

MF.CGA/I-2000/2021-ITD-CGA/342  
Government of India  
Ministry of Finance  
Department of Expenditure  
Office of the Controller General of Accounts  
Mahalekha Niyantak 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 debtor name, Debit Account Number, UTR, and amount. The Debit Account number and/or the UTR reported can be used as a search criterion to 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.

Government of India Receipts Portal

Controller General of Accounts  
Dept. of Expenditure, Ministry of Finance

Home About Us User Guide Contact Us FAQs Terms And Conditions Charge-back and Refund Policy

011 24665534  
ntrp-helpdesk[at]gov[dot]in

RECEIPT

Single Window Solution for Receipts  
Government of India

o Government of India using Credit Card/ Debit Card/ UPI/150+ Netbanking options/ NEFT/RT

LOGIN / REGISTER

Transaction Count  
24614340

Total Transaction Amt  
1146858.36 Cr

Donate to Swachh Bharat Kosh  
Online Donation to Swachh Bharat Kosh

Payment to Gol

- Non-Registered Users
- Track your Payment / payment history
- Current Receipt Available for Deposits

Gol e-Store  
Quick Payment  
Common Receipts to Gol  
Contribution/Grant To HDRF  
Apply for Refund

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.

Login

User Name

Password

b5PQCe Get a new Captcha  
Text shown in Captcha is case-sensitive

Type the text shown as per the image above

Captcha

Submit

New User  
Forgot Password

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

Change Password

User Name: Pao\_075126

Current Password: \*

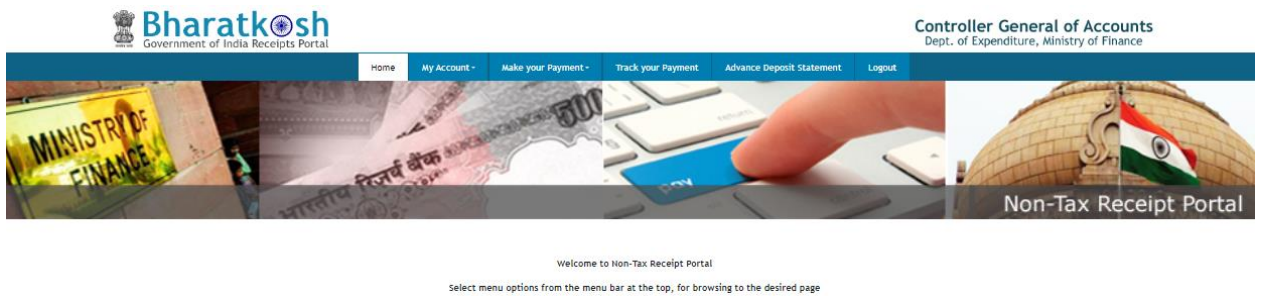
New Password: \*

Confirm Password: \*

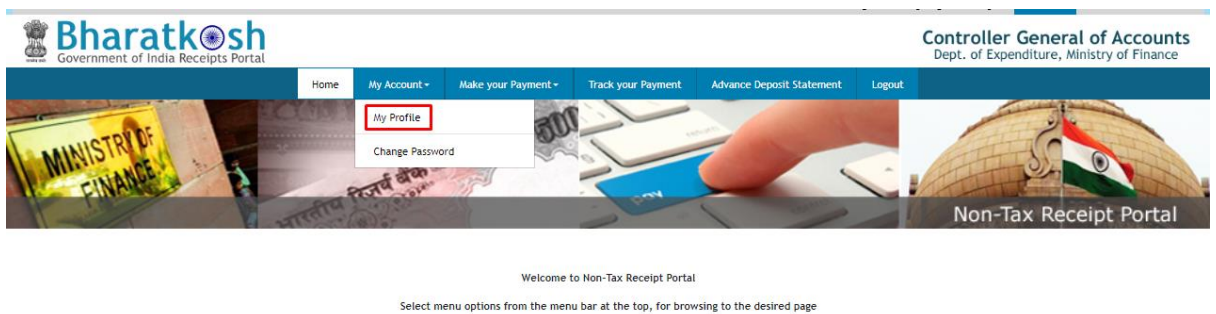
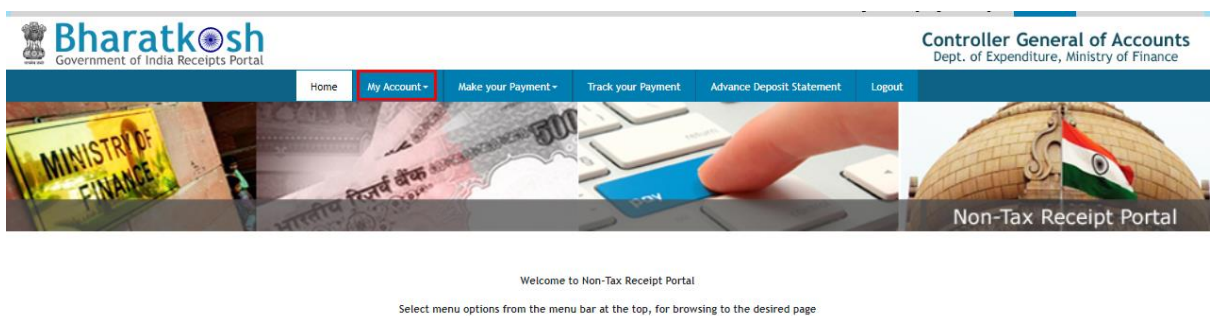
Captcha: UAWTBV [Get a new Captcha](#)  
Text shown in Captcha is case-sensitive  
Type the text shown as per the image above

