Sub: Online and offline payment of taxes through SBI e-Pay (aggregator services of SBI e-Pay) in the Odisha Treasury Portal.

Electronic payment of State Government taxes and dues are being undertaken through the arrangement made between the Agency Banks, Cyber Treasury and Reserve Bank of India as per Office Memorandum No. 24108/F, dt. 27.06.2012. In the present system of electronic remittance, Odisha Treasury Portal has been integrated with 17 Banks for accepting the online remittance. Portals of various Government Departments have also been integrated with the Treasury Portal to transmit the online payment request generated in their portals for facilitating payment through Banks. More than 90% of State Government revenues are being collected in this process.

However, the existing system suffers from the following limitations:

1. Card based payment is limited to only few Banks.
2. There is no facility for payment through Credit Card.
3. Facility for mobile based payment such as: IMPS, NEFT, RTGS are not available.
4. The present system does not allow multi-account settlement of funds.

To improve the existing mechanism of e-Receipt, Government has been pleased to decide that in addition to the existing arrangement, the Treasury Portal will also provide facility through payment gateway to enable the citizens and taxpayers to avail further facilities for seamless remittance of Government taxes and dues in the electronic platforms. In this regard, Odisha Treasury Portal has now been integrated with the SBI e-Pay to provide payment gateway service.
The State Bank of India is providing payment gateway aggregation services through SBI e-Pay. The payment gateway service of SBI e-Pay will provide the following facilities:

a. Payment Gateway Facility for Maestro, MasterCard, VISA, RuPay cards – both Debit Cards and Credit Cards of all major Banks and other cards like AMEX, Diners etc., when available.
b. Internet Banking of State Bank of India and other Banks
c. Mobile Banking/IMPS.
d. IVRS enabled payments
e. Over the counter etc.

The aforesaid modes of payment will be available to the user as and when the technical readiness is in place.

The link for SBI e-Pay will be available in the e-Payment process of the Treasury Portal in the option for ‘payment mode/gateway’. The taxpayers will have option for choosing SBI e-Pay or any other Bank as will be available among the list of Banks. SBI e-Pay will not be the sole aggregator for collection of revenue / taxes.

To undertake the transaction through SBI e-Pay, the depositor has to pay interchange fee in addition to taxes/dues payable to the Government as per the prescribed rate. The transaction charges to be collected from citizen/tax payers by SBI e-Pay should be in line with the instructions of Reserve Bank of India issued from time to time in respect of Merchant Discount Rates, charges for debit card transactions, charges for internet banking etc. Immediate Payment Service (IMPS) transactions will be charged as per the guidelines of National Payment Corporation of India (NPCI). RBI will not bear or reimburse any of the charges incurred by SBI.

IDCO Tower Branch of State Bank of India, Bhubaneswar will work as the e-Focal Point Branch (e-FPB) for reporting transactions which are made through SBI e-Pay. The branch will provide necessary MIS to the Reserve Bank of India in respect of Government receipts and would be responsible for providing MIS to other Agencies in respect of designated accounts.
The transactions made through SBI e-Pay will be reported to the RBI and to the designated account of the Agencies as per the extant instruction of RBI. SBI e-Pay should follow the instruction of RBI on permissible period of remittance to Government account for debit/credit card/net banking transactions issued from time to time.

**Multi-account settlement:**

In case of transactions which contain Government as well as Agency receipts, the SBI e-Pay will make a multi-account settlement. It will involve splitting up of the transacted amount and reporting of receipts to the Government Account through RBI and the designated bank accounts of Agencies of State Government. For example: e-Registration application of the Revenue Department has an understanding with the M/s ILFS for collection of user charges besides the Government revenue. In such instances, the electronic string of the e-Registration portal will contain specific amount to be paid in respect of Government revenue and user charges to be paid to ILFS. On receipt of such information and successful completion of the transaction, SBI e-Pay will report the Government revenues through e-Focal Point Branch for onward reporting to e-Kuber and the user charges will be credited to the designated account of ILFS with an MIS to the Agency.

