भारत सरकार/ Government of India
वित्त मंत्रालय, व्यय विभाग/Ministry of Finance, Dept. Of Expenditure
महालेखा नियंत्रक कार्यालय/ O/o the Controller General of Accounts
ब्लाक – ई, जी. पी. ओं. काम्प्लेक्स. आई. एन. ए. – 110023, नई दिल्ली
E Block, GPO Complex, INA, New Delhi - 110023
ईमेल: sao-rbd@nic.in, दूरभाष संख्या: 011-24665382/383

No. R-18003/2/2020-GBA-CGA/E.3066/1135-1136 **Dated: 10.11.2026**

Office Memorandum

Subject: SOP for reconciliation of unaccounted Bharatkosh receipts received through NEFT/RTGS mode – reg.

Reference is invited to O.M. dated 31.12.2024 issued by GIFMIS-PFMS, O/o CGA on the subject cited above wherein a Standard Operating Procedure (SOP) has been prescribed for reconciliation and settlement of unaccounted Bharatkosh receipts received through NEFT/RTGS mode (copy enclosed).

2. In this regard, it is requested that the SOP may be circulated to all the concerned PAOs, instructing them to undertake an immediate review of unaccounted Bharatkosh receipts received through NEFT/RTGS mode and identify pending/unsettled transactions with reference to the following reports available on Bharatkosh:

- BK-09 (Reconciliation Report)
- BK-10 (NTRP Receipt Scroll Report – Scroll Status-Fail, Pay Mode – Offline)
- BK-02 (Know Your Transaction Report).

3. The identified transactions shall be reconciled and settled strictly in accordance with the prescribed SOP. In cases where the payee cannot be traced through BK-10 and BK-02, the procedure prescribed under Scenario B of the SOP may be followed, subject to fulfilment of the stipulated conditions.

4. The concerned PAOs shall ensure mapping of the pre-created purpose, namely, "Settlement of Unaccounted Bharatkosh receipts received through NEFT RTGS", with the requisite Function Head and DDO. The said mapping shall be duly approved by the concerned Principal Accounts Office.

5. All PAOs shall maintain proper records of transactions settled on behalf of the actual payees and ensure that the transaction status is reflected as "Transaction Success" on Bharatkosh and the corresponding scroll is shown as consumed in BK-10.

6. Further, it may also be ensured that such transactions are accounted for in the month open for consolidation in the current financial year, irrespective of the financial year in which the NEFT/RTGS amount was originally credited, as stipulated in the SOP.

7. The Pr. CCAs/CCAs/CAs/Concerned Heads (including independent charge) are requested to closely monitor the progress of reconciliation and settlement and furnish a

consolidated status report to this office within 15 days of the date of issue of this O.M., indicating the number and amount of pending transactions, transactions reconciled/settled and cases requiring intervention.

10. The matter may be accorded **TOP PRIORITY** to ensure timely reconciliation of Government receipts and accuracy and completeness of the Government accounts.

This issues with the approval of the Competent Authority.

Encl. as above

(Sanchita Shukla)
Jt. Controller General of Accounts (GBA)

To,

1. All the Pr. CCAs/CCAs/CAs/Concerned Heads (including independent charge) of all the Ministries/Departments including Non-Civil Ministries/Departments.
2. Sr. AO (GIFMIS) with the request to upload on website of CGA.

246674/2025/GBA-CGA

Government of India
Ministry of Finance
Department of Expenditure
Office of the Controller General of Accounts
Mahalekha Niyantrak Bhawan
New Delhi
(GIFMIS-PFMS)

Dated: 31.12.2024

OFFICE MEMORANDUM

Sub: Standard Operating Procedure for Reconciliation Of Unaccounted Bharatkosh Receipts Received Through NEFT/RTGS Mode

Bharatkosh is a 24*7 web platform that enables an individual, Corporate Body, PSUs, etc to make payments to desired Ministry/Department under the Government of India in exchange for services. The portal facilitates payment through credit cards, debit cards, UPI, Internet Banking, NEFT, and RTGS mode. The payments that are made through NEFT/RTGS mode are credited to the Bharatkosh Receipt Account in the RBI.

2. As per the defined protocol, the payee is required to generate a deposit slip on Bharatkosh by selecting the desired Ministry/Department & purpose. After the amount has been transferred, a Unique Transaction Reference (UTR) is given by the Bank to the payee who updates the same against the deposit slip on Bharatkosh. The RBI shares a Credit Notification (CN) for each credit in the Bharatkosh receipt account. On receipt of CN, a reconciliation process is automatically executed and the amount is accounted for against the relevant Receipt Head, subject to entry of the correct UTR by the payee.

3. It has been observed that in a significant number of cases, the payee does not follow the defined protocol leading to non-accounting of receipts. The major reasons identified are listed as follows:

1. Payee has not updated the UTR against the deposit slip on Bharatkosh (Scenario A)
2. Payee has transferred the amount to Bharatkosh Receipt Account without generating the deposit slip (Scenario B)
3. RBI has not shared credit notification with PFMS for credits in the Bharatkosh Receipt Account (Scenario C)

4. To reduce the count of unaccounted non-tax receipts and to minimize the difference between the Cash Balance of the Reserve Bank of India as intimated by CAS, RBI, Nagpur, and under Major Head 8675 - Deposits with Reserve Bank, the annexed Standard Operating Procedure (SOP) for each scenario is to be followed by the PAOs of the concerned Ministries/Department.

This is issued with the approval of the Competent Authority.

Hemant
31/12/2024
(Hemant Gupta)
ACGA (GIFMIS-PFMS)

To

1. All Pr. CCAs/CCAs/CAs of the respective Ministries/Departments.
2. The Sr. Accounts Officer, ITD for uploading on CGA's website.

Standard Operating Procedure for Reconciliation of Unaccounted Bharatkosh Receipts Received Through NEFT/RTGS Mode.

SCENARIO A - The payee has created the deposit slip but has not updated the UTR on Bharatkosh

1. PAO to confirm if the mandate form/deposit slip has been generated by the payee before the transfer of an amount to the PAO's RBI receipt account. The details can be verified through BK-02: Know Your Transaction report.

2. If the column titled UTR is blank in BK 02, it indicates that the UTR has not been updated by the payee. The payee is to be contacted and requested to update the UTR against the transaction on Bharatkosh. PAOs/DDOs should apprise the user that UTR must be entered carefully through the 'Track Your Payment' option on 'Bharatkosh'. The user must not miss any alphabet or digit while entering the UTR and verify the same before submitting.

