded from <https://nicca.nic.in>.

1. **Who will be issued with DSC?**

Ans : In case of GP, DSC will be issued in the name of PEO as 1st Signatory, Sarapanch as the 2nd Signatory. In case of Block DSC will be issued in the name of ABDO as 1st Signatory, BDO as the 2nd Signatory. Similarly, For DRDA, the First Signatory is APD (Finance) or Addl. PD (Admin.) and the Second signatory is PD, DRDA. For Line Departments the DDO and the Accountant may be suggested by the concerned department which may be finalised by the DPC-cum-Collector.

1. **What are the other documents required for obtaining of DSC?**

Ans : A photo copy of any Id proof like Ration Card / PAN Card/ Voter Identity Card/ Bank Account Details/ Driving License is to be deposited with the filled in prescribed form duly countersigned by their higher officer with seal.

1. **Who are the countersigning officers for applying for DSC?**

Ans: BDO in case of GP, Collector in case of Block, DRDA and Line Department are the countersigning authorities for application for DSC.

1. **What is the cost of each DSC?**

Ans: Free of cost for this project.

1. **Who will use it?**

Ans: The DSCs are used by the officers mapped in eFMS who need to authenticate payment process.

1. **Whether DSCs are transferrable?**

Ans: No.

1. **If officer/ official issued with DSC is transferred, whether DSC is invalid?**

Ans: If the officer/ official issued with DSC is transferred within Panchayati Raj Department, the DSC will not be invalid. Only the DSC will be re-enrolled in his/her present place of posting in Panchayati Raj Department. If the officer/ official is transferred to other department, the DSC will be seized and it cannot be used further.

1. **How DSCs will be used in the eFMS?**

Ans: Whenever a transaction needs to be authenticated, the DSC will be attached to the system (DESKTOP, LAPTOP) and signed.

1. **What are the pre-requisite for DSC installation?**

Ans: The pre-requisite for installation of DSC is the correct driver of the DSC token. These drivers are available at <https://nicca.nic.in>. e.g. Download driver for Moser Baer DSC token or download Starkey DSC token driver. Also download the Java JRE file from the website. Please keep all these (driver of DSC token and Java JRE) file in a CD media.

1. **What are the steps of installation of DSC?**

Ans:

1. Initialize the DSC token, if it is not done at NIC.
2. Register the DSC through Member Login at <https://nicca.nic.in>.
3. You will be provided with a Request Id. Please keep with you.
4. Send an e-mail to [tp.ray@nic.in](mailto:tp.ray@nic.in) with a copy to [ra-ori@nic.in](mailto:ra-ori@nic.in) giving the list of names, user ids and request ids to be processed.
5. Once the request ids are processed by the RA Administrator of Odisha, status will show as Generation Request Pending with CA Administrator.
6. “Certificate Generated” when CA Administrator processes the request ids from New Delhi.
7. The user will receive system generated e-mail from NICCA server and an Authentication PIN for downloading of the certificate.
8. Login to [https://nicca.nic.in](https://nicca.nic.in/) with the user id and password provided. Click on view Status. Click on the Request Id.
9. Provide the Authentication PIN.
10. Click on download button.
11. Click on OK.
12. Click on Yes when asked, repeatedly when asked (about 6 or 7 times.
13. Certificate is downloaded to the token.
14. The detailed procedure is available at <http://nregsodisha.org> at “Training and Workshop on e-FMS” on “NIC\_Request\_Generation”.
15. **How to know whether the DSC is working or not?**

Ans: Insert the DSC Token at any USB port and click on the Start🡪 Programs🡪 SafeSign Standard I 🡪Token Management🡪 Token🡪 Show Token Object

Or at Internet Explorers🡪 Internet Options🡪 Content🡪 Certificate it will show the applicant name, if it does not display, then the DSC is not installed properly.

1. **How to enroll the DSC for generation of FTO?**

Ans: Enroll the 1st Signatory DSC against Accountant in <http://mgnrega.nic.in>. Similarly, enroll the 2nd Signatory against Gram Pradhan in case of Gram Panchayat and Programme Officer in case of Block.

1. **What is the validity period for DSC?**

Ans : Generally, the valid period of DSC is 2 Years , after 2 years, the same DSC will be renewed in the same name.

1. **What if DSC token is lost?**

Ans: It is as good as your any other important document like Passport, Driving License, Certificates etc, if it is lost or misused, the person on whose name DSC is issued will be held responsible. Lodge the Police complaint and intimate server provider to deactivate.

1. **Whether duplicate DSCs are issued?**

Ans: No, the person who loses the DSC needs to report to the competent authority immediately for getting it deactivated in the Software to avoid misuse. Duplicate DSCs are not issued. A fresh application has to be given to obtain new DSC.

