



Innovative Banking Initiatives

In ULBs and Development Authorities

August 7, 2014

Agenda

e-Governance

Key Trends

Banking Initiatives

Initiative 1 : Government Internet Banking

Initiative 2 : Integrated Receipt Solution

Initiative 3 : e-Collection

Initiative 4 : e-Tendering/ e-Procurement

Initiative 5 : End to End Customized Solution



e-Governance

- Electronic Governance is the application of technology to the process of Government functioning to bring about
 - **S**mart
 - **M**oral
 - **A**ccountable → **SMART Governance**
 - **R**esponsive
 - **T**ransparent

*“E-Governance lies at the heart of two global shifts: the information revolution and the governance revolution”
(Richard Heeks, 1999)*

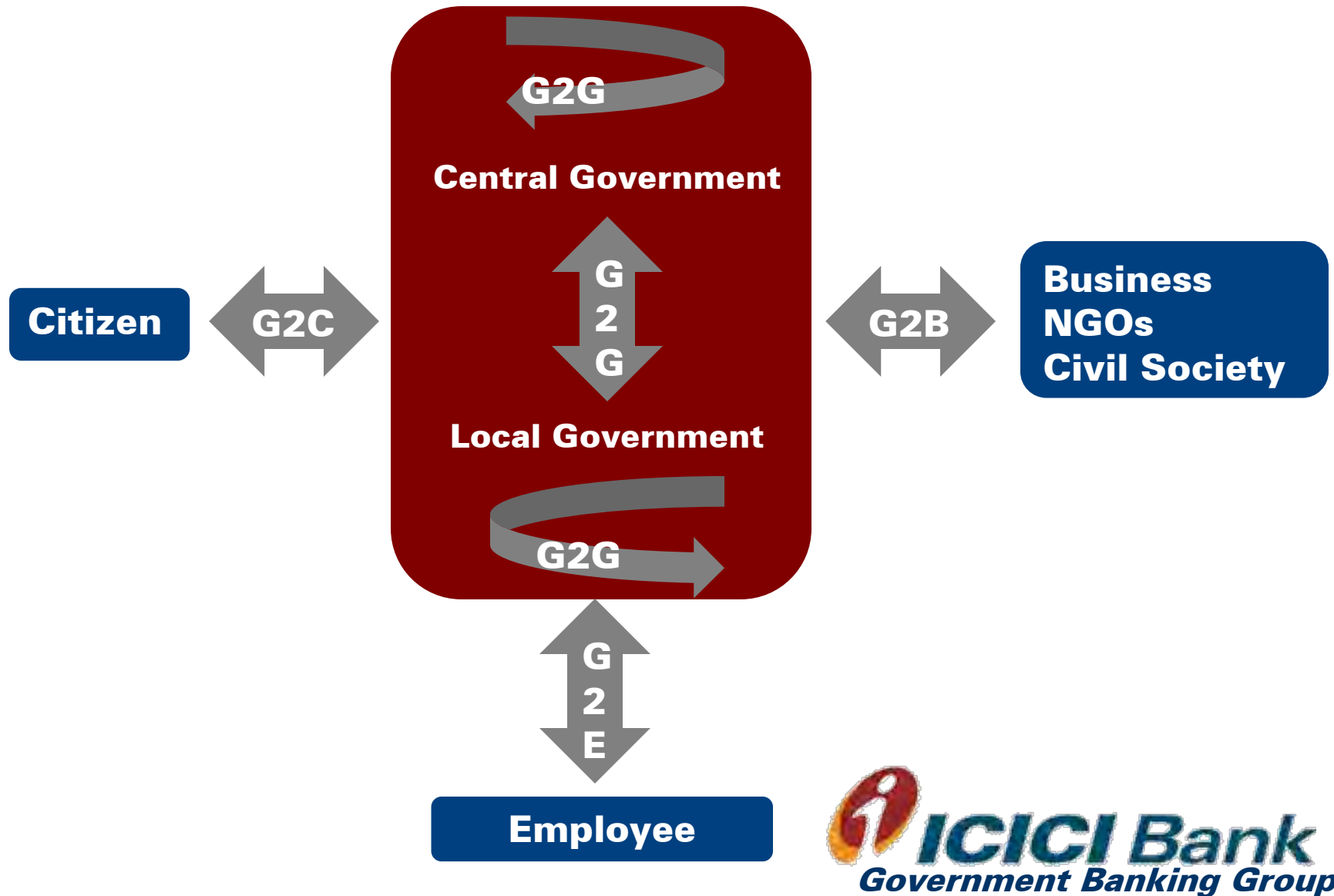


e-Governance: GOI initiative

- **National e-Governance Plan** approved in May 2006, comprising of 27 Mission Mode Projects & 10 Components
- Increased **Allocation for e-Governance** in Union Budget
- e-Governance considered as part of the mandatory reforms under **JNNURM /UIDSSMT scheme**
- Adoption of a modern, **accrual-based, double entry system of accounting**
- Introduction of **system of e-Governance** - IT applications, GIS & MIS for various urban services



e-Governance: Interactions



e-Governance: Objectives

Bharat Nirman!