3. If the UTR is not updated against a transaction within fifteen days of the generation of the mandate form/ deposit slip, the deposit slip will no longer be accessible to the payee on Bharatkosh. In such a scenario, a fresh mandate form/ deposit slip has to be generated by the payee.

4. In case of a discrepancy in the UTR number entered by the payee and the UTR reported in CN by RBI, the correct UTR (as reported in the RBI scroll) may be shared with the payee and they may be requested to update the same on Bharatkosh.

5. PAO to sensitize the payee that the correct radio button (NEFT or RTGS) is selected before entering of UTR and space bar is not pressed after entering the UTR.

6. PAO to ensure that the PAO code, Amount, Debit account number, and UTR entered by the payee are the same as per the details reported in the scroll/CN shared by the RBI. In case of a discrepancy in PAO, Amount, or Debit account number, the payee may be requested to generate a fresh deposit slip/mandate form with the correct details as per the CN.

SCENARIO B - The payee has transferred the fund directly to the RBI receipt account without creating a deposit slip

1. PAO to refer to BK-09 – Reconciliation Report to identify transactions that are "unsettled" made through both online (CC/DC/UPI/NB) and offline (NEFT/RTGS) modes. The scrolls for unsettled transactions appear in error and can be checked through the BK 10 - NTRP Receipt Scroll Report.

2. The CN reported by RBI is reflected under BK-10. The credit notification includes details such as debitor name, Debit Account Number, UTR, and amount. The Debit Account number and/or the UTR reported can be used as a search criterionto track the payee details using BK 02.

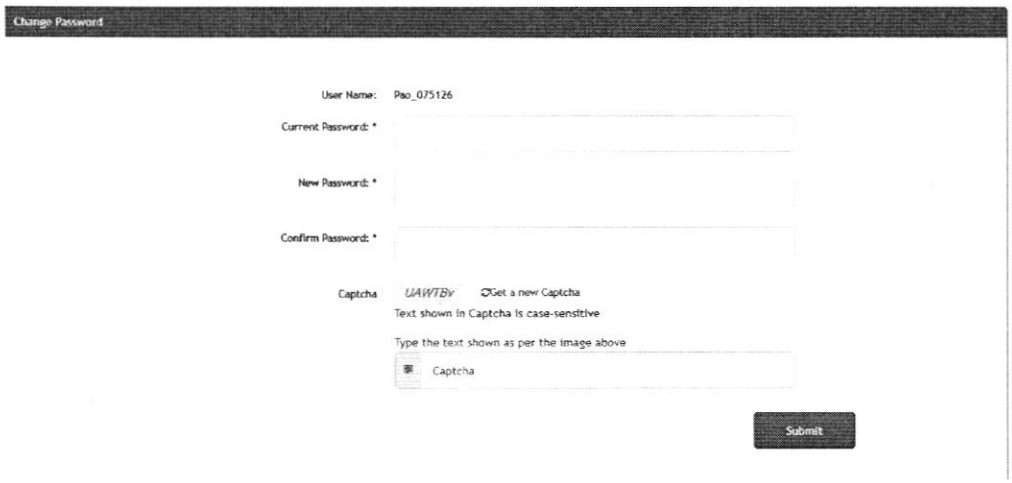
3. If the PAO is unable to trace the payee using BK 02, they shall go to https://bharatkosh.gov.in/NTRPHome/Index and go to the menu – Login/Register.



4. A pre-created username and password will be provided to each PAO onboarded on Bharatkosh. The user will key in the username and password and login on Bharatkosh.



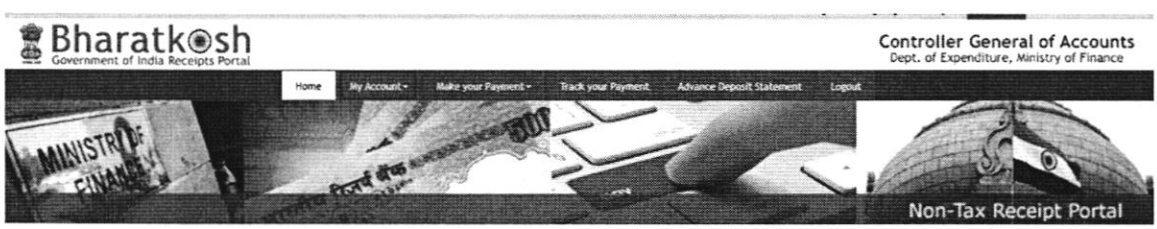
5. On successful login, the user will be prompted to change the password mandatorily

