Q1: **How would a PD or IFU implement the MoF OM-F.No.48 (06)/PF-II/2016, dated 12 September, 2017 for deciding the unspent balance of an implementing agency for further usages?**

Please refer the report EAT02 to know the unspent balance of an implementing agency.

Q2: **What is EAT02 report?**

EAT02 report is an agency statement on fund flow and unspent balances. The purpose of this report is to show agency-wise fund flows and more importantly the latest unspent balance for a scheme in a financial year. Further releases to agencies will be based on their unspent balances as reflected in this report. Also this report would be used for executing the MoF's OM-F.No.48 (06)/PF-II/2016, dated 12th September.

Q3: **How should opening balance be calculated for entering the same in EAT filing?**

The cash book balance on the day PIA start using the PFMS has to be entered as opening balance. This cannot be later than 1 October, 2017. If PIA has been using PFMS EAT module prior to 1 October 2017, all receipts and expenditure after the date of entering the opening balance will have to be accounted for in PFMS. Opening balance need to be entered only once in the PFMS.

Q4: **Is Expenditure Advance Transfer (EAT) module applicable for agencies or program divisions?**

EAT module is applicable for agencies and not for the program division.

Q5: **Can an agency be registered under two different hierarchies for the same scheme?**

No, for the same scheme, registration of an agency is possible under one level in the hierarchy only. However, if the entity, in addition to being an implementing agency is also a service provider for the same scheme at a different hierarchy, it can be registered in PFMS for a second time, only this time, as a vendor.

Q6: **Is there a need to map such agencies to whom fund had been given in earlier years but have been discontinued thereafter?**

Only active agencies having government funds in their accounts need to be mapped.

Q7: **Do agencies using their own financial management systems (FMS) for financial transactions required to use EAT module of PFMS as well or their FMS would be integrated with PFMS?**

The integration of such FMS (of agencies) with PFMS in the long run may be deliberated upon at a later stage. However, for the time being, these agencies can use their own systems for making payments. They should also file those expenditures into PFMS on a real-time basis or as frequently (preferably on a daily basis) as possible.

Q8: **In case of reimbursements, will EAT be applicable?**

Yes, EAT will be applicable in case of reimbursements also.

Q9: **How will those entities be classified in PFMS to whom advances are given for organizing events?**

If such an entity to whom advances are given for organizing events is a service provider, then that entity should be registered as a vendor in PFMS.

Q10: **Will agencies need to be registered/ mapped in case of those newly designed schemes for which funds are yet to be allocated/ released?**

In such cases, agencies may be mapped now. However, once the fund flow begins, agencies for such schemes will have to be mandatorily mapped in PFMS.

Q11: **The opening balance shown in EAT module of PFMS is different from the actual fund available with the agency. Is this a discrepancy?**

No, this is not a discrepancy since EAT module is meant to reflect agency's cash book balance which may not necessarily be equal to balance shown in bank pass book of the agency.

Q12: **Will other receipts not related to the CS scheme like tuition fees and auditorium fees be captured through EAT?**

No, EAT should only be used to capture transactions relating to CS scheme.

Q13: What are the different types of agencies and how are they defined?

The different types of agencies are:

1. Central Government: Departments/ organisations/ bodies/ institutes of Union Government receiving grants-in-aid

2. Central Government PSU: A Union Government owned company (including its subsidiaries, if any) for commercial affairs in which the Union Government owns a majority of the company's equity

3. State Government PSU: A State Government owned company (including its subsidiaries, if any) for commercial affairs in which the State Government owns a majority of the company's equity

4. Statutory Bodies: Institutions or organisations created by an Act of Parliament or State Legislative Assembly

5. Local Bodies: Urban and rural local self-government institutions set up under Article 243 of the Constitution of India

6. Registered Societies (Government Autonomous Bodies): Institutions or organisations sponsored by the Government and set up as autonomous organisations under specific statute or as a society registered under the Societies Registration Act, 1860

7. Registered Societies (Non-Government Organisations): NGOs or voluntary organisations or non-government organisations carrying out activities which promote welfare schemes and programmes of the Government

8. Private Sector Companies: Entities registered under the Companies Act, 1956

9. Trusts: Institutions or organisations registered as Trust under the Indian Trusts Act, 1882

10. Individuals: Persons getting grants-in-aid in their individual capacity

11. International Organizations: Organisations with international membership, scope or presence

12. State Government Institutions: State Government agencies/ institutions/ offices which receive grants-in-aid directly from the Government of India such as village education committee, primary health centres.

13. Other Registered Societies: Institutions registered as Societies other than NGOs.

14. Academic Institutions (Govt.): Government Educational Institutions run and administered by Centre/State Govt.

15. Academic Inistitutions (Pvt.): Government Educational Institutions not run and administered by Centre/State Govt.

Q14: What is the difference between a vendor and an agency?

A vendor is an entity which provides some service or materials to agencies in return for consideration. A vendor can be an individual, a commercial entity, a small business or a private sector company. An agency is an entity which implements government schemes and which use grants-in-aids from government or higher level agencies. An agency is also required to provide utilization certificate (UC) to the funding agency for the grants received.

Q15: Can an agency be a vendor?

Yes. For this, agency must be mapped with a scheme as a vendor.

Q16: Can a vendor be an agency?

No.

Q17: What is a central agency and what kind of agencies should be mapped under central agency?

A central agency is an agency which is a body of the central government. It can be a central autonomous body, a central PSU or any other body which is managed by the central government. All agencies belonging to the above mentioned category are mapped as central agencies. If one central agency gives funds to another central agency then the latter can be categorized as a sub-central agency.

Q18: What is a component and how is it different from an accounting head?

A component is an activity of the scheme for which funds are given to the agency(s) whereas an accounting head is concerned with the ministry expenditure only.

Q19: Can a first level agency be a second level agency for another scheme?