Creating better Business environment

Streamlining business processes
Creating transparency and accountability

Customers Online

Quick response
Effective delivery of goods & services

Empowering Citizens

Citizens more actively involved and informed

Helping EWS

Empowering the poor & disadvantaged

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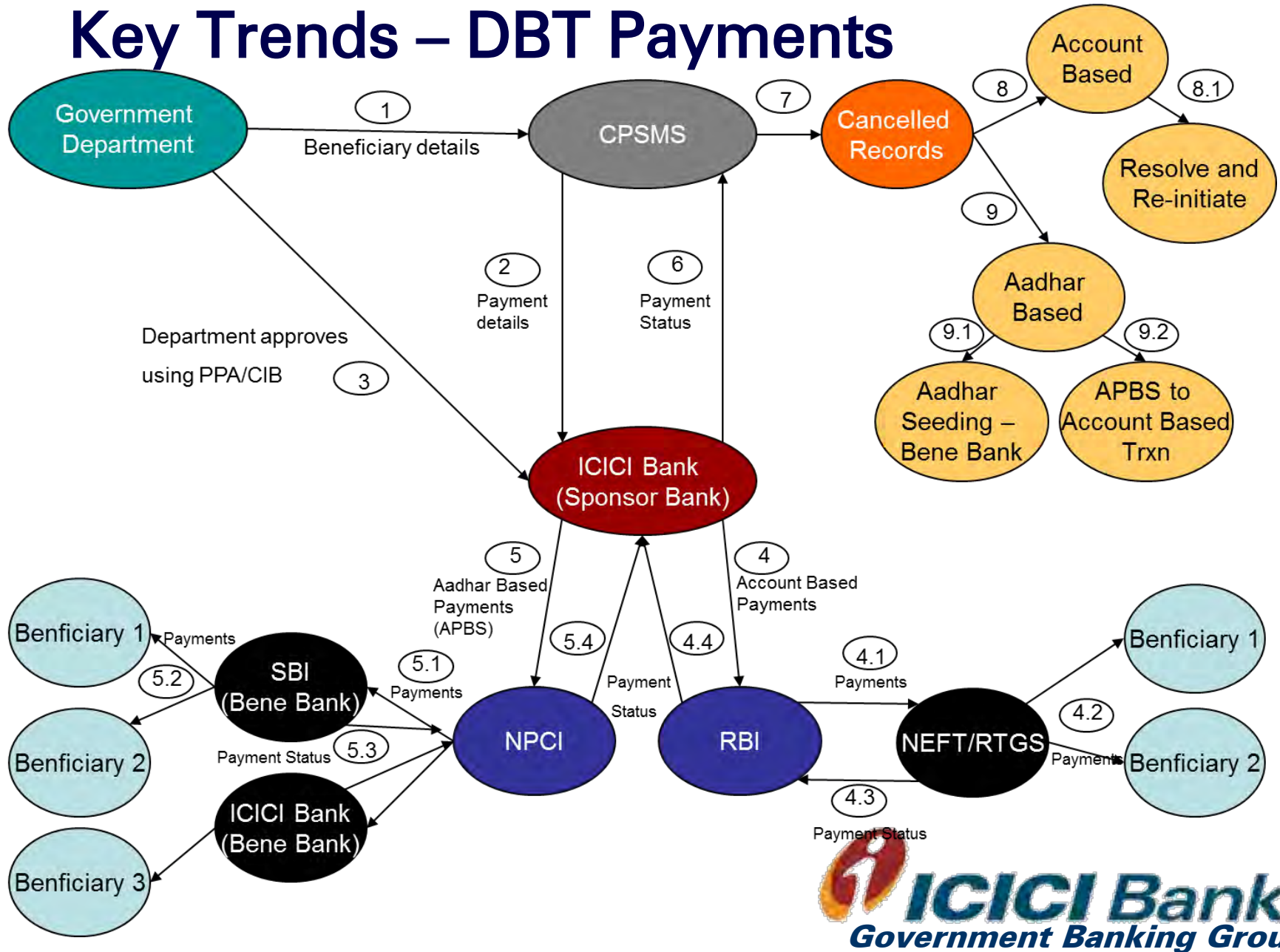
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Key Trends – DBT Payments