The multi-account settlement facility will also be used by the portal of Industries Department for ease of doing business in order to provide the investors a single window for payment of all Government and Agency charges.

All provisions relating to accounting, reporting and settlement of electronic payments as has been envisaged in the Office Memorandum of the Finance Department bearing No. 24108/F, dt. 27.06.2012 will also be applicable for the transactions processed through SBI e-Pay.

By Order of the Governor

(Tuhin Kanta Pandey)
Principal Secretary to Government
Memo No. 31252 Dated 28/10/2013

Copy forwarded to the Secretary to Governor/Secretary to Chief Minister/Private Secretary to Minister, Finance & Excise / Accountant General (Audit), Odisha, Bhubaneswar / Accountant General (A&E), Odisha, Bhubaneswar / Senior Deputy Accountant General (Works), Odisha, Puri / All Departments of Government / All Heads of Departments of Government/Director General, Gopabandhu Academy of Administration, Bhubaneswar/ Director, Madhusudan Das Regional Academy of Finance and Management, Bhubaneswar / All Financial Advisors and Assistant Financial Advisors/ All Collectors/All Treasury, Special Treasury and Sub-Treasury Officers / Principal, Secretariat Training Institute, Bhubaneswar for information & necessary action.

Additional Secretary to Government

Memo No. 31254 Dated 28/10/2013

Copy forwarded to the Commissioner of Commercial Taxes, Odisha, Cuttack / Director of Treasuries & Inspection, Odisha, Bhubaneswar for information & necessary action.

Additional Secretary to Government

Memo No. 31255 Dated 28/10/2013

Copy forwarded to the Principal Chief General Manager, Department of Government and Bank Accounts, Government Accounts Division, Central Office, Byculla Office Building, 4th Floor, opposite Mumbai Central Railway Station, Mumbai - 400008 / Regional Director, RBI, Central Accounts Section, Additional Office Building, Nagpur / Manager, RBI, Public Accounts Department, Pandit Jawaharlal Nehru Marg, Bhubaneswar for information & necessary action.

Additional Secretary to Government

Memo No. 31256 Dated 28/10/2013

Copy forwarded to the Chief General Manager, SBI. Local Head Office, 111/1, Pandit Jawaharlal Nehru Marg, Bhubaneswar / Chief Managing Director, Allahabad Bank, Regional Office, 3/18, IRC Village, Nayapalli, Bhubaneswar / Deputy General Manager, Andhra Bank, Zonal Office, M/141, Baramunda, Bhubaneswar / Zonal Manager, Bank of India, Odisha Zone, Zonal Office, 98, Kharvela Nagar, Ground Floor, Keshari Talkies Complex, Bhubaneswar / Regional Manager, Central Bank of India, 94, Janpath, Unit-III, Bhubaneswar / Divisional Manager, Canara Bank, Red Cross Bhawan, Sachivalay Marg, Bhubaneswar / Zonal Manager, Indian Bank, Zonal Office, B-2, East Saheed Nagar, Bhubaneswar / Regional Manager, UCO Bank Building, 3rd Floor, C-2, Ashok Nagar, Unit-II, Bhubaneswar / Chief Regional Manager, United Bank of India, Zonal Office, 13, Forest Park, Bhubaneswar / Regional Manager, Indian Overseas Bank, Regional Office, B/2, West Saheed Nagar, Bhubaneswar / Assistant General Manager, SBI. Government Business Department, Local Head Office, 111/1, Pandit Jawaharlal Nehru Marg, Bhubaneswar / Chief Manager, SBI, Odisha Secretariat Branch, Bhubaneswar / Deputy General Manager, Union Bank of India, Shastrig Nagar Branch, I-17/2, Nayapalli, OLIC Head Office Building, Shastrig Nagar, Bhubaneswar - 751012 / Chief Manager, Punjab National Bank, Transaction Banking Department, Circle Office, 4th Floor, Deen Dayal Bhawan, Ashok Nagar Janpath, Bhubaneswar - 751009 for information & necessary action.

Additional Secretary to Government