Yes this is possible, depending on the fund flow hierarchy. An agency receiving funds from central government for one scheme will be a first level agency, whereas the same agency when receiving funds from another agency under any other scheme will become a second level agency.

Q20: What are the different modes by which an agency can be registered on PFMS?

The different modes by which an agency can be registered in PFMS are:
1. Without logging in (applicable for receiving funds from Central Government only)
2. By logging in using credentials (for receiving funds from all other sources)

Q21: Is it mandatory for an NGO to be registered first in NGO Darpan before being registered in PFMS?

Yes, as per directive from NITI Aayog, any new NGO can become eligible to receive funds through PFMS EAT module only after it acquires an NGO Darpan ID post registering in the NGO Darpan website (http://ngodarpan.gov.in/).

Q22: How can multiple registrations of the same agency under different names be prevented?

Multiple registrations of the same agency under different names be prevented by checking if the agency has already been registered. Before registering an agency, one should check with the name/ account number/ any other applicable field and if no such matches are found, only then should the agency be registered in PFMS. If, however, the agency is already registered in PFMS but has been inactive, to re-activate the agency, the PD has to be approached.

Q23: How will a particular agency differentiate when they receive funds from various sources and for various schemes in one bank account?

It will be the responsibility of the agency to make entries in EAT module of PFMS accordingly.

Q24: How can a PD view the agencies registered and mapped under a particular scheme?

PD can view the agencies registered without logging into the system. However, to view mapped agencies, PD has to log in and access EAT01 report for the same.

Q25: Who will registered the second level (child level) agency?

Only parent level agency can registered a child level agency.

Q26: What are the parameter required during the registration process of an agency?

Click on 'Register Agency' hyperlink available below the login button on the PFMS portal. All the prerequisite necessary for registration of an agency are provided in detail.

Q27: What are the purpose and effect of REVERSAL and CANCEL DEDUCTION available below both creator's and approver's level?

Reversal is reversing the entry already made and approved in PFMS. But this is only available for entries and transaction done through cheque mode. Cancel deduction is for cancelling the deduction entry already made and this can be done before the transaction is approved by the approver.

Q28: How can the vendor /beneficiary detail required for registration of an office employee be corrected whose details have been erroneously captured under PFMS - EAT Module by an external source, also given that other fields (PAN, AADHAR etc.) are inactive for editing in the PFMS portal?

Only the agency which had created the vendor can edit the already entered fields. Any additional information and bank details can be added by any agency. For more details please refer PFMS user manual – vendor registration and management.

Q29: What is the difference between Controller and Ministry/Department?

Controller is an officiating authority under a Department/Ministry. A controller can officiate more than one Department/ministry.

Q30: How to do advance settlement.

GO to Advance --> Advance Settlement and select scheme and click on search button.

Q31: How to do loan entry in PFMS?

Go to MY FUND --> Income from Other sources --> Add New and fill all Block and submit it.

Q32: How to return fund, when we receive wrong fund.

There is no option to return after receiving fund. Please take care before receiving the fund. During receiving fund there is an option to received / not received.

Q33: How to change IFSC code of vendor.

GO to Master--> Vendor --> account re-validation and enter A/C no and search then click on re-validation Button.

Q34: How to check expenditure report for a year.

Go to report select EAT and view (EAT02) report.

Q35: How to check total available amount in PFMS?

GO to advance/expenditure/transfer (ADD new page) then select scheme and bank A/C no. then total available amount shown in same page.

Q36: How can parent agency check the fund/Expenditure of his child agency?

Go to report select EAT and view (EAT02) report.

Q37: How to pay electricity/Telecom bill in PFMS.

Utility payments are to be done using self (Expenditure done for self).

Q1:   Who will create and configure a Scheme on PFMS?

Presently, Project Cell User in PFMS creates Scheme on PFMS with GB, hierarchy, components, agency/institution types and beneficiary type. Components can, however, be created by the Program Division in the Ministry as well.

Q2:   What is Direct Benefit Transfer?

Direct Benefit Transfer or DBT is a major initiative by which GoI aims to transfer benefits directly into the bank/postal accounts, preferably Aadhaar seeded, of the beneficiary.

Q3:   Is Aadhaar mandatory for DBT?

No, at present Aadhaar is not mandatory for DBT. However, Aadhaar seeding in beneficiary database and bank accounts is desirable to achieve DBT objectives in its true sense.

Q4:   What is Aadhaar seeding?

Aadhaar seeding is done by updating Aadhaar Number in the beneficiary database and linking the Aadhaar number with bank account of the beneficiary in the Core Banking System (CBS). Aadhaar seeding is desirable for de-duplication and curbing leakages.

Q5:   What is National Payment Corporation of India?

NPCI maintains Aadhaar Payment Bridge System (APBS) and National Automated Clearing House (NACH). Now all payments, both accounts based and Aadhaar based, in PFMS are routed through NPCI.

Q6:   Whether Aadhaar seeding with multiple bank account is possible?

No, at a time only one bank account can be seeded with one Aadhaar Number. In case, a beneficiary seeds his/her Aadhaar Number in multiple bank accounts, the previous seeding, if any, gets overwritten by the fresh seeding.

Q7:   What is meant by Debit Bank?

It is the bank account from which payment will outflow to destination bank account for credit to beneficiary.

Q8: What is meant by destination bank account?

It is the bank account of the beneficiary in which the amount of benefit is credited.

Q9: What is the difference between beneficiary and vendor?

Beneficiary is one who receives financial assistance or subsidy without any consideration, i.e. without rendering any service or making any delivery to the benefactor. Whereas the Vendor is one who either render service or makes delivery of goods and services to the agency and get paid for the same.

Q10: What are the pre-requisite to commence DBT on PFMS?

Pre-requisites to commence DBT on PFMS in sequential order are: i) Scheme creation, ii) Scheme configuration for DBT, iii) Agency configuration and iv) digitization of beneficiary data in the format downloadable from PFMS or external system integration with PFMS for fetching beneficiary data for DBT.