Key Trends: e-Payments Initiatives

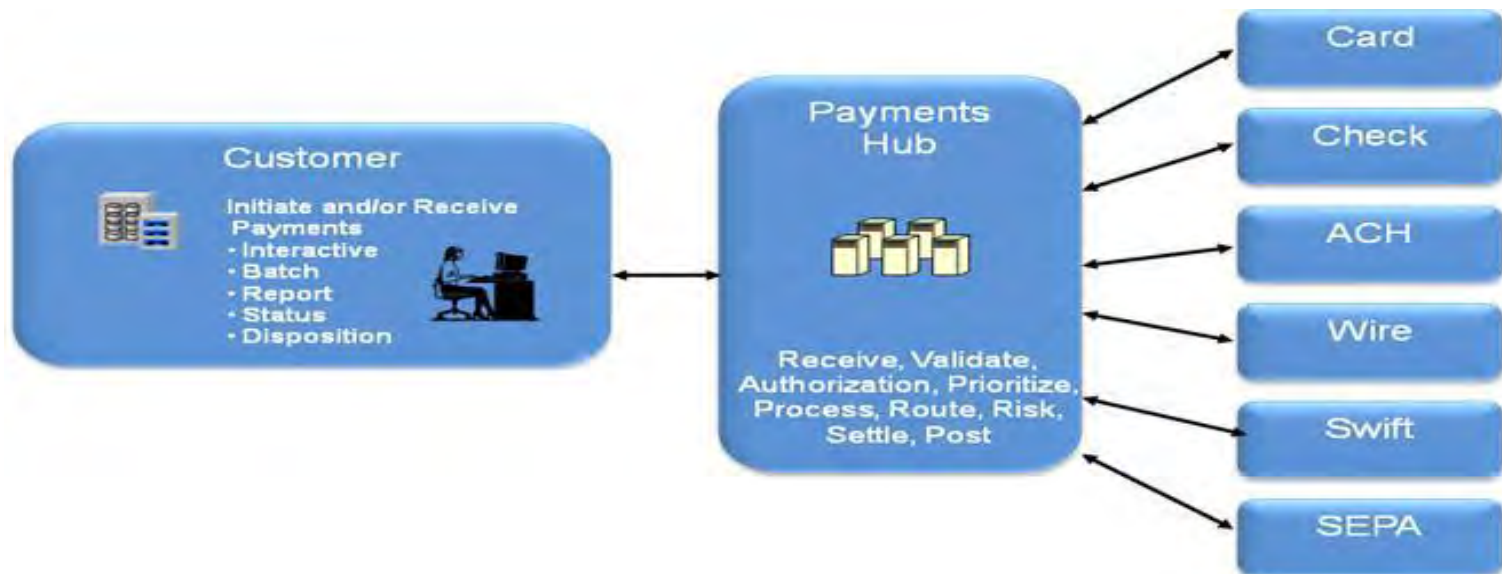
- Initiatives taken by NPCI to boost e-payments
- Immediate Payment Service(IMPS)
- National Automated Clearing House(NACH)
- Aadhar Enabled Payment Systems(AEPS)
- Aadhar Payment Bridge System (APBS)