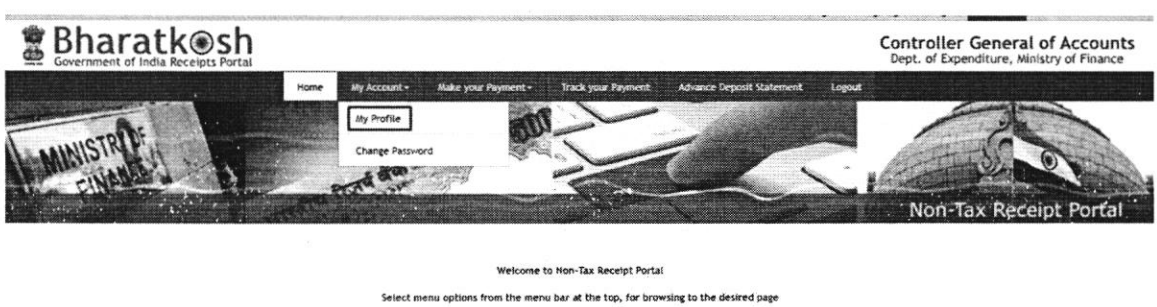


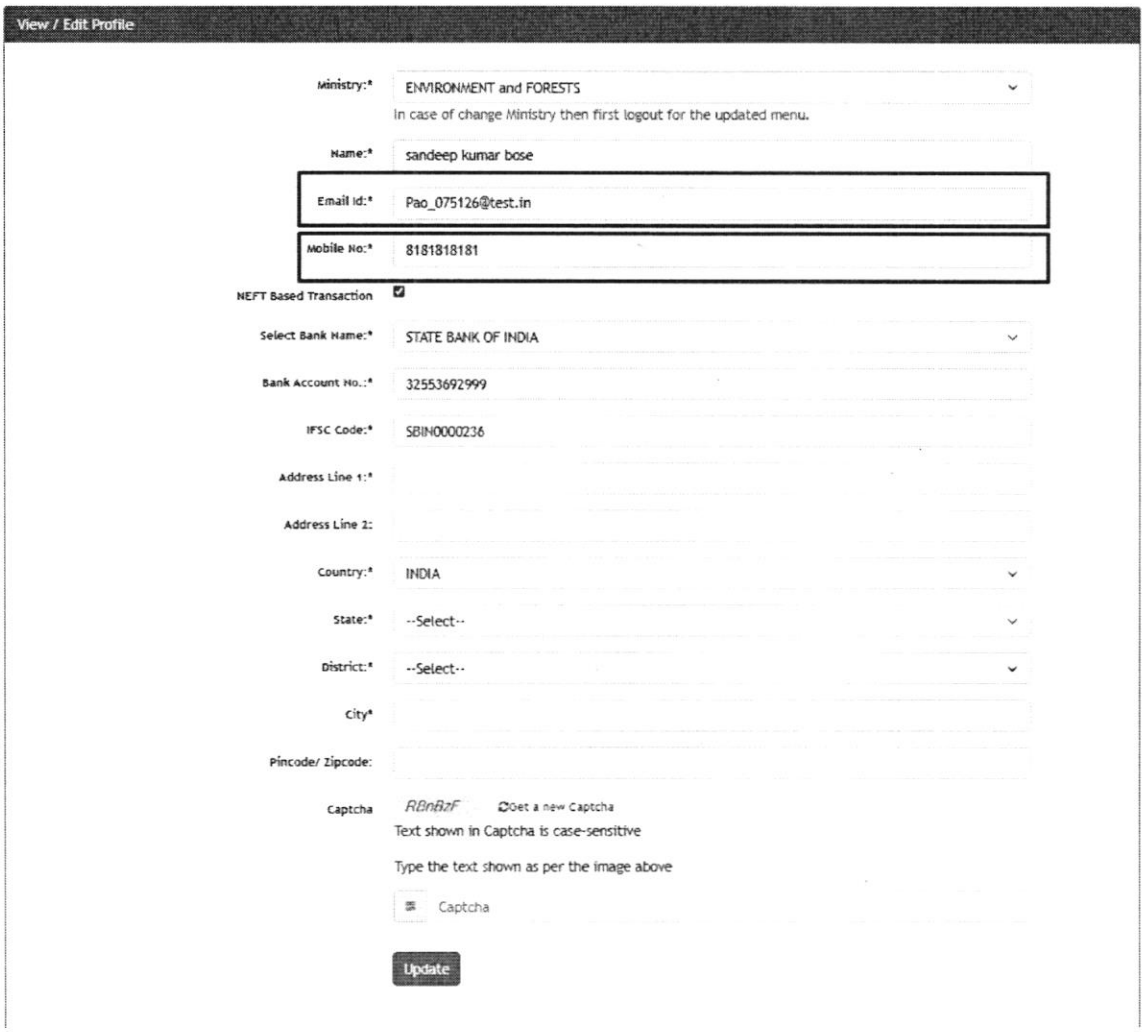
6. After successful change of password, the PAO user will login with new password. On successful login on Bharatkosh, the following screen will open



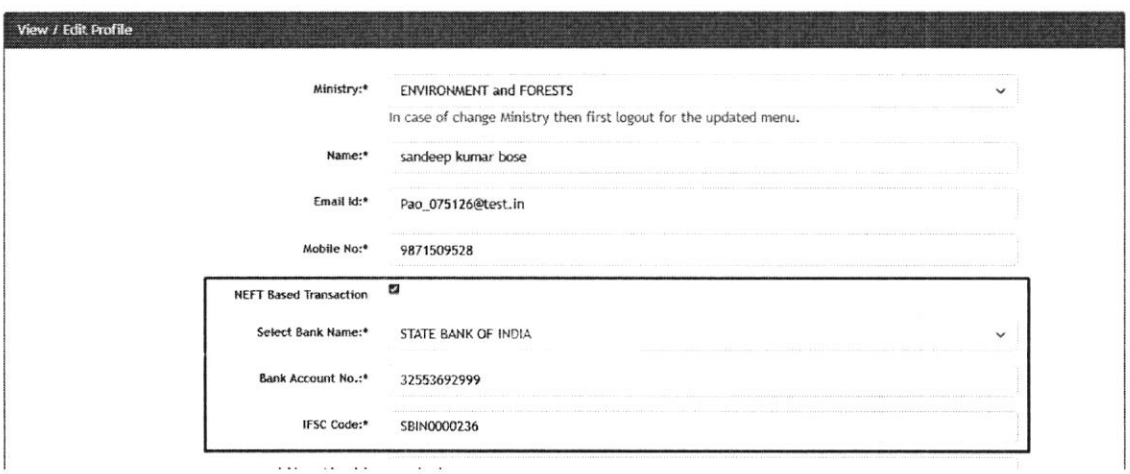
7. The PAO will go to the "My Account" → My Profile and update the name, email ID and mobile number.