Q11: I have made Aadhaar based DBT payment to a particular beneficiary but beneficiary is reported to have not received the payment in the linked bank account. The system is, however, showing the payment status as success. Why is it so?

Payment might have been credited into the freshly seeded new bank account. Beneficiary may be advised to check credits in his/her other bank accounts.

Q12: What options are available on PFMS to prepare beneficiary files?

There are three options to prepare beneficiary files on PFMS, first one is to capture beneficiary details in the 'New Common Beneficiary" format and upload it, second one is to download beneficiaries from the external system integrated with PFMS and third one is to receive beneficiary files in XML format on PFMS SFT server in the backend.

Q13: Why some records shows validation errors when uploaded on PFMS?

Beneficiary records uploaded or beneficiary files received through XML on SFT Servers from external systems are first structurally checked by the PFMS and then only valid records are sent to banks and NPCI for validation. PFMS system shows errors in respect of wrong records, such as bank account not being as per bank rules, IFSC is wrong or number of digits in Aadhaar are wrong, bank name being wrong, etc.

Q14: Can I delete/cancel a beneficiary which has been added to the payment list before sending it to Checker for approval of payment file?

Yes, you can do that. 4th stage of E-payment module in Maker Login shows that option.

Q15: I have uploaded the beneficiary but Status of my beneficiary is "Not approved "from Bank. What could be the reason?

The individual beneficiary bank may not be integrated with Bank hence it is showing status "bank Validation not required".

Q16: Why some files show configuration errors when uploaded on PFMS?

Configuration error occur when one of the following condition occurs. • Worksheet Named "Sheet1" is NOT found in excel. • Space or special/alphanumeric characters in aadhaar number. • Aaadhaar number length is greater than twelve character. • Special character such as (&.*,%,$,@..etc) are found in excel file.

Q17: What is Scheme Specific ID?

Unique Identifier of External System like MCTS ID (mother and child tracking system), student's roll/registration number etc. do not enter scheme code here.

Q18: We have provided both Aadhaar Number and Bank Account details for beneficiaries. Whether PFMS will do the seeding of Aadhaar number with Bank Account?

No, PFMS does not carry out seeding of Aadhaar Number with Bank Account at NPCI. Either beneficiary himself or the bank can seed the Aadhaar with bank account.

Q19: Is it necessary to enter default amount?

No, it is not necessary to enter default amount. However, if you do not enter the default amount, you shall have to enter the amount against beneficiaries one-by-one and that may require additional efforts & times particularly when beneficiary list is large.

Q20: Can I modify the default amount entered in payment file?

Yes, you can change the amount against all or some of the beneficiaries.

Q21: Can Checker approve or cancel one or some of the beneficiaries in the payment file submitted by the Maker?

NO, the Checker can either cancel or approve the whole batch; cancel or approval of one or some of the beneficiaries is not allowed.

Q22: What is the maximum number of beneficiaries that can be successfully uploaded on PFMS?

If the size of the data is huge, it is advised to prepare a batch or file of not more than 5000 beneficiaries to upload on PFMS at a time. However, any number of batches or files of the same size can be uploaded on PFMS in piecemeal manner at different time interval.

Q23: Is it necessary to capture amount for Centre and State share in the beneficiary format to be uploaded on PFMS?

No, it is not mandatory to mention the amount to be paid to beneficiary in the 'New Common Beneficiary format' to be uploaded on PFMS. You can enter the amount against the beneficiary at the time of initiating payment as well.

Q24: Last month I have successfully made DBT payment to a set of beneficiaries. I wasn't to make payment to the same batch of beneficiaries during current month as well. Do I need to upload the same file again?

No, you need not do that. You simply need to choose the same batch and initiate payment without sending beneficiaries list to banks & NPCI for validation.

Q1: Why Agency does not appear while generating sanction?

The Program Division (PD) User need to Map the Agency from Users>UserMapping.

Q2: During Account Head Mapping Account Head …. is not appearing in the drop down?

EDDG has not being uploaded by the PrAO in eLekha.

Q3: Account Head …. is not appearing in the drop down while generating Sanction?

Account head Mapping is not done by PrAO.

Q4: Scheme Name …….. is not appearing in the drop down?

The Program Division (PD) User need to Map the Scheme from Users>UserMapping. s

Q5: Account number of agency is not appearing while filling payee details?

Account Details have not been added for tat Scheme by Agency. Contact Agency Admin or PD for the same.

Q6: Which mode is to be selected for E-payment out of cheque, DD, RTGS and ECS modes while payee details?

RTGS.

Q7: If I have selected wrong DDO while preparing sanction, How can I correct the same ?

The PD User can edit the Sanction from Sanction>Manage Sanction>Edit Sanction and select the correct DDO.

Q8: How to cancel a sanction ?

The PD User can cancel the Sanction from Sanction>Manage Sanction>Cancel Sanction & then approve the Cancelation from Manage Sanction.

Q9: Sanction is not appearing in the DDO login? What to do in this case?

Wrong DDO has been selected while generating the sanction. The PD can edit the Sanction and correct the DDO.

Q10: How to remove wrong account head mapping?

The PrAO can remove the Account head mapping from Masters>Scheme>Account Head Mapping> For the Scheme select the "Major Head" and Click on "Delete" Mapping Button. Provided there should not be any sanction generated for this account head. If Sanction is already Created it needs to be cancelled

Q11: How to create Ministry users?

At PFMS Homepage, under login, Click on "Register Sanction ID Generation Users" and complete the details on screen.

Q12: Who approves PD/DDO/PAO and PrAO users?

PrAO approves PD/DDO/PAO users. PrAO user is approved by root user.

Q13: How to create PD maker / PD Checker users?

PD maker user is created by PD checker. PD checker is created from PFMS home page (login section) by using Register Sanction ID Generation Users. PD Maker is Auto Approved , whereas the PD User is Approved by DDO.