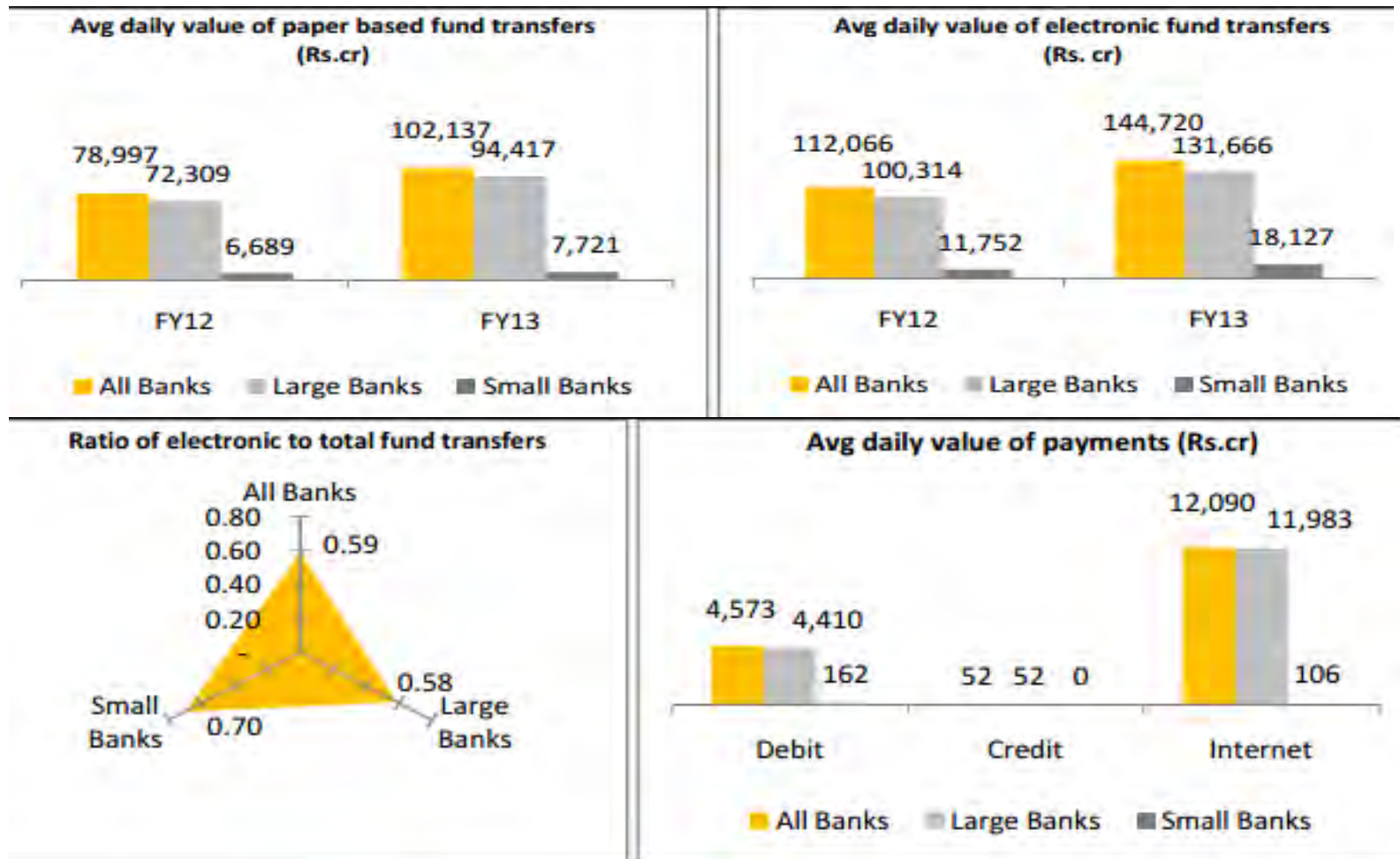
Key Trends: Payment Hubs

- **Payment Hubs**

- Consolidation of multiple payment systems into one centrally managed mid-office payment system
- Facilitates faster & smoother electronic payments transfer