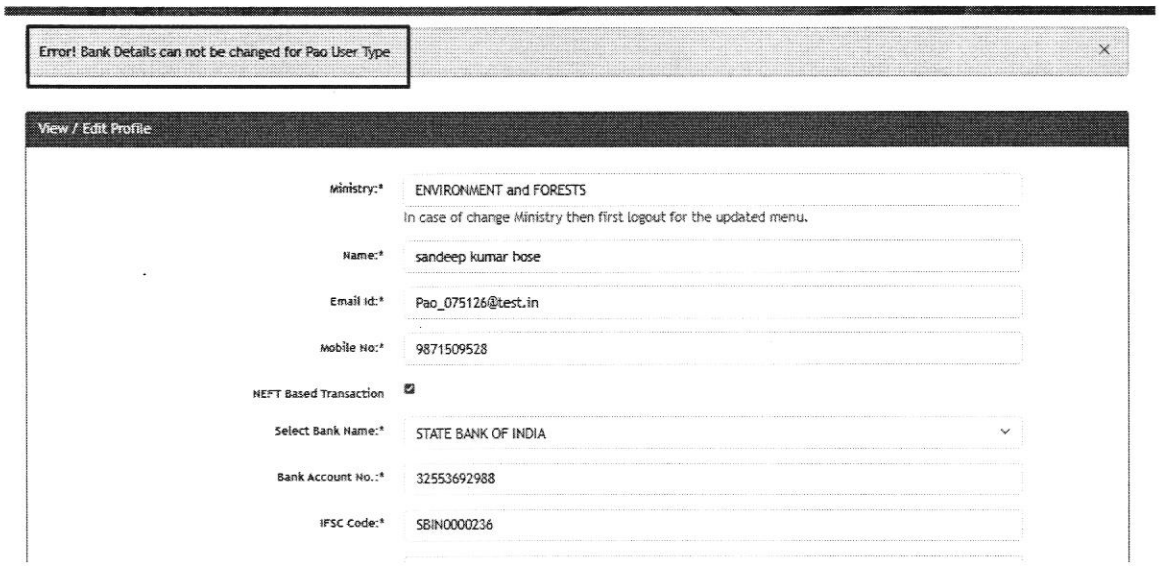




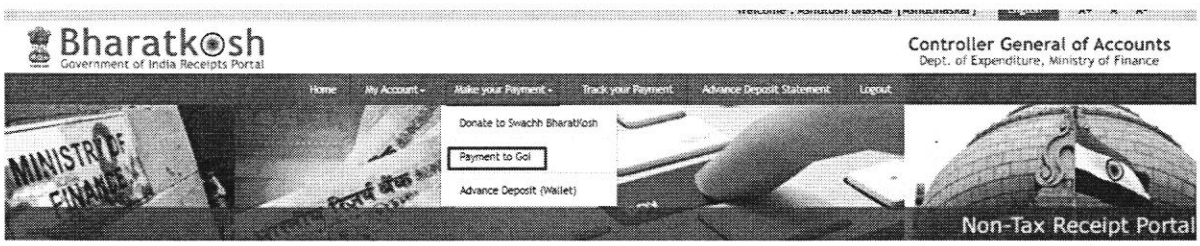
8. A dummy bank, account number and IFSC code will be pre-filled in each PAO's profile. The PAO will not be able to edit the bank account details in their profile.



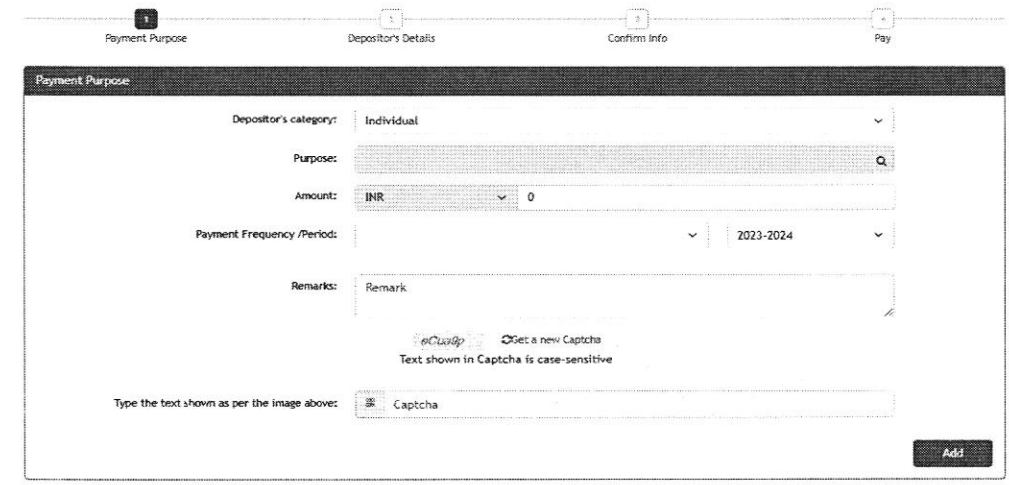
9. The PAO will not be allowed to edit the Bank Name, Bank Account and IFSC code. If the user attempts to edit the mentioned field(s), an error message will be displayed:



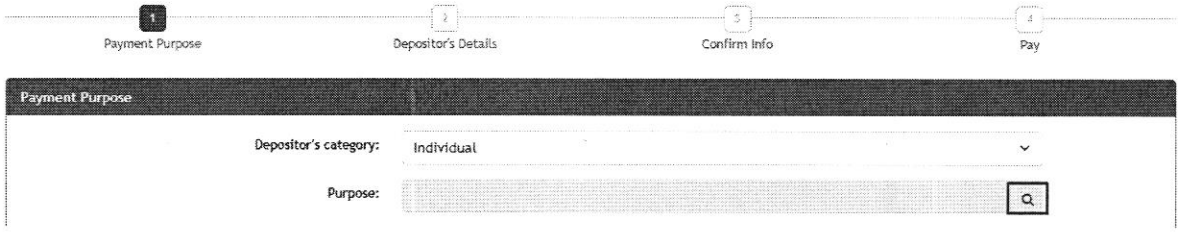
10. Once the profile is completed, the PAO will click on the "Make Payment" dropdown and select "Payment to GoI"



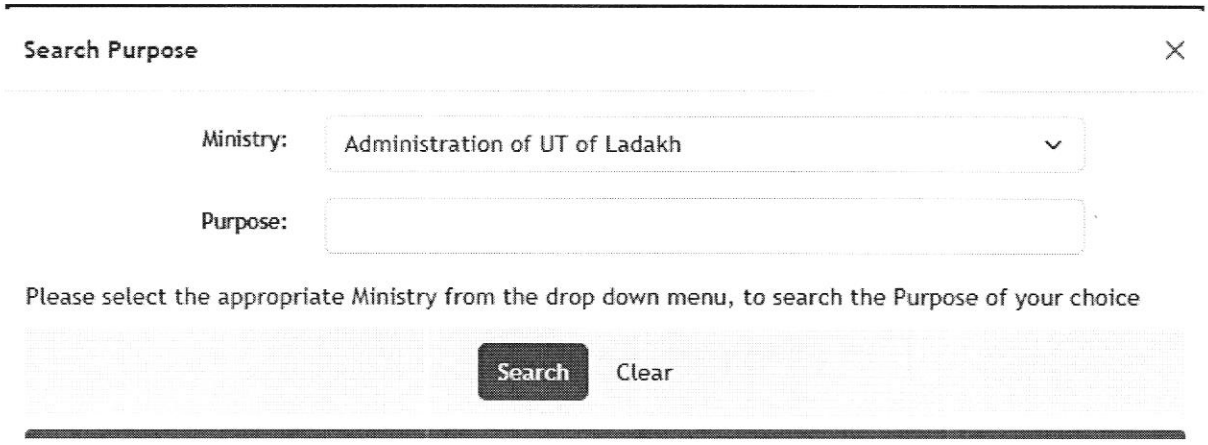
11. On clicking, the following screen will open