Q1: Can I make one payment for multiple beneficiary types?

No, You can only make payment for a single Beneficiary type at a time.

Q2: System shows error message that Agency Bank account is not mapped with the component while making

payment for purpose ………. How should I correct the same?

Contact Your agency Administrator to so that he/she can correct the component mapping from MYSCHEME>MANAGE> Select Scheme and edit "Agency account scheme component mapping".

Q3: Beneficiaries Aadhaar based payment got rejected by bank, how can I make Account payment to beneficiaries?

First Priority is given to Aadhaar based payment, in case the Aadhaar based payment is rejected for the beneficiary, the Beneficiary is now automatically available only for Account Based Payment.

Q4: How to know that PFMS is going to make Aadhaar based payment or Account based payment to the beneficiaries?

During initiating payment using PFMS user interface in step3 the system shows the mode of payment against each beneficiary. However, you cannot change the mode of payment. First preference is given to aadhaar based payments and in case of payment failure, payment is made through valid account number.

Q5: Aadhaar Numbers are not seeded with the accounts as yet. How to make account based payment?

In edit or manage beneficiary page enter the Account Number of the beneficiaries. Approve the validated beneficiary after which you can initiate payment.

Q6: I have uploaded the beneficiaries along with Center Share Payment amount but the amount is not showing in the initiate payment screen. What is the reason for the same?

Default amount for "Centre" Share in Payment Process Search Screen will override the values entered against each beneficiaries.

Q7: When should we use Excel Upload Option for Initiating Payment to beneficiaries?

When you have a large number (more than 500) beneficiaries for payment and payment to beneficiaries is dissimilar and you can use default amount option for majority of the beneficiaries.

Q8: From Where can I download Approved List of Beneficiaries for Payment using excel?

E-Payment>Download payment information File.

Q9: During payment Purpose of Payment is not visible. How to add the same?

You can't, In case of central sector scheme Please Contact concern ministry program division for doing DBT configuration of the scheme. In case of state scheme please contact SPMU user for doing DBT configuration.

Q10: Where can I get my Unique Agency Code for renaming Payment file for upload?

Agency Code can be taken from first part of Transaction Reference Number or from Agency Profile of Agency Administrator.

Q11: How can I add more beneficiaries to existing Voucher?

Beneficiaries can be added till the Voucher is not submitted for approval.

Q12: Can I make payments to the same beneficiary again for same period?

"By default No, however you can manually override the payment periodicity from Masters>Beneficiary

Management> Manage Payment Status Due. You use Payment Periodicity to enable / disable payment Status for beneficiaries individually & in Bulk ".

Q13: What is Payment Periodicity?

Payment Periodicity is the duration of payment made to beneficiaries depending upon the Scheme.

Q14: Where can I check whether payment is due for a beneficiary?

You use Payment Periodicity check whether payment is due for a beneficiary.

Q15: Can I perform DBT transactions if my bank account is in Cooperative Bank?

Yes, provided the bank is listed in Home Page>User Support> Bank Account Validation Time.

Q16: What are the guidelines for specifying payment period? How the payment period is to be decided for JSY payments?

Payment period is decided as per respective scheme guidelines.

Q17: Can we make payment for future period also ?

You can make payment for current month end date.

Q18: What is Scheme Specific ID ?

Unique Identifier of External System like MCTS ID (mother and child tracking system), student's roll/registration number etc. do not enter scheme code here.

Q19: You need to enter the "Voucher No." of an already paid list. The same beneficiaries that were paid earlier in earlier list will be available for payment in current payment period.

You need to enter the "Voucher No." of an already paid list. The same beneficiaries that were paid earlier in earlier list will be available for payment in current payment period.

Q20: In Step 2 of Initiate Payment, In the Search Beneficiary criteria, Can I mention multiple Aadhaar Numbers in the search field?

Yes, Enter Comma Separated Aadhaar Numbers in the search field.

Q21: Payment to beneficiary based on Aadhaar Number has got rejected. How Can I initiate the account based payment to the beneficiary now?

You don't need to do anything extra, Beneficiary is now automatically available only for Account Based Payment as it Aadhaar Based payment was rejected.

Q22: Account based payment to the beneficiary has got rejected. How can I change the account number for a beneficiary?

Update the Account Number of the Beneficiary from Masters>Beneficiary Management>Manage Beneficiary (bulk, blue hyper link). The new account number shall be sent for verification. After approval from Bank you can make Account Based payment on new Account Number.

Q23: In Approve payment, "E-PaymentUsingDigitalSignature" is missing. How to Add New Mode of payment for an

Account?

Ask the Agency Administrator to Add the Channel from Menu Bank>Account Activation E-payment.

Q24: While Approving payment, Error message comes 'Approval Failed'. Whom to contact for resolution of the issue?

Contact helpdesk-pfms@gov.in

Q25: While Approving payment, Error message comes 'Debit and Credit Amount Mismatch'. Whom to contact for resolution of the issue?

Contact helpdesk-pfms@gov.in along with details.

Q26: While approving payment, It has been noticed that some additional beneficiaries are coming. How to remove these beneficiaries from this transaction?

You can't remove additional beneficiaries while approving the Payment. Reject the Payment and ask the "Maker" to make a fresh voucher with correct list of beneficiaries.

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Q1:   What Class of Signature are required for Use in PFMS?

PFMS Requires CLASS 2 or Class 3 Signatures.

Q2: Who needs to use Digital Signatures in PFMS?

Agency Checker, Program Division, DDO, Pay and Account Officer (In Addition, AO/AAO can sign in case of Second Signatories). can use the digital signature.

Q3: Who will approve my digital signature?

Agency checker user digital signature are auto approved by PFMS within 5-10 minutes. Ministry user digital signature are approved by the next higher authority. Ie (PD DSC is approved by DDO and DDO DSC approved by PAO etc. PRAO digital signature are approved by CPMU). Same is applicable for DSC deactivation. Agency admin can deactivate an agency checker DSC from Masters >DSC management> deactivate DSC.