Key Trends: Shift towards e-Banking



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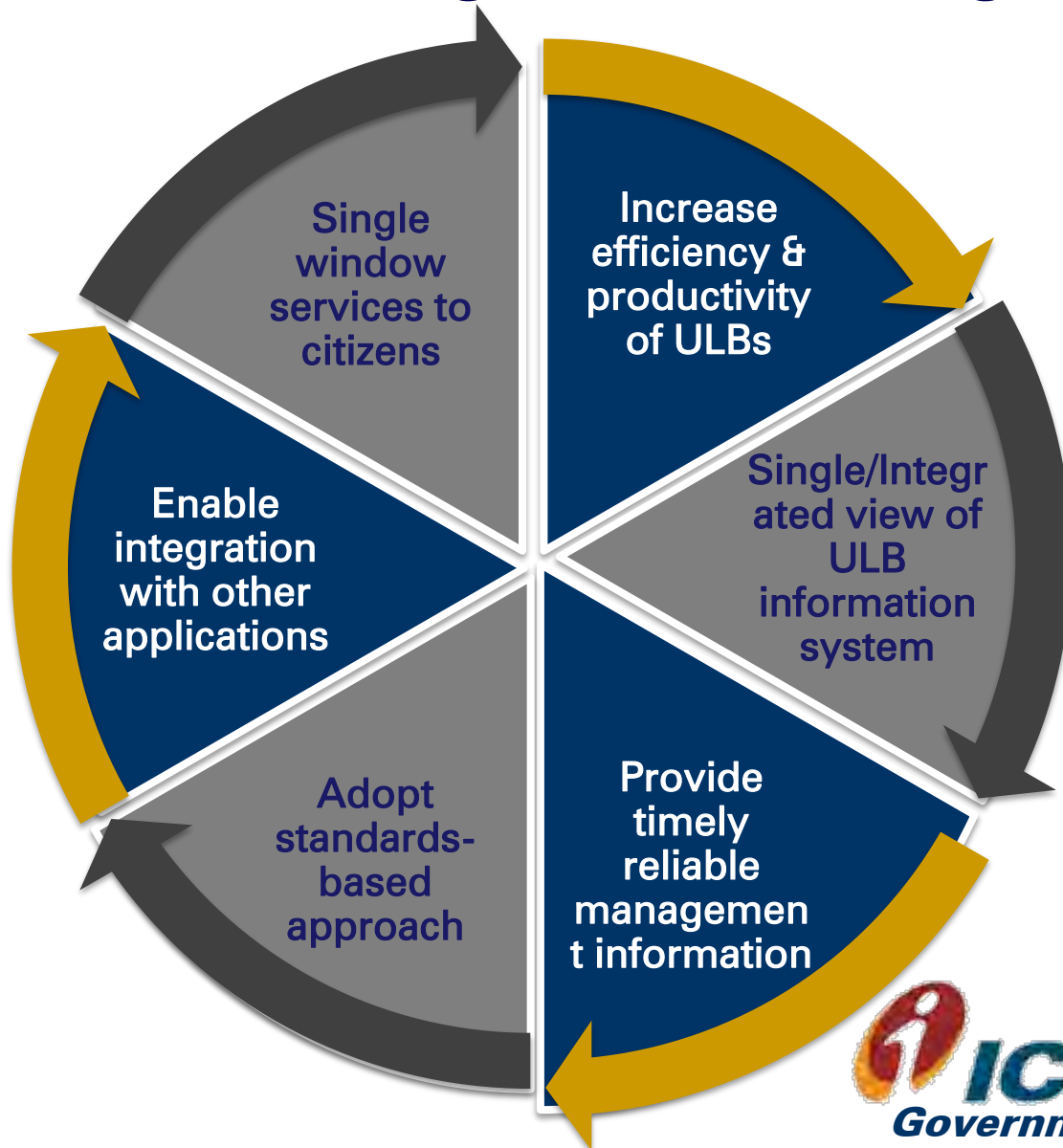
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Benefits of Integrated Banking Solutions



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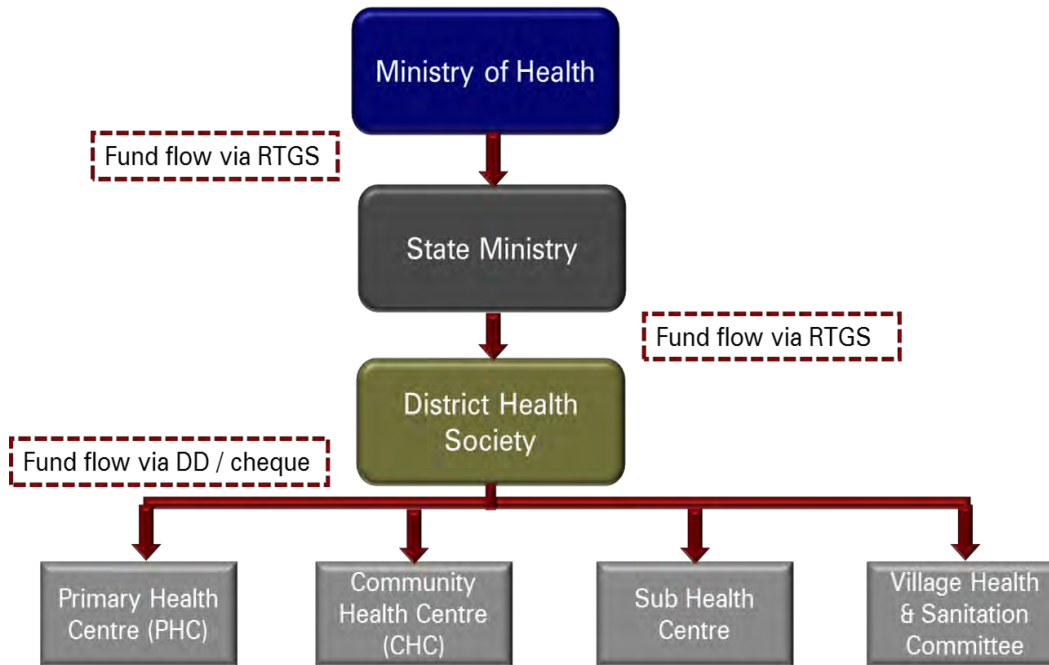
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Initiative 1: Government Internet Banking

GIB will facilitate managing data related to payments happening within various project structures and schemes. The application will enable hierarchy based payment processing, do consolidation of transactions, reconciliation. GIB will enable the department to monitor individual projects/schemes.