1. **Who is beneficiary?**

Ans: Beneficiary in the context of eFMS is the MGNREGA worker who opens the Bank Account where CBS is available and eligible to receive funds.

1. **What is the role of Bank who transfers funds to beneficiary?**

Ans: Interact with the District Lead Banks, Local Lead Banks and ensure necessary cooperation is provided by the Local Banks and their branches (MGNREGA workers’ Bank Accounts opening). Assist in validation of Bank Account details.

1. **What is the name of Bank transferring funds to beneficiary accounts directly?**

Ans: The State Bank of India has been chosen as Nodal Bank.

1. **What is FTO?**

Ans: FTO is termed as Fund Transfer Order. It is generated after verifying the wage list, material list and administrative expenditure list for one day per one executive agency and adding DSC by both the signatories.

1. **What is wage list?**

Ans: Wage list is generated from a series of muster rolls, which contains name of the wage earner, Jobcard Number, Account Number, wages to be paid. All the wage lists of a day are bundled to form an FTO.

1. **What is the frequency of FTO generation?**

Ans: One FTO is only generated per one day per one executing agency between 9.00 AM to 4.00 P.M.

1. **What does one FTO contain?**

Ans: One FTO contain, name of the wage earner, jobcard number, account number, bank IFSC, wage to be credited.

1. **What happened after FTO generation?**

Ans: After FTO generation, FTOs are stored in the sftp server of Ministry of Rural Development. State Bank of India, Secretariat Branch, Bhubaneswar being the sponsoring bank for Odisha, downloaded the FTOs after 12.00 noon. Then SBI processed all FTOs and segregated bank-wise FTOs and send to RBI for transferring the wages to the accounts of all wage earners irrespective banks using Regional Electronic Clearance System (RECS) of RBI.

1. **How to know whether the accounts of wage earners are credited or not?**

Ans: In <http://mgnrega.nic.in>, one report namely FTO status is available, where the status of all FTOs can be known. It is updated by SBI through response file collected from RBI.

1. **What to do with the reject FTO or invalid account number?**

Ans: After verifying/ freezing the correct account number and name as per bank, fresh FTO is regenerated for the rejected FTO using the same procedure as one FTO is generated.

1. **What is the difference between Wage List & FTO?**

Ans: Wage List is the list of wage earners with wages to be credited in form of paper document, whereas FTO is the digitally signed list of wage list.

1. **How many FTO(s) can be generated in a single day at each Executing Agency Level (GP/ Block/ DRDA/ Line Department)?**

Ans : One FTO per one Executing Agency will be generated in a day.

1. **What are the steps to generate FTO?**

Ans:

1. Update/ validate bank account number of MGNREGA workers in GP login.
2. Freeze the bank account number of MGNREGA workers in PO login.
3. Enter demand for work at GP login.
4. Enter work allocation details in GP / PO login.
5. Issue e-Muster Roll at PO login.
6. After 7 days, collect e-Muster Roll from field.
7. Enter e-Muster Roll at GP/ PO/ PS/ Line department login, as the case may be.
8. Enter e-Measurement Book at GP/ PO/ PS/ Line department login, as the case may be.
9. Generate wage list at GP/ PO/ PS/ Line department login, as the case may be.
10. Send wage list at GP/ PO/ PS/ Line department login, as the case may be.
11. Authorize FTO at GP/ PO/ PS/ Line department login, as the case may be for 1st Signatory.
12. Approve FTO at GP/ PO/ PS/ Line department login, as the case may be for 2nd Signatory.
13. Now the FTO is sent to Bank for crediting the accounts of MGNREGA workers.
14. **What to do, if some transactions are rejected?**

Ans:

1. Update account number of MGNREGA workers for rejected transactions at GP login.
2. Freeze the bank account number of MGNREGA workers in PO login.
3. Generate wage list for rejected transactions at GP/ PO/ PS/ Line department login, as the case may be.
4. Authorize FTO for rejected transactions at GP/ PO/ PS/ Line department login, as the case may be for 1st signatory.
5. Approve FTO for rejected transactions at GP/ PO/ PS/ Line department login, as the case may be for 2nd Signatory.
6. Now the FTO for rejected transactions is sent to Bank for crediting the accounts of MGNREGA workers.
7. **Who to contact in case of additional clarity is required in this regards?**

Ans: PEO and GRS at Gram Panchayat Level,

BDO, ABDO, APO and CP at Block Level.

PD, DRDA, Addl. PD (Admn), APD (F), Programme Officer/ Computer Programmer and MGNREGA Coordinator at District Level.

Joint Secretary, Deputy Secretary and IT Specialist of MGNREGS Society at State Level.

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