Q4: Where Can I Enroll my DSC in PFMS?

After Login from Masters> DSC Management> Enroll DSC.

Q5: Can I De-Activate my DSC later on?

Yes, In Case of Transfer, Superannuation or any other reason you can Deactivate your DSC in PFMS.

Q6: What are the prerequisites for using DSC on a Machine?

Java Patches and DSC Drivers. This vary for each Certifying Authority.

Q7: If we enroll DSC, can we still be able to use PPA mode

Yes, you can still use Print Payment Advise Mode.

Q8: Who can Digitally Sign the payment File?

After the Sponsor Bank accepts and approves the sample DSC File, the signatory can sign the payment file.

Q9: Where can I see my Digital Signature Details in PFMS?

From Bank>Account DSC Enrolment.

Q10: Where can I view Signatories who can sign Payment File & their limits?

Typically the Agency Administrator can set these from Bank>Signatory Configuration.

Q11: What happens after I digitally Sign a Payment File?

The file is sent to the bank for payment. Bank authenticates the DSC of the Signatory & the file and processes the payment.

Q12: What to Do if my DSC is lost, Damaged?

Report to CA, Deactivate the old DSC in PFMS, get a replacement issued & re-enroll the new DSC in PFMS.

Q13: Where can I get more details about use of DSC in PFMS?

Go to User Guide Section PFMS - Digital Signature Enrollment User Manual - Revised.

Q14: What Is Digital Signature?

A Digital Signature Certificate, like hand written signature, establishes the identity of the sender filing the documents through internet which sender cannot revoke or deny. A Digital Signature Certificate is not only a digital equivalent of a hand written signature it adds extra data electronically to any message or a document where it is used to make it more authentic and more secured. Digital Signature ensures that no tampering of data is done once the document has been digitally signed. A DSC is normally valid for 1 or 2 years, after which renewal is required.

Q15: I already have a DSC that I am using for other applications, can I use my existing DSC in PFMS?

Yes.

Q16: Can I use one DSC for multiple schemes?

Yes.

Q17: Can one user enroll multiple DSC's and use them for different schemes?

Yes

Q18: What to do if validity period of DSC gets over?

You may visit concerned DSC issuing authority and get it renewed. Typically processing charges need to be paid to renew/create the certificate on the same media.

Q19: What is the process for approval of DSC enrollment requests?

Typically the Agency Data Approver Enroll the DSC and links it to a Scheme & purpose in PFMS The Approving Authority (Agency ADM) Approves the DSC & its Usage Purpose. The Agency Administrator Enters the Account & Scheme Signatory Level & Identifies the Signatory & his/her Limits. The Identified Signatory Signs a sample DSC File in PFMS. This File is sent to Bank for Verification. After Approval from Bank, the Signatory can Digitally Sign File in PFMS

Q20: What is the process of signing the sample file for an Account?

The account signatories must be identified in PFMS by doing signatory configuration, after that they can digitally sign the sample file from menu Bank >> Enroll account DSC. For agencies Agency admin does the signatory configuration. In case treasury, treasury account officer (TAO) seats the limit of an Account. In case of ministry users PAO identify the signatories.

Q21: Approved file is not visible for digitally sign.

Agency admin/TAO/PAO needs to confirm that the signatory limit has been defined for that amount and sample file signed by the user.

Q1:   What is new in New Common Beneficiary Data format.xls file?

Earlier there was only Payment Amount, now you can enter Center Share Payment Amount, State Share Payment Amount for the beneficiary.

Q2:   We want to upload a type of beneficiary which does not exist in current list. Whom should we contact for addition of a new "beneficiary type"?

Beneficiary type is not visible as DBT configuration for the scheme is not done. Contact program division for creation of beneficiary type/DBT configuration of the scheme.

Q3:   Whether PFMS support Post Office accounts?

Yes.

Q4:   We want to upload beneficiaries with Post office accounts. What should we enter in the Field "Bank name"?

INDIA POST.

Q5:   How to know the IFSC code for Post office Branches?

From PFMS Home Page, Got to Menu Bank/Post office>Bank Branch Post Office Listing.

Q6:   How can I know whether Banks IFSC Code is registered in PFMS?

From PFMS Home Page, Got to Menu Bank/Post office>Bank Branch Post Office Listing.

Q7: What to Do when a system rejects the beneficiaries with error description Beneficiaries IFSC Code is not Valid?

Edit with Correct IFSC Code otherwise remove the Beneficiary from Beneficiary Data Excel file so that Beneficiaries with correct data may be uploaded in PFMS.

Q8: I have uploaded the beneficiary but Status of my beneficiary is "SENT TO BANK" from many days. What could be the reason?

Bank response time differs from bank to bank and is depended up on bandwidth of the bank and the number of account validation requests received by the bank. PFMS shall wait for ten days from bank for account validation after which it shall update the status as ""maximum rejected-bank response limit exceeded"

Q9: Where can I view the uploaded beneficiary after Uploading beneficiaries Excel file?

Masters>Beneficiary Management>Edit Beneficiaries.

Q10: Can I upload two files with same name but containing different beneficiary details?

No, if the file is successfully Processed. However you can edit, remove invalid beneficiaries from a file, add new beneficiaries in a file that is not successfully processed.

Q11: What is Scheme Specific ID?

Unique Identifier of External System like MCTS ID (mother and child tracking system), student's roll/registration number etc. do not enter scheme code here.

Q12: Should I enter the amount in Center Share Amount or State Share Amount? Do I need to enter the value in Total Payment Amount also?

No, the system automatically calculates Total Payment Amount.

Q13: We have provided both Aadhaar Number and Bank Account details for beneficiaries. Whether PFMS will do the seeding of Aadhaar number with Bank Account?

No, PFMS does not carry out seeding of Aadhaar Number with Bank Account at NPCI.

Q14: Can I change the details of beneficiary after Upload of excel file?