GIB Features

Workflow based approvals of sanctions and hierarchical disbursement

Online execution of payment instructions

Faster mode of disbursements to end beneficiaries

Bulk disbursement of funds for faster execution

- Online transfer of funds using own network
- Direct instruction to issue cheques/ DDs outside network
- Fund Transfer to other banks using NEFT/RTGS



GIB Features (Contt..)

Tally Integration for fast and hassle-free reconciliation of accounts

Real-time MIS Reports – Scheme-wise disbursements, real time balances, transaction summary and Financial monitoring reports etc.

Online Management & Tracking of Beneficiaries, SOEs, Return of Funds, Reallocations, Local Fund receipts and Self Cheques

Highly secured funds transfer using Corporate Internet Banking authentication and Digital Certificate



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Integrated Receipt System (IRS)

IRS provides an integrated mechanism for collection, reconciliation & settlement in the organization. The Organization is presented with all payment channels together so that customers can use their preferred mode of payment, at the same the organization is provided with an integrated MIS from the receipt of all miscellaneous channels.

IRS consists of following payment modes:

- Net Banking
- Credit/Debit Cards
- Finacle pop-up
- iSurePay
- E-Collections

IRS

- IRS requires minimal technical support from ULB
- Provides an end-to-end solution for collection of property tax
- Multiple payment mode
 - Credit/Debit Cards
 - Net-Banking
 - Offline
- Consolidated MIS for all payment modes
- Capability to communicate **Host-to-Host**
- Provide login to citizens and enable them to do self assessment and make payments
- Facility to issue challans on successful payments



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e-Collections

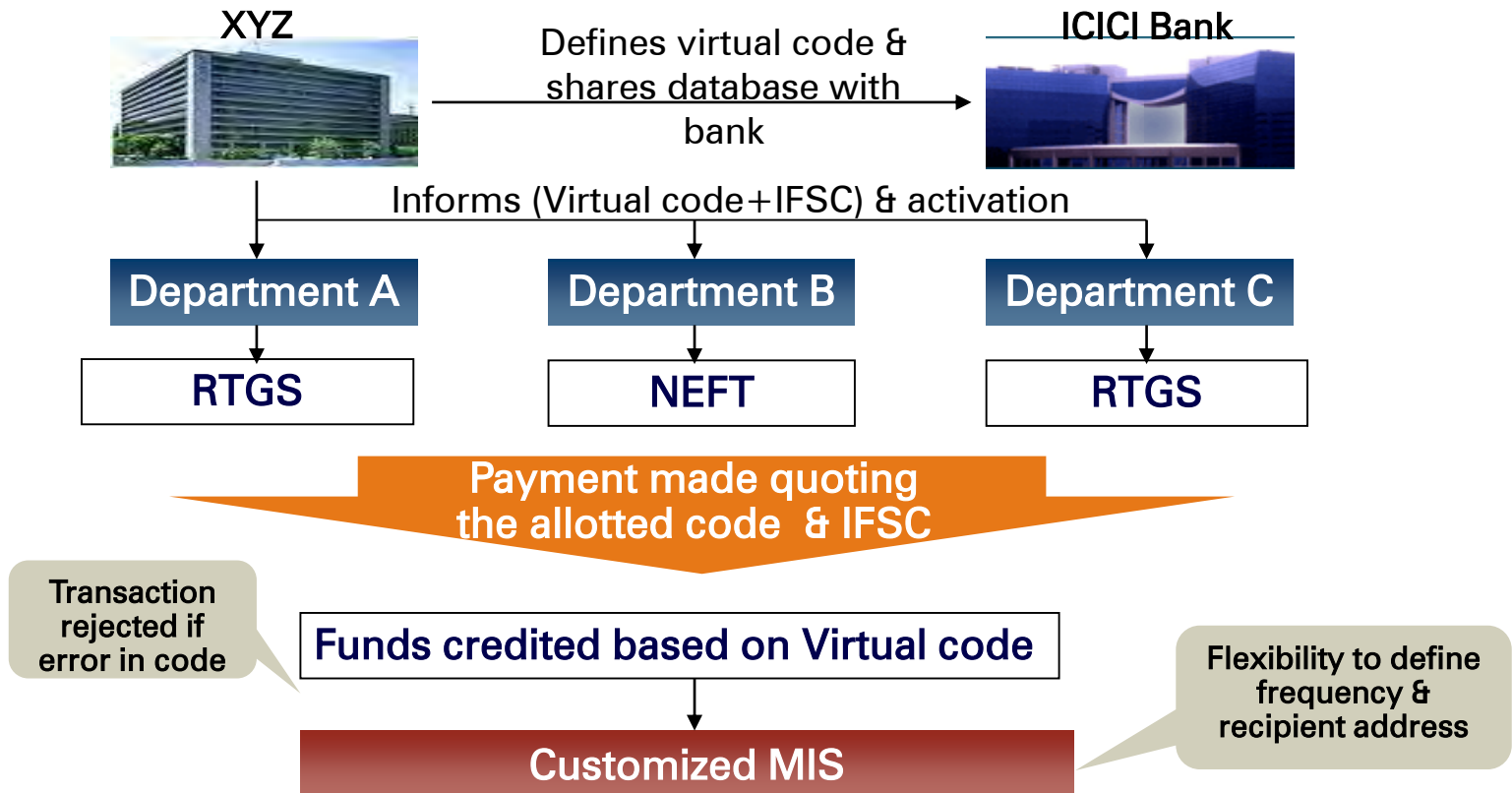
With e-payments like RTGS/NEFT being adopted by most entities, E-Collections helps in finding the source of payments of the property tax and other payments made by the bulk or corporate consumers. This essentially helps in easy reconciliation and account settlements.

