

Ministry of Finance/वित्त मंत्रालय
O/o Controller General of Accounts/महालेखा नियंत्रक कार्यालय
Mahalekha Niyantarak Bhawan/महालेखा नियंत्रक भवन
E-Block, GPO Complex, INA/ब्लॉक-ई, जी.पी.ओ. काम्प्लेक्स, आई.एन.ए.
New Delhi-110023/नयी दिल्ली- 110023
ईमेल : sao-rbd@nic.in, दूरभाष संख्या: 011-24665382/383

सं. R-18001/1/2020-GBA-CGA/E.1196/290-307

दिनांक: 15th June, 2026

Office Memorandum

Subject: Guidelines for collection of International Receipts through Government portal - reg-

Reference is invited to this office OM No. R-18001/1/2020-GBA-CGA/918-1068 dated 17th September 2021 regarding guidelines for use of Domestic and International Debit/Credit Cards on Government portals/websites for the collection of Government revenues (Tax or Non-Tax) and OM No. R-12001/8/2020-GBA-CGA-Part(2)/1199-1250 dated 22nd October 2021 regarding revised guidelines to the existing NTRP portal incorporating the new banking arrangement norms and rules.

- 2) This office has received representations from various Ministries/Departments for providing a mechanism for the collection of Government revenues from abroad/foreign countries, i.e. International receipts through Bharatkosh/NTRP portal.
- 3) In addition to the guidelines issued earlier vide afore-mentioned OMs, the following guidelines are being issued for the collection of International Government receipts on the Government portals/websites:

i) All revenues payable to the Government of India would be in Indian Rupees (INR) only as desired by the Department/Ministry. The instant guidelines are only for the cases where the receipt of the Government Department is in INR. Separate guidelines will be issued for receipt of foreign currency which need conversion in INR.

ii) The international payments may be done through two modes

- SWIFT mode; and
- through International cards (Debit/Credit).

4) Guidelines for SWIFT mode (for Nationalised Bank/s onboarded in NTRP):

- a) Banks have to follow RBI rules/regulations, prevailing foreign exchange regulations and other applicable laws.
- b) The exchange rate applicable on the conversion of foreign currency shall be as per the foreign exchange rate on the day the deposit slip is generated on the bank's page.

- c) Banks must highlight in their web page as well as in deposit slip that the amount mentioned in the slip is valid for the same day, and transaction must be initiated on the day when the deposit slip is generated.
- d) Banks have to ensure that the remittance so initiated by the user in the government portal must be received by the bank in its Nostro Account within T+2 **Global working days** (T being the date of initiation of the transaction).
- e) In case, the said fund is received by the Bank later than T+2 global working days or amount mismatch or details of Deposit slip missing in SWIFT message (SWIFT received by Onboarded bank from correspondent bank), the User must be informed by the bank and the funds so deposited by the User, shall be returned to originating bank as per applicable TAT and deposit slip shall stand be treated as expired. In such cases, User/Payer/Remitter will have to initiate a fresh transaction after the generation of a new deposit slip.
- f) The Authorised/Accredited Bank shall remit the funds to the Government Account through settlement with RBI within T+3 working day (where T is the day when the user has initiated the transaction).
- g) In case of “Failed” transaction, the Bank will refund the whole amount to the User, charged by the Bank for the transaction.
- h) In case of a “Failed after Success” transaction, the responsibility to remit the funds into the Government Account within the stipulated timeline shall rest with the Authorised/Accredited Bank. No chargeback shall be permitted to the user/remitter in such cases.

5) Guidelines for International Debit/Credit Card:

- a) The user/remitter shall initiate the transaction using an International Debit/Credit Card after ensuring the availability of sufficient balance/credit limit and authorising payment of applicable transaction/convenience charges, taxes, and other levies.
- b) Upon successful completion of the transaction, a Unique Identification Number (UIN) shall be generated by the Acquirer/Authorised/Accredited Bank against the Challan Reference Number (CRN)/CPIN or any other identifier prescribed by the IT Division of the respective Government portal (e.g. GIFMIS Division for Bharatkosh/NTRP)..
- c) In case of a “Failed” transaction, the Bank shall refund the entire amount debited from the user/remitter for the concerned transaction.
- d) In case of a “Failed after Success” transaction, the responsibility to remit the funds into the Government Account within the stipulated timeline shall rest with the Authorised/Accredited Bank. No chargeback shall be permitted to the user/remitter.
- e) The Authorised/Accredited Bank shall remit the full eligible Government receipt amount (excluding convenience fee/charges) to the Government Account through settlement with RBI within T+3 working days from the date of transaction by the user.

6) Responsibility of the USER:

- a) For SWIFT mode transactions, the user/remitter shall generate a Deposit Slip and initiate the remittance on the same day.

- b) The user/remitter shall provide payment instructions to the remitting bank strictly in accordance with the details contained in the generated Deposit Slip.
- c) The user/remitter shall bear all applicable transaction charges, convenience fees, currency conversion charges, taxes, and other charges as per applicable laws/regulations.
- d) The user/remitter shall ensure the availability of sufficient balance/funds before initiating the transaction.
- e) In case the transaction status on the Government portal reflects “Failed” or “Response Awaited”, the user/remitter shall wait for at least 90 minutes before initiating a fresh transaction and shall first verify the status with the concerned Authorised/Accredited Bank.
- f) In cases involving “Success” or “Failed after Success” transactions where services are denied/cancelled, refund claims shall be raised by the user/remitter with the concerned Ministry/Department along with appropriate justification/documents.