Yes you can update any details of the Beneficiary Before approval from Bank.

Q15: Can I Edit beneficiary Details after approval from Bank?

Yes, However you cannot edit Beneficiary Type, bank details & the sex of the person. Any change will be sent to Bank for approval.

Q16: In edit beneficiary, the Aadhaar status is showing as INVALID for last so many days, what to do in this case?

If the account status is showing as invalid please check and edit the account number and send for re-validation. In case account number is correct send copy of the passbook to helpdesk-pfms@gov.in for follow-up with bank.

Q17: Aadhaar status is showing as INACTIVE. How can I get the status changed to seeded.

Please go to edit beneficiary page and select the beneficiaries whose status is showing as inactive and mark the same for re-validation.

Q18: Bank has Rejected Beneficiary account Details and we(agency) have deleted the Beneficiary, now we need to import the same beneficiary again. How to do this?

Send email to helpdesk-pfms@gov.in.

Q19: We have uploaded the beneficiaries with both Bank account details and Aadhaar Number and we will make Aadhaar based payment to the beneficiaries but PFMS is still showing status as 'Sent to Bank' in Edit beneficiary. Why is PFMS sending the details to banks for account validation when we are going to make Aadhaar based payment?

First Priority is given to Aadhaar based payment, in case the Aadhaar based payment is rejected for the beneficiary, the Beneficiary is now automatically available for Account Based Payment. Hence Account Number of Beneficiary is also validated.

Q20: Can I update the beneficiary details in PFMS after importing it? If Yes, Do I need to update the same details in MCTS also?

Yes. Further, you don't need to Update Beneficiaries details in MCTS. PFMS sends updated Beneficiaries details to MCTS once payment is made to a Beneficiary.

Q21: While importing beneficiary with MCTS ID …..System display message that MCTS ID does not exists in PFMS. Whom should we contact?

It is possible that Beneficiary with MCTS ID was imported earlier and then deleted from PFMS. Once MCTS ID is deleted in PFMS that Beneficiary cannot be imported in PFMS. Contact helpdesk-pfms@gov.in with Beneficiary Details.

Q22: We are not able to add 'Mother' type JSY beneficiaries using this option. What should we do?

You can add Beneficiaries using "Import Beneficiary Data" for Beneficiary type "Mother".

Q23: When we upload beneficiaries through excel file, some beneficiaries become immediately available in the approval screen where as some become available after so many days? Why is it so?

Beneficiaries having Accounts in Non-Integrated Banks are visible immediately in approval Screen. Beneficiaries having account in Banks that are integrated with PFMS are sent for approval from Bank.

Q24: For some cases, beneficiary name as per bank is appearing whereas for other cases 'NA' is mentioned. Why it is so ?

"NA" Is Shown when the Bank has not Provided the Beneficiary Name and is "NOT AVAILABLE" is PFMS.

Q25: Some of the details of beneficiary are not correct or are missing? What should I do?

Edit and update the Approved Beneficiary Details from Masters>Beneficiary Management>Manage Beneficiary.

Q26: How to get the complete beneficiary list associated with my agency?

See report DBT01.

Q1: The Implementing Agency have an account with a bank that is not integrated with PFMS. How to make payments using this Account?

You can't as the Bank is not integrated with PFMS. Suggest Agency to open account in a Bank Integrated with PFMS.

Q2: Where Do I get list of Banks that are Integrated with PFMS?

"Click the link, You may view the list of Banks integrated with PFMS from Home Page>User Support> Bank Account Validation Time ".

Q3: I have registered my agency from home page of PFMS. Who will approve my agency? And How to know whether my agency has got approved or not?

Contact current funding ministry's program division to approve the same. Agency status will appear as approved.

Q4: Can I create multiple maker/checker users for my agency ?

Yes.

Q5: I have registered my agency for one scheme and Now I want to add one more schemes. What is the process for the same?

After login go to My Scheme>Register New Scheme.

Q6: Can I register my agency with Account in India Post?

Yes.

Q7: Can I use same bank account for multiple Schemes?

Yes, One Agency & Multiple Schemes Allowed.

Q8: When I am trying to register agency, system display error related to Duplicate Bank Account? How to deal with this situation?

"Search the existing Account Holder Details, on the Home page, Click on ""REGISTERING AGENCIES PLEASE CHECK HERE IF AGENCY IS ALREADY REGISTERED"" link using your Account Number".

Q9: I have not received user name and password on my email. How to get the same?

Use the "Forget Password" Link on Home page to retrieve your login details.

Q10: I have added new scheme and bank account details. Who will approve the same?

The concerned ministry program division will Approve the same.

Q11: There is some spelling mistake in the name of agency. How to correct the same?

You can't edit the agency name. Please send E-mail to helpdesk-pfms@gov.in through PRAO/PD of current funding ministry along with necessary supporting documents.

Q12: Can I change my agency details later on like Contact Number, Email, state and district name etc.?

Yes, Agency admin can update email id and contact details of agency .for updating state / district name please contact the program division. in case of marking agency as a central agency Please send E-mail to helpdesk-

pfms@gov.in through PRAO/PD of current funding ministry.

Q13: How do I retrieve my password in case I lost my password?

Use Forget Password Link on Home page, after clicking on login button. You can also get password by Unique Agency Code.

Q14: In the Status, what does Pending Approval from PD means. What is PD? Etc. Whom to contact in this case ?

Program Division (PD). The approval will be granted by the Central Ministry concerned who is releasing the funds to the state.

Q15: How to rectify Agency Details, before approval in PFMS?

The Agency Creator can update details from Agencies>Manage. This is not applicable for first level agency.

Q16: All my scheme components are not reflecting while account registration. How to get them added?

Agency Administrator can add same from My Schemes>Scheme Components.

Q17: Can the agency be registered without Bank Account?

Yes. You need to select bank and branch as NA (not applicable) .