12. PAO will click on the highlighted icon to select the Ministry/ Department and the purpose

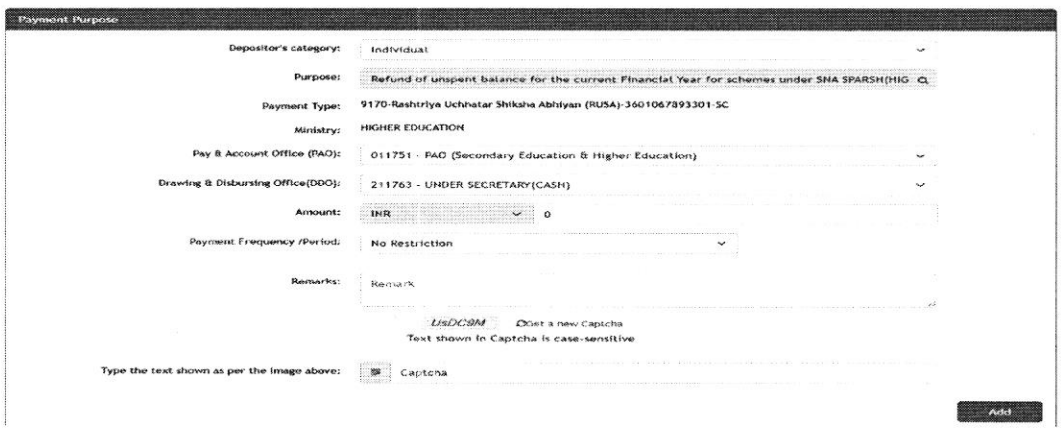


13. On clicking the icon, the following pop-up will open

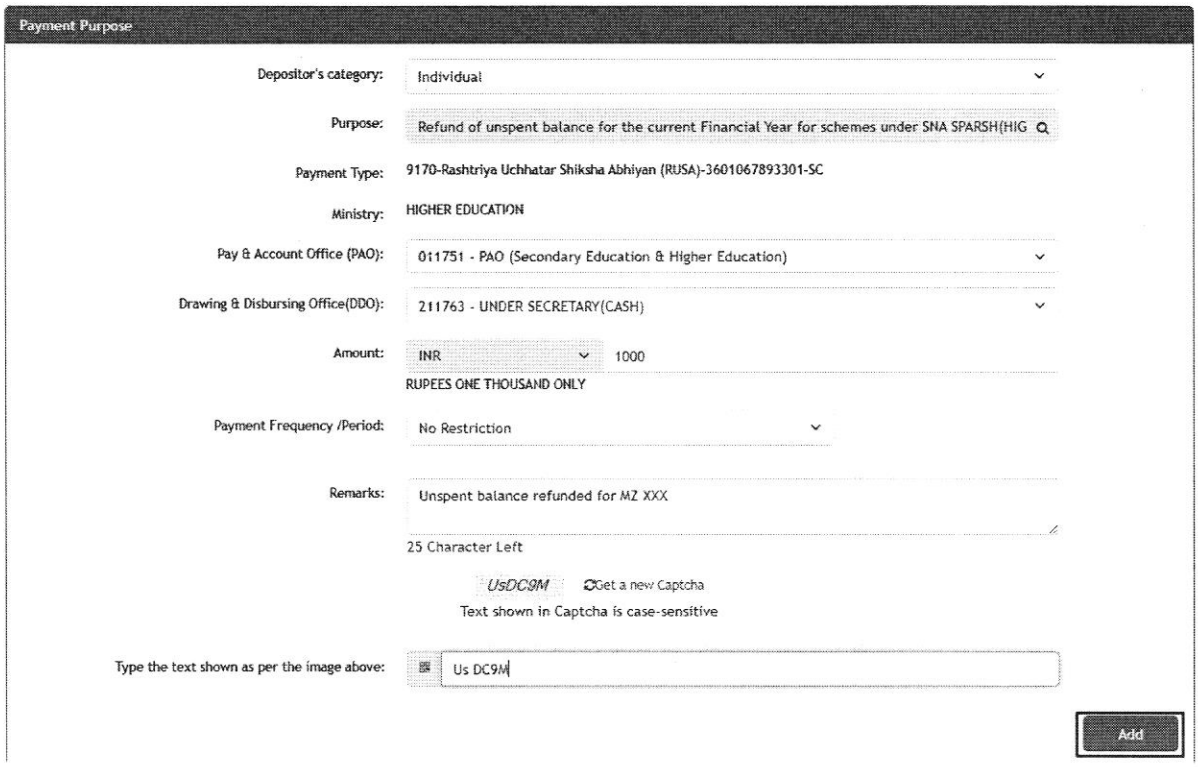


14. PAO will select the Ministry/ Department and search for the purpose which they wish to select. The PAO will select the purpose - **"Settlement of Unaccounted Bharatkosh receipts received through NEFT RTGS"** which will be pre-created to ensure uniformity and to keep a track of transaction reconciled through the given process.

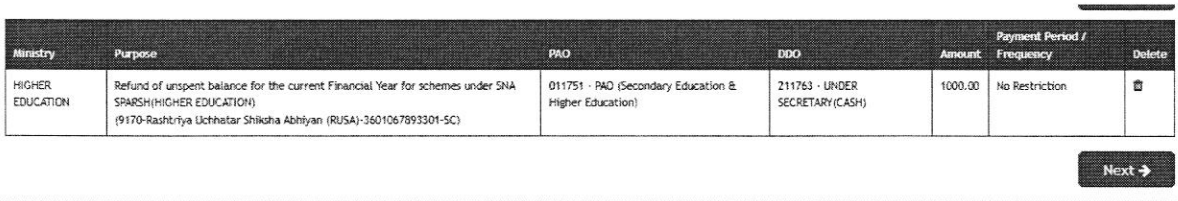
15. The name of the purpose will appear in the form of a hyperlink. The user will select the purpose for payment by clicking on the hyperlink. On selecting the purpose, the following form will open where the purpose, payment type, PAO, and DDO will be pre-filled based on the purpose selected.



16. PAO will fill in the amount as per the CN in BK 10, and enter suitable remarks to identify the transactions that have been accounted for by the PAO on behalf of the actual payee. The PAO will click on the "Add" button



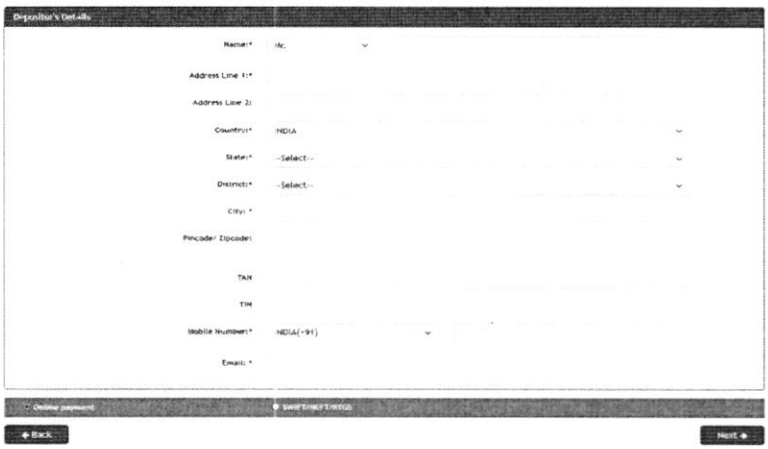
17. On clicking "Add", the following table will be displayed. If the PAO is okay with the details, they will click on "Next". If they wish to change the details, they may click on the "delete" icon and make a fresh selection.