7) Responsibility of Acquirer/Authorised/Accredited Bank/PGAs:

- a) Banks/PGAs shall prominently display the applicable Terms and Conditions and all necessary instructions required by the Remitting Bank on their portal/webpage and obtain explicit consent of the user/remitter before initiation of the transaction.
- b) Banks will display the amount of the international currency (USD etc.), including applicable fees/charges/taxes for the INR amount payable for the service.
- c) Banks will settle the funds with RBI and remit the same to the Government of India’s account within T+3 working days (T is the day when the User has initiated the transaction).
- c) Banks/PGAs shall comply with the Refund/Chargeback policy prescribed by this office, OM No. R-18001/1/2020-GBA-CGA/918-1068 dated 17.09.2021, as amended from time to time and RBI’s guideline issued vide Circular No. CO.DPSS.POLC.No. S-363 / 02-14-003 / 2024-25 dated 11th July 2024.
- d) There shall not be any chargeback, whether automatic or otherwise, on the government receipt portal. Refund, if any, shall be through the Ministry/Department concerned only. This will be displayed to the Card Holder prominently on the website of the PGAs’ page. All refunds shall be made to the original mode of payment unless specifically agreed by the customer to credit the same to an alternate mode.
- e) No Merchant Discount Rate (MDR) or similar charges shall be levied on Government Ministries/Departments by Banks/PGAs.
- f) Banks/PGAs shall adhere to the Reserve Bank of India Guidelines as stipulated in this office OM issued vide No. R-12001/8/2020-GBA-CGA-Part(2)/1199-1250 dated 22nd October 2021.
- g) Banks/PGAs shall ensure compliance with all integration requirements/documents prescribed by NTRP for onboarding and shall furnish reports in the prescribed formats as per the approved process flow for international transactions.

h) The Acquirer Bank/Authorised/Accredited Bank/PGAs shall nominate one officer as the Nodal officer for interacting with the Systems Group, NTRP Cell, O/o CGA under intimation to the GBA Section.

8) Responsibility of IT Division/Equivalent section of Ministry/Department:

- a) Division/Section shall offer the services solely for the purpose of receiving funds from foreign payers meant for onward settlement with RBI.
- b) IT Division of the concerned Ministry will make necessary modifications/developments required for the enablement of such transactions in its portal.
- c) Display refund/cancellation/instructions policies on the Government Portal (eg, NTRP etc.) and provide the link to raise the same at the level of User/Payer.
- d) Maintain a record of transactions and supporting documents for reporting and reconciliation purposes.

9) Timeline and Penal provision:

a) Timeline:

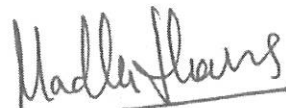
Sl. No.	Particulars	Timeline
i).	Initiation of transaction by User/Remitter/Foreign Payer	T
ii).	Funds credit in the Nostro Account of Acquirer Bank/Authorised Bank/Accredited Bank onboarded in Government Portal	T+2 global working days
iii).	Fund remitted into the Government of India's Account/Settlement with RBI	T+3

b) Banks/PGAs shall strictly adhere to the timelines prescribed above and as per the Service Level Agreements (SLAs) issued vide this office O.M. dated 22.10.2021, as amended from time to time which includes adherence to the Reserve Bank of India Guidelines, integration and report formats for NTRP (documents containing formats of EOD, SOD, MIS and Scroll) and Reporting of transactions on NTR portal. The delayed remittance of the collected amount by the Bank to RBI may attract penal provisions as per the extant Rules and guidelines issued by RBI, and this office vide OM No. TA-2-01001/9/2021-TA-CGA/(E-6443)/412 dated 21.05.2021.

c) **Force Majeure Clause:** Neither party shall be liable for delays due to:

- o
- o Natural Disasters
- o Cyberattacks
- o Government restrictions
- o Network failures
- o War or Civil disturbances

10) This office reserves the right to suspend or withdraw the integration/onboarding of any Acquirer Bank/Authorised Bank/Accredited Bank/PGA from the Government portal in the event of non-compliance with any of the provisions/guidelines contained herein or any other instructions issued by this office from time to time.


(Madhu Sharma)

Sr. Dy. Controller General of Accounts (A&FR)

To

1. All Pr. CCAs/CCAs/CAs with independent charge.
2. The CGDA, O/o CGDA, Ulan Bator Road, New Delhi-10.
3. The Member (Finance), Railway Board, M/o Railways, New Delhi.
4. The Sr. DDG (PAF), Department of Posts, Dak Bhawan, New Delhi.
5. The DDG (Accounts), Department of Telecommunications, New Delhi.
6. CGM, DGBA, Reserve Bank of India, Byculla, Mumbai.
7. The General Managers (Government Banking Division) of all Government Agency Banks.

Copy to:

1. Addl. CGA (PFMS), O/o CGA.
2. Addl. CGA (A&FR), O/o CGA.
3. Jt. CGA (A&FR), O/o CGA.
4. Jt. CGA (GIFMIS), O/o CGA.
5. Sr. Dy. CGA (GBA), O/o CGA.
6. ACGA (GBA), O/o CGA.
7. Sr. AO (ITD), O/o CGA with the request to upload the OM on CGA's website.