Q18: What is Unique Agency Code? I forgot my unique agency code. How to retrieve the same?

Unique Agency Code is a system generated Code to uniquely Identify an agency. This is visible to Agency Administrator login in My Details>Agency Profile.

Q19: Who will approve the Agency?

The Principal Accounts Office of the concerned Ministry will approve the agency for incorporation into the database.

Q20: Who is the contact person in Agency Registration?

Contact person could be the (i) Head of organizations or (ii) Officer-in-charge of Finance/Accounts responsible for the scheme implementation in the Agency.

Q21: How can a bank branch be searched in Agency Registration?

(i) Select Bank name (ii) Go to Address bar, put the keyword like place or pin code in it (for example Khan Market, Delhi) (iii) Press Search button (iv) Go to Branch – drop down menu▼ Bank branches will appear in drop down (v) Select the relevant branch..

Q22: Whose bank details are required while registering Agencies?

Details of the Bank account of the concerned agency (not of individual) where funds under the Plan Schemes are received.

Q23: What is a hint question?

You can put any Question like creating an email id, my favorite food, etc. but remember the answer you type. The answer is supposed to remind you of the password.

Q24: Agency does not appear while generating sanction. ?

This will happen when while mapping the user the agency details have not been selected / added. (i) Go to user mapping again. Select the Contain option in agency name. Press search button and all the relevant agencies will appear, tick the relevant check box against the Agency name. (ii) Click on Add more button. (iii) Click "Save" button on top right.

Q25: Functional head of account not appearing in sanction generation. ?

Ask your Pr. Accounts Office to map the scheme with the concerned Head of Account.

Q26: If user is transferred / changed then how does the detail of another user get updated?

Go to change profile and click below the log out or change password on the left side of screen, then fill new user name, designation, e mail and phone number and submit. Each new user and his / her profile would have to be approved by your Pr. Accounts Office.

Q27: Selection of type of Agency?

Selection is based on the legal status of the Agency. If agency is, (i) Registered with Registrar of Society → Registered Society. If sponsored by Government then it is of the Registered Societies (Autonomous Body, Government of India) type if not then it is Registered Society (NGO) Type. (ii) If Registered with Charity Commissioner then it is a "Trust" (iii) If Registered under Companies Act then it is Private Sector Company. Depending on the stake of Government (Central or State) it would be a Central Government PSU or State Government PSU. (iv) If agency is created by an Act of Parliament or State Legislative Assembly (SLA) then it is a statutory body. (v) If Registered outside Indian then it is an International Organization. (vi) Individuals getting grant may register as Individual type.

Q28: While Registering Agency, bank Address is Showing Invalid.

On PFMS home page bank /post office section enter Bank name and branch address to search bank branches in the location.

Q29: How to add alpha numeric Account number in an agency vendor.

During creation of vendor click on check box (for virtual account) and entre alpha numeric account number.

Q30: Is this Unique Agency Code is useful in future?

This Unique Agency Code is to be quoted while corresponding with the project cell of the Central Plan Scheme Monitoring System for easy searching / identification of the Agency.

FAQ (Hindi)

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NPS

Pension plans provide financial security and stability during old age when people don't have a regular source of income. Retirement plan ensures that people live with pride and without compromising on their standard of living during advancing years. Pension scheme gives an opportunity to invest and accumulate savings and get lump sum amount as regular income through annuity plan on retirement.

According to United Nations Population Division World's life expectancy is expected to reach 75 years by 2050 from present level of 65 years. The better health and sanitation conditions in India have increased the life span. As a result number of post-retirement years increases. Thus, rising cost of living, inflation and life expectancy make retirement planning essential part of today's life. To provide social security to more citizens the Government of India has started the National Pension System.

- NPS
- Regulator and Entities for NPS
- Who can join NPS?
- Benefits of NPS
- Tax Benefits
- Charges

National Pension System

Government of India established Pension Fund Regulatory and Development Authority (PFRDA)- External website that opens in a new window on 10th October, 2003 to develop and regulate pension sector in the country. The National Pension System (NPS) was launched on 1st January, 2004 with the objective of providing retirement income to all the citizens. NPS aims to institute pension reforms and to inculcate the habit of saving for retirement amongst the citizens.

Initially, NPS was introduced for the new government recruits (except armed forces). With effect from 1st May, 2009, NPS has been provided for all citizens of the country including the unorganised sector workers on voluntary basis.

Additionally, to encourage people from the unorganised sector to voluntarily save for their retirement the Central Government launched a co-contributory pension scheme, 'Swavalamban Scheme- External website that opens in a new window' in the Union Budget of 2010-11. Under Swavalamban Scheme- External website that opens in a new window, the government will contribute a sum of Rs.1,000 to each eligible NPS subscriber who contributes a minimum of Rs.1,000 and maximum Rs.12,000 per annum. This scheme is presently applicable upto F.Y.2016-17.

NPS offers following important features to help subscriber save for retirement:

- The subscriber will be allotted a unique Permanent Retirement Account Number (PRAN). This unique account number will remain the same for the rest of subscriber's life. This unique PRAN can be used from any location in India.

PRAN will provide access to two personal accounts:

- **Tier I Account**: This is a non-withdrawable account meant for savings for retirement.
- **Tier II Account**: This is simply a voluntary savings facility. The subscriber is free to withdraw savings from this account whenever subscriber wishes. No tax benefit is available on this account.

REGULATOR AND ENTITIES FOR NPS

Pension Fund Regulatory and Development Authority (PFRDA) : Pension Fund Regulatory and Development Authority (PFRDA)- External website that opens in a new window is an autonomous body set up by the Government of India to develop and regulate the pension market in India.

Point of Presence (POP) : Points of Presence (POPs) are the first points of interaction of the NPS subscriber with the NPS architecture. The authorized branches of a POP, called Point of Presence Service Providers (POP-SPs), will act as collection points and extend a number of customer services to NPS subscribers. The Pension Fund Regulatory and Development Authority (PFRDA)- External website that opens in a new window has authorized 58 institutions including public sector banks, private banks , private financial institutions and the Department of Posts- External website that opens in a new window as Points of Presence (POPs) for opening the National Pension System (NPS) accounts of the citizens.