Ministry	Purpose	PAO	DDO	Amount	Payment Period / Frequency	Delete
HIGHER EDUCATION	Refund of unspent balance for the current Financial Year for schemes under SNA SPARSH(HIGHER EDUCATION) (9170-Rashtriya Uchhatar Shiksha Abhiyan (RUSA)-3601067893301-SC)	011751 - PAO (Secondary Education & Higher Education)	211763 - UNDER SECRETARY(CASH)	1000.00	No Restriction	

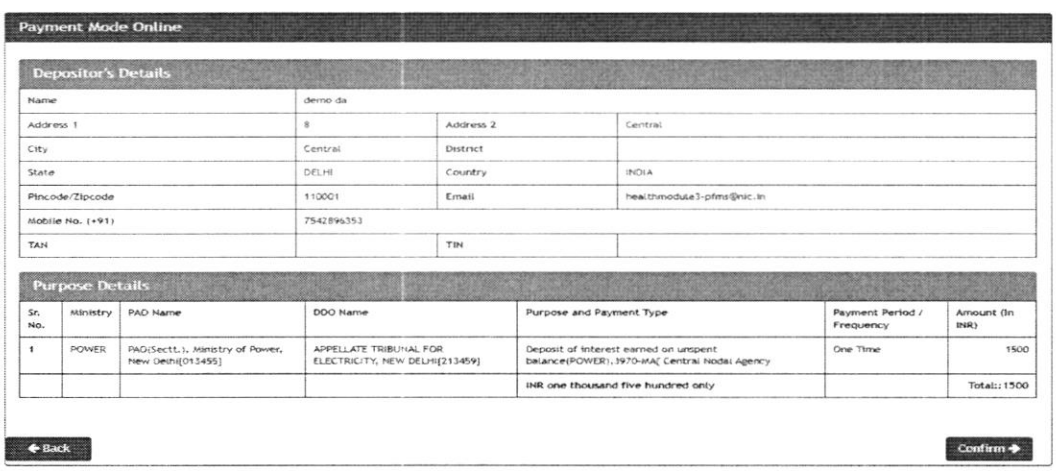
Next →

18. On clicking "Next", the following page will open where the user will fill in the depositor details and select the mode through which they wish to return the unspent balance.



19. Name, email ID, and mobile number will be pre-filled based on the details entered while creating the Bharatkosh ID. The PAO to enter their PAO's name and PAO code in the depositor name. The user will fill in the address and select the desired mode of payment and click on "Next".

20. On clicking "Next" the user will reach the confirmation page on Bharatkosh. If the details are found to be satisfactory, the user will click on the "confirm" button. If the user wishes to edit the details, they will click on the "Back" button to make changes.



Payment Mode Online

Depositor's Details

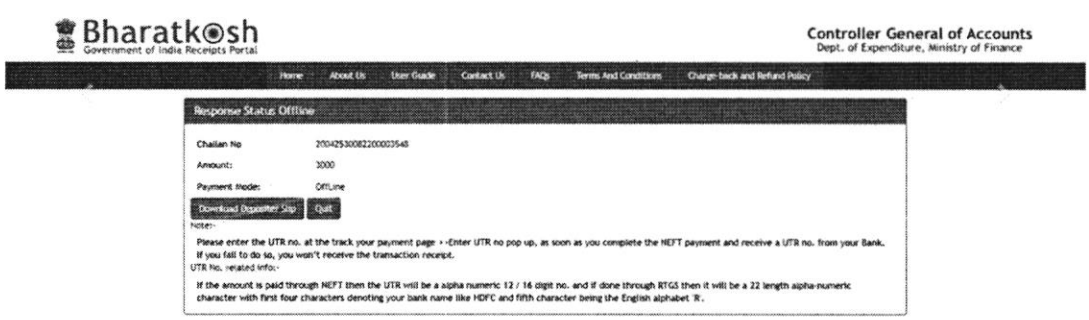
Name	demo da		
Address 1	8	Address 2	Central
City	Central	District	
State	DELHI	Country	INDIA
Pincode/Zipcode	110001	Email	healthmodule3-pfms@nic.in
Mobile No. (+91)	7542896353		
TAN		TIN	

Purpose Details

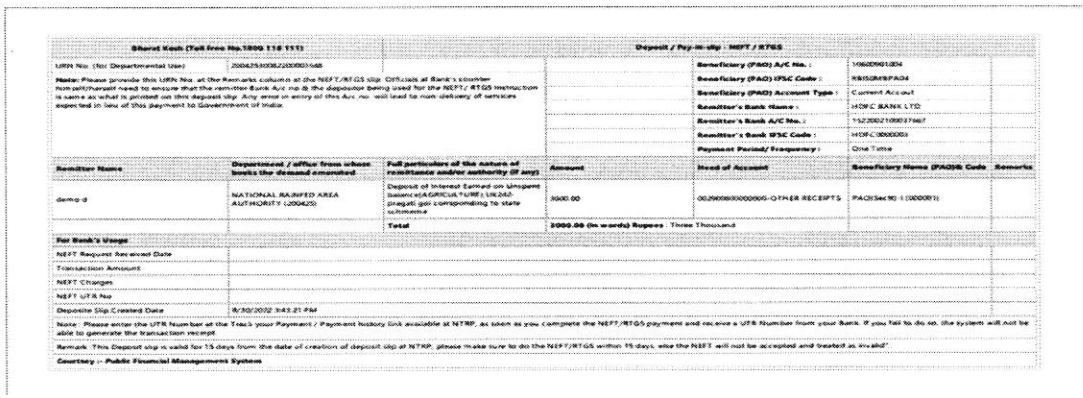
Sr. No.	Ministry	PAO Name	DDO Name	Purpose and Payment Type	Payment Period / Frequency	Amount (In INR)
1	POWER	PAO(Sectt.), Ministry of Power, New Delhi[013455]	APPELLATE TRIBUNAL FOR ELECTRICITY, NEW DELHI[213459]	Deposit of interest earned on unspent balance(POWER).3970-MA(Central Nodal Agency	One Time	1500
				INR one thousand five hundred only		Total:: 1500