Features

- Identification of the source of payment
- Account settlement using the MIS
- Easy reconciliation due to no open entries in the accounts

e-Collection Process Flow

Each of the payee is assigned a virtual account number to make payments



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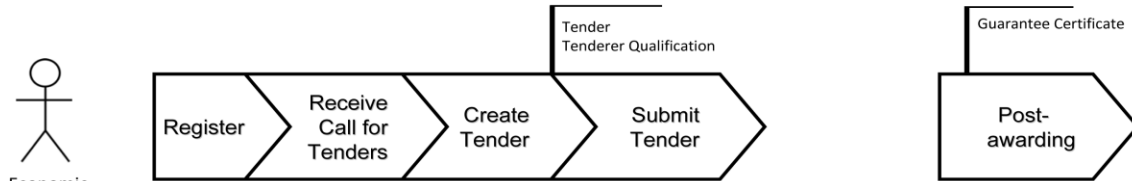
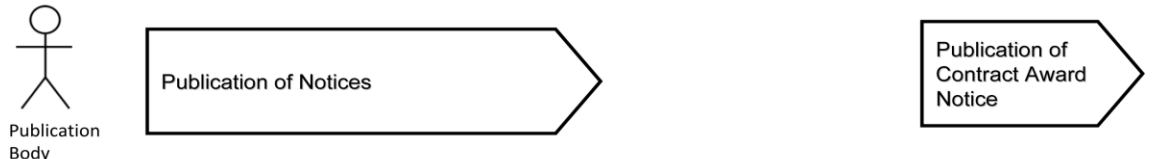
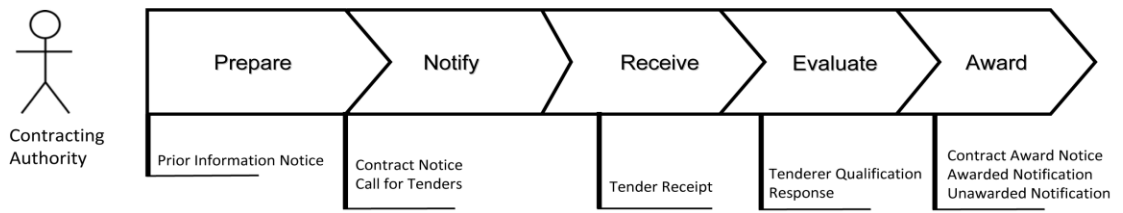
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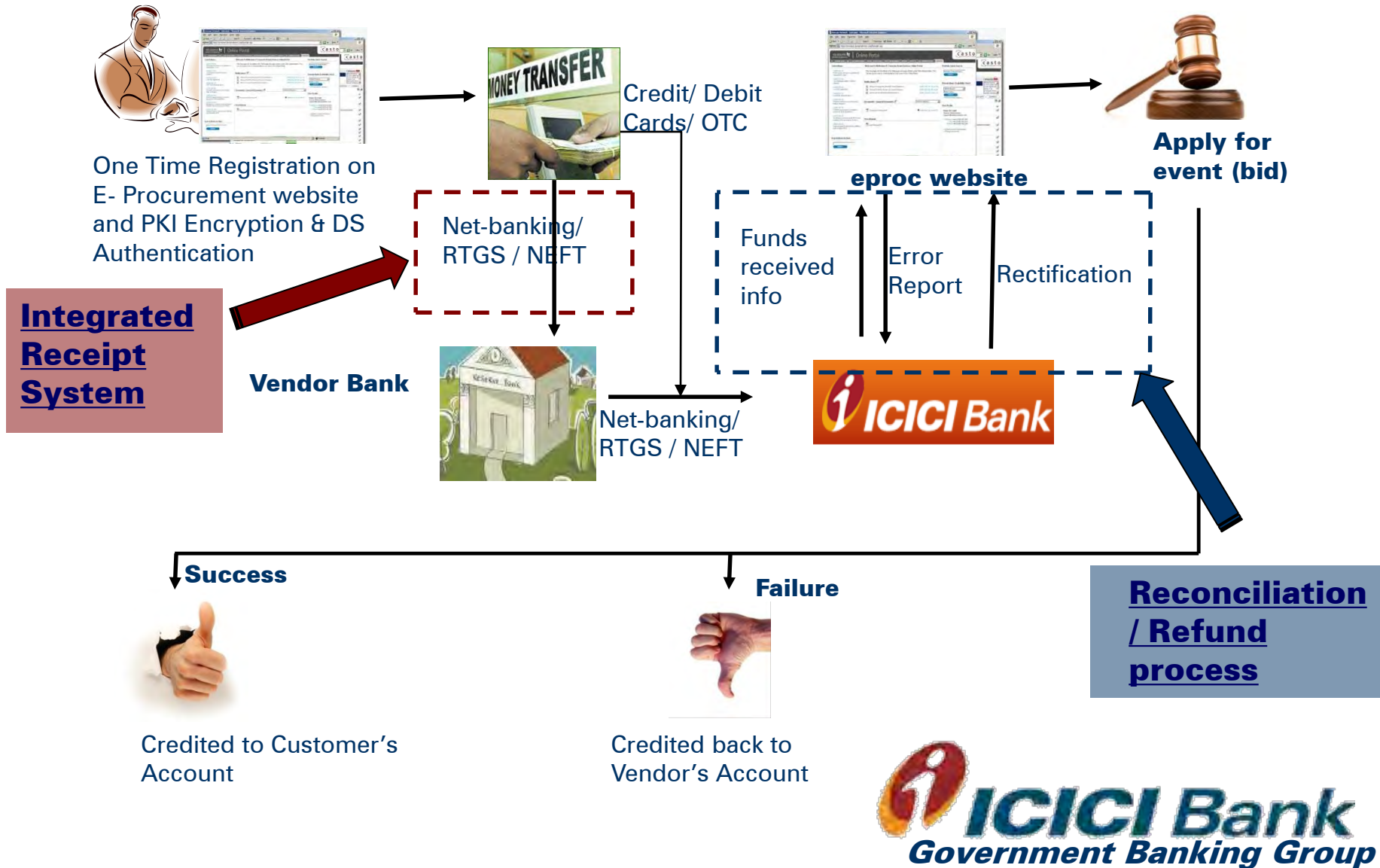