Central Recordkeeping Agency (CRA) : The recordkeeping, administration and customer service functions for all subscribers of the NPS are being handled by the National Securities Depository Limited (NSDL)- External website that opens in a new window , which is acting as the Central Recordkeeper for the NPS.

Annuity Service Providers (ASPs) : Annuity Service Providers (ASPs)- External website that opens in a new window would be responsible for delivering a regular monthly pension to the subscriber after exit from the NPS.

- NPS Trust- External website that opens in a new window
- Trustee Bank- External website that opens in a new window
- Pension Fund Managers- External website that opens in a new window
- FAQs on Regulator and Entities of NPS- External website that opens in a new window

Who can join NPS?

Central Government Employees

NPS is applicable to all new employees of Central Government service (except Armed Forces) and Central Autonomous Bodies joining Government service on or after 1st January 2004. Any other government employee who is not mandatorily covered under NPS can also subscribe to NPS under "All Citizen Model" through a Point of Presence - Service Provider (POP-SP).

- ⊞ Procedure to subscribe
- ⊞ Contribution to NPS
- ⊞ Withdrawal

State Government Employees

NPS is applicable to all the employees of State Governments, State Autonomous Bodies joining services after the date of notification by the respective State Governments. Any other government employee who is not mandatorily covered under NPS can also subscribe to NPS under "All Citizen Model" through a Point of Presence - Service Provider (POP-SP).

- ⊞ Procedure to subscribe
- ⊞ Contribution to NPS
- ⊞ Withdrawal

Corporate

A Corporate would have the flexibility to decide investment choice either at subscriber level or at the corporate level centrally for all its underlying subscribers. The corporate or the subscriber can choose any one of Pension Fund Managers (PFMs)- External website that opens in a new window available under "All Citizen Model" and also the percentage in which the funds are allocated in various asset classes.

- ⊞ Benefits to Corporate
- ⊞ Benefits to Subscribers
- ⊞ Procedure to Subscribe
- ⊞ Contribution to NPS
- ⊞ Withdrawal

Individual

All citizens of India between the age of 18 and 60 years as on the date of submission of his / her application to Point of Presence (POP) / Point of Presence-Service Provider (POP-SP) can join NPS.

- ⊞ Procedure to Subscribe
- ⊞ Contribution
- ⊞ Withdrawal

Unorganised Sector Workers - Swavalamban Yojana

A citizen of India between the age of 18 and 60 years as on the date of submission of his / her application, who belongs to the unorganized sector or is not in a regular employment of the Central or a state government, or an autonomous body/ public sector undertaking of the Central or state government, can open NPS -Swavalamban account. The subscriber of NPS -Swavalamban-External website that opens in a new window account should not be covered under social security scheme like Employees' Provident Fund and miscellaneous Provisions Act, 1952, The Coal Mines Provident Fund and Miscellaneous Provisions Act, 1948, The Seamen's Provident Fund Act, 1966, The Assam Tea Plantations Provident Fund and Pension Fund Scheme Act, 1955 and The Jammu and Kashmir Employees' Provident Fund Act, 1961.

- ⊞ Procedure to register for Swavalamban Yojana
- ⊞ Contribution

- ⊞ Withdrawal

BENEFITS OF NPS

Some of the benefits of the National Pension System (NPS) are:

- It is transparent - NPS is transparent and cost effective system wherein the pension contributions are invested in the pension fund schemes and the employee will be able to know the value of the investment on day to day basis.

  - It is simple - All the subscriber has to do, is to open an account with his/her nodal office and get a Permanent Retirement Account Number (PRAN).

  - It is portable - Each employee is identified by a unique number and has a separate PRAN which is portable i.e., will remain same even if an employee gets transferred to any other office.

  - It is regulated - NPS is regulated by Pension Fund Regulatory and Development Authority- External website that opens in a new window, with transparent investment norms & regular monitoring and performance review of fund managers by NPS Trust- External website that opens in a new window.

Tax Benefits

Presently, the tax treatment for contribution made in Tier I account is Exempted-Exempted-Taxed (EET) i.e., the amount contributed is entitled for deduction from gross total income upto Rs.1.00 lakh (along with other prescribed investments) as per section 80C (as per the provisions of the Income Tax Act, 1961 as amended from time to time).

The appreciation accrued on the contribution and the amount used by the subscriber to buy the annuity is not taxable. Only the amount withdrawn by the subscriber after the age of 60 is taxable.

CHARGES

All the charges associated to Tier I account including Annual PRA Maintenance charge are paid by the employer. In case of Tier II account, activation charge and transaction charges are paid by the subscriber.

The POP charges and the CRA charges are given in the table below:

Intermediary	Charge head	Service charges*
CRA	PRA Opening charges	Rs.50
	Annual PRA Maintenance cost per account	Rs.190
	Charge per transaction	Rs.4
POP (Maximum Permissible charge for each subscriber)	Initial subscriber registration	Rs.100
	Initial contribution upload	0.25% of the initial contrib subscriber subject to a min maximum of Rs.25,000/-

	Any subsequent transaction involving contribution upload	0.25% of the amount subsc the NPS subscriber, subjec and a maximum of Rs.2500
	Any other transaction not involving a contribution from subscriber	Rs.20

*Service tax and other levies, as applicable, will be levied as per the existing tax laws.

RELATED LINKS

- Pension Fund Regulatory and Development Authority (PFRDA)- External website that opens in a new window
- Ministry of Finance- External website that opens in a new window
- Insurance Regulatory and Development Authority (IRDA)- External website that opens in a new window
- NPS Architecture- External website that opens in a new window
- Central Recordkeeping Agency for NPS- External website that opens in a new window