Back | Confirm

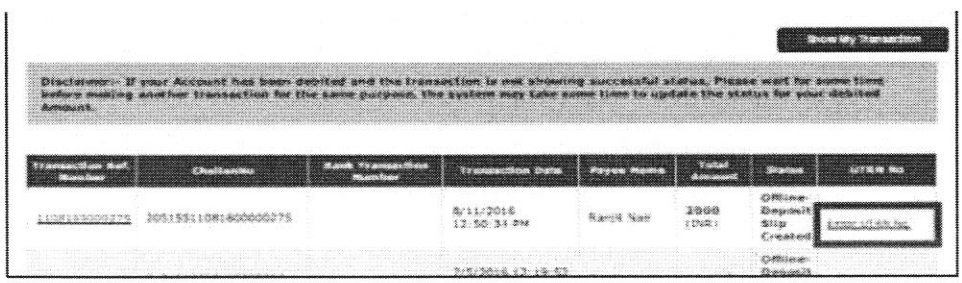
21. If the selected mode of payment is offline (NEFT/RTGS): on clicking the "confirm" button, a deposit slip will be available for download.



Sampledepositslip:



22. PAO login on Bharatkosh, go to the track your payment menu, and update the UTR against the deposit slip generated.



23. **The PAO user credentials will be shared with O/o Pr. CCA/ CCA/CA of the concerned Ministry for sharing with the respective PAO**

SCENARIO C

The RBI has reported the transaction in put-through but has not shared the credit notification. PAO to drop an email to ntrp-helpdesk@gov.inwith the details such as the amount, and date of credit. The team shall request RBI to share the missing CN.

Key Points to be considered for settlement of unaccounted Bharatkosh Receipts

1. PAO shall use the above method to settle unaccounted Bharatkoshreceipts for previous financial year only where the PAO is unable to trace the payee through BK-10 and BK 02 report

2. The PAO shall be responsible for maintaining a record of the transactions that have been settled on behalf of the payee for accounting purposes.

3. PAO to check if the transaction status is updated as "Transaction Success" on Bharatkosh after updating the UTR number. PAO shall login and go to the menu "Track your Payment" to check the Status.

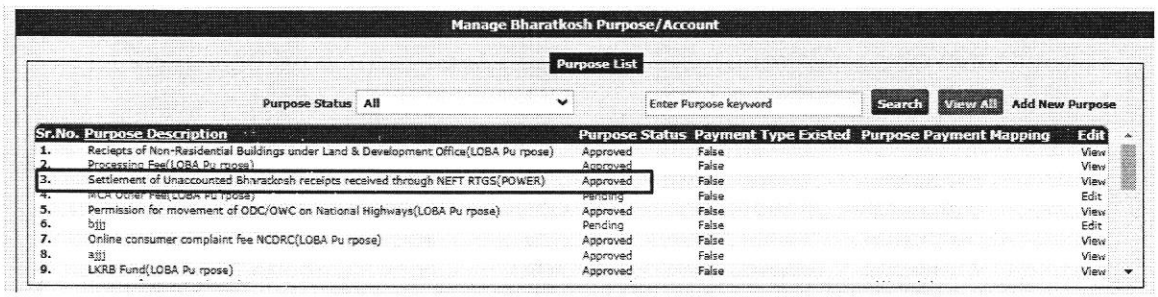
4. If the status is updated as "Transaction Success", the PAO to check if the scroll is appearing as consumed in BK 10.

5. PAO to check the BK 02 report for said transactions under the columns "Date of Credit to PAO Account"; "Date of Ledger Posting" and "Participation in Consolidation Month"

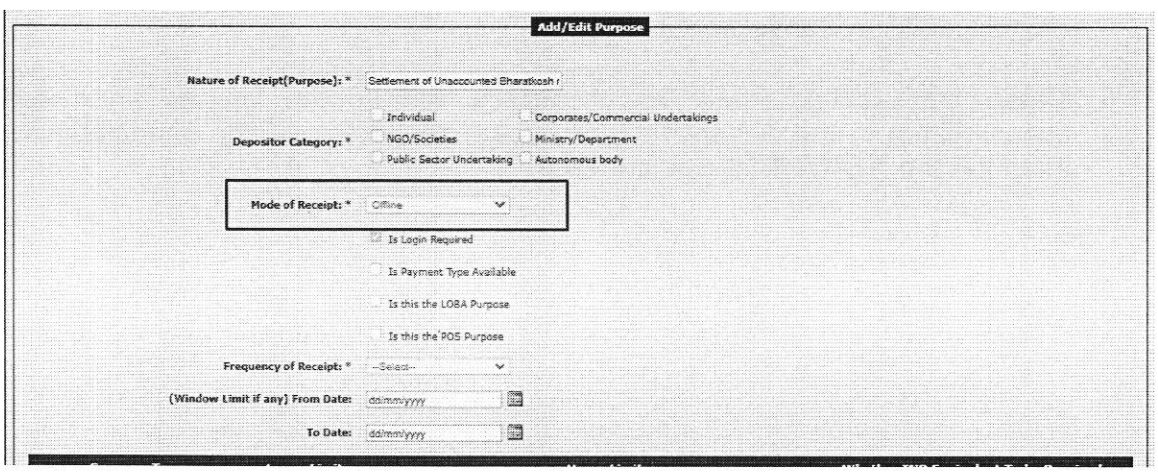
6. These transactions shall be accounted for in the month open for consolidation in the current financial year irrespective of the financial year in which the NEFT/RTGS was credited.

Steps for Mapping of pre-created purpose: "Settlement of Unaccounted Bharatkosh receipts received through NEFT RTGS"

1. A pre-created purpose - "Settlement of Unaccounted Bharatkosh receipts received through NEFT RTGS" has been made available for settlement of Bharatkosh receipts as per Scenario B of the OM.