e-Tendering/e-Procurement

e-Tendering is a process for sending and receiving tenders by electronic means, rather than the old paper based method. e-tendering solution shall automate the entire procurement cycle from estimate / indent creation stage till payment to vendors to award of contract to the lowest bidder and refund to unsuccessful bidder.



E-Tendering Process Flow



Our Associations

Government of Karnataka	Pune Municipal Corporation	Thane Municipal Corporation
Mira Bhayander Municipal Corporation	Haldwani Nagar Nigam	Aligarh Nagar Nigam
Himachal Pradesh State Electricity Board	Nuclear Power Corporation of India Ltd.	Chhattisgarh State Minor Forest Corp.
Nagpur Sand Auction	Bhandara Sand Auction	Raipur Beej Nigam
Ahmednagar Sand Auction	Satara Sand Auction	Solapur Sand Auction
Gondia Sand Auction	Nasik Sand Auction	Kolhapur Sand Auction

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Various Initiatives

- ICICI Bank has a dedicated team with expertise in Government business
- Have partnered various ULBs to develop e-Governance solutions
 - **Online Sale of Forms for Housing Schemes - GDA**
 - End-to-end internet based solution
 - **Physical & Financial Monitoring System**
 - To track the outcome of the funds disbursed
 - **E-Ledger**
 - Provide customized reports and view of the receipts and payments corresponding to each expenditure heads/ project
 - **E-Auction solution**
 - Live for sand or minor forest products auction

Various Initiatives (Cont..)

- **Online deposit of Housing installments - DDA**
 - Customer are making payment using e-collections
 - ICICI Bank is sending the XML response to DDA
 - DDA will update basis the XML
- **CUG – NHM**
 - Subsidy is provided in the form of CUG cards
 - CUG cards are handed over to Farmers
 - Farmers can use this card at defined locations
 - Reduces the leakage of subsidy
- **E-Mitra Rajasthan**
 - Integration with E-mitra, is a flagship project of govt. of Rajasthan to provide e-services to the citizens of the state

Thank You!