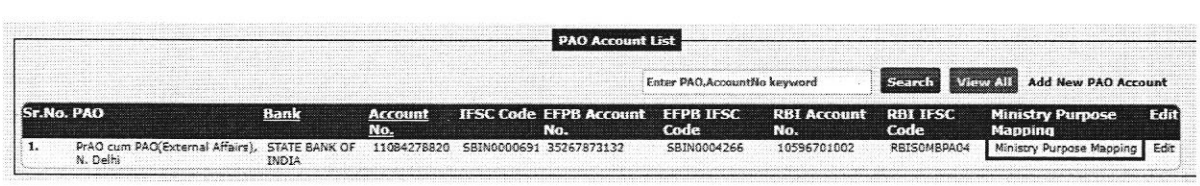


2. The mode of payment is pre-filled i.e "offline" for NEFT/RTGS. The PAO will not be allowed to change the mode

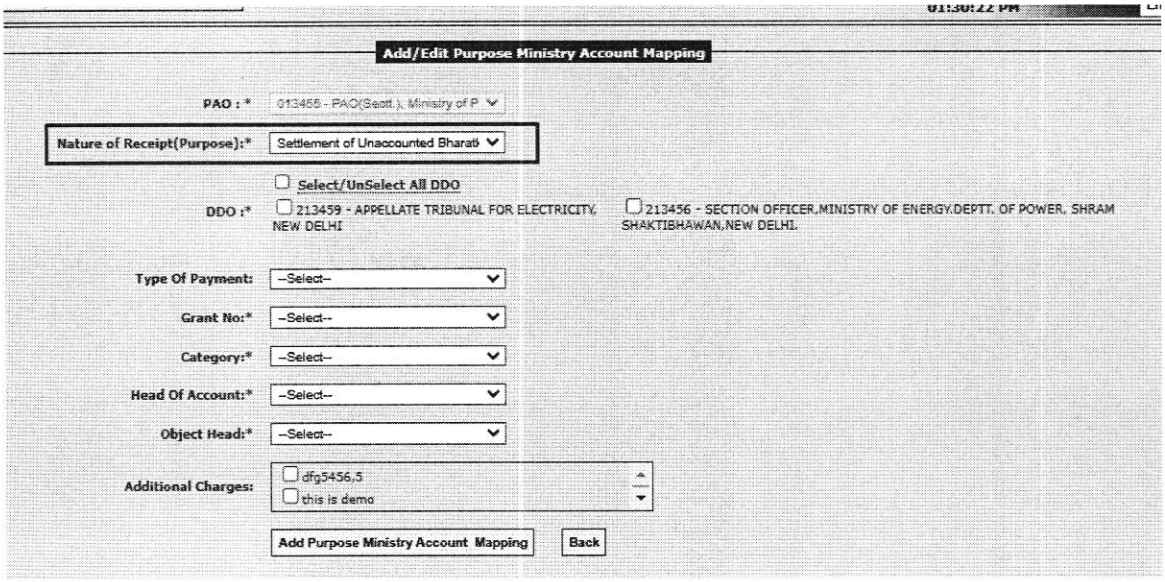


3. The PAO user will be responsible for mapping of the purpose with the requisite function head and the DDO in whose books the amount will be adjusted.

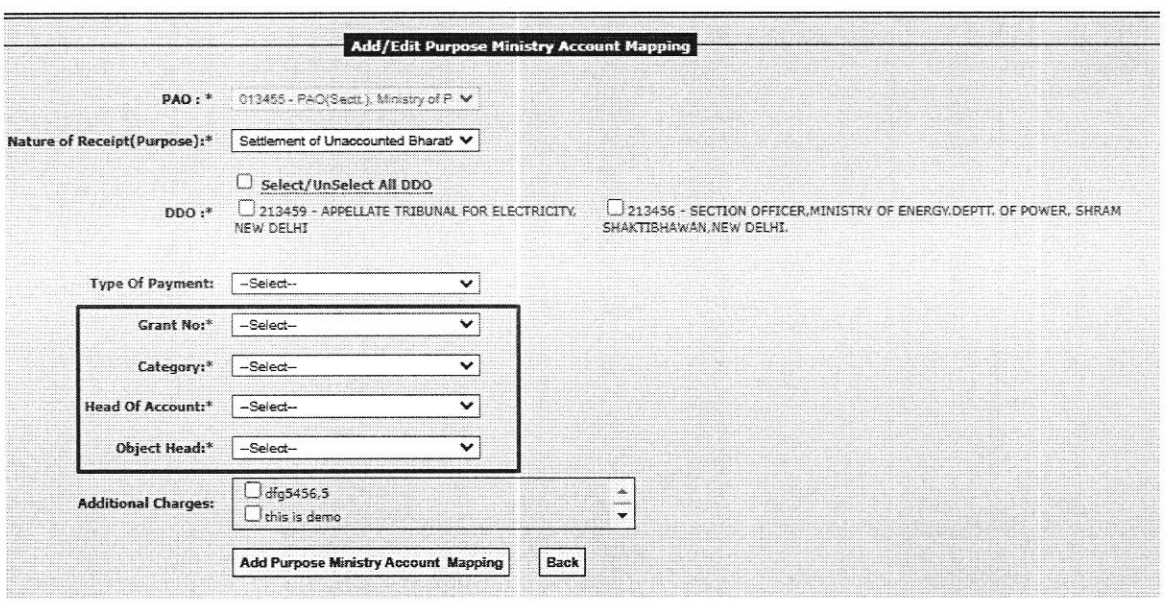
4. The user will click on the "Ministry Purpose Mapping" hyperlink to map the function head and DDO against the purpose.



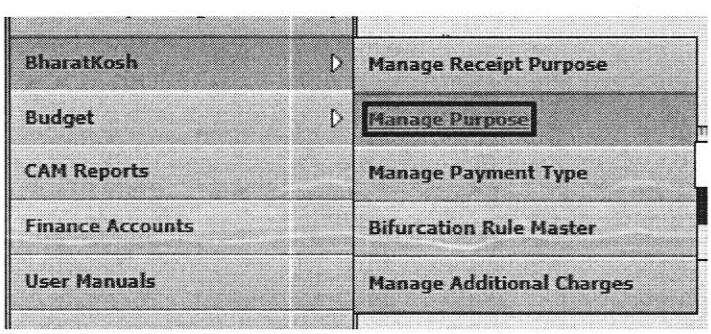
5. The PAO will select the purpose - "Settlement of Unaccounted Bharatkosh receipts received through NEFT RTGS" from the dropdown



6. The PAO will map the desired DDO code and Head of Account against the purpose



7. Once the function head and DDO has been mapped, the purpose shall be approved bythe Principal Accounts Office.



⊟	Demo121222	Individual	Online	N	Approved	paopower	12/12/2023 12:44:24 PM	Return

Function Head	PAO Name	DDO Name	Payment Type	Frequency	Currency	Login Required	Current Status	Mapping Action Item
004903118010000-HOUSE BUILDING ADVANCES	PAO(Sectt.), Ministry of Power, New Delhi	APPELLATE TRIBUNAL FOR ELECTRICITY, NEW DELHI~SECTION OFFICER,MINISTRY OF ENERGY,DEPTT. OF POWER, SHRAM SHAKTIBHAWAN,NEW DELHI.	None	No Restriction	INR	N	Approved	Return