Submit

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.



View / Edit Profile

Ministry:\* ENVIRONMENT and FORESTS  
In case of change Ministry then first logout for the updated menu.

Name:\* sandeep kumar bose

Email Id:\* Pao\_075126@test.in

Mobile No:\* 8181818181

NEFT Based Transaction

Select Bank Name:\* STATE BANK OF INDIA

Bank Account No.:\* 32553692999

IFSC Code:\* SBIN0000236

Address Line 1:\*

Address Line 2:


Country:\* INDIA

State:\* --Select--

District:\* --Select--

City:\*

Pincode/ Zipcode:

Captcha  [Get a new Captcha](#)  
Text shown in Captcha is case-sensitive  
Type the text shown as per the image above

Captcha

Update

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.

View / Edit Profile

Ministry:\* ENVIRONMENT and FORESTS  
In case of change Ministry then first logout for the updated menu.

Name:\* sandeep kumar bose

Email Id:\* Pao\_075126@test.in

Mobile No:\* 9871509528

NEFT Based Transaction

Select Bank Name:\* STATE BANK OF INDIA

Bank Account No.:\* 32553692999

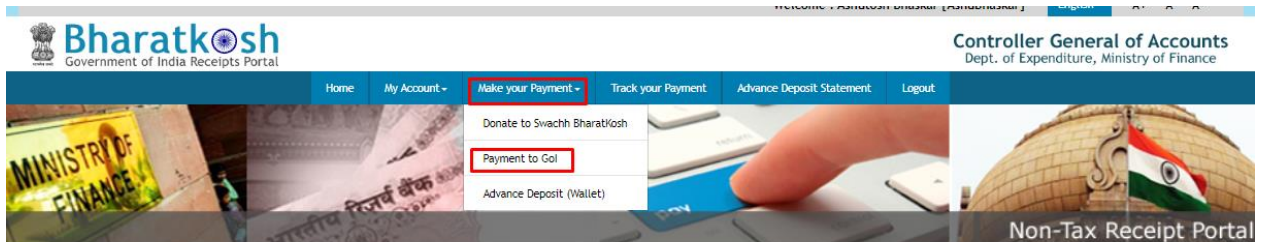
IFSC Code:\* SBIN0000236

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:

The image shows a red error message box at the top: "Error! Bank Details can not be changed for Pao User Type". Below it is a "View / Edit Profile" form with the following fields:

- Ministry: ENVIRONMENT and FORESTS (with a red note: "In case of change Ministry then first logout for the updated menu.")
- Name: sandeep kumar bose
- Email Id: Pao\_075126@test.in
- Mobile No: 9871509528
- NEFT Based Transaction:
- Select Bank Name: STATE BANK OF INDIA
- Bank Account No: 32553692988
- IFSC Code: SBIN0000236

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

The image shows a "Payment Purpose" form with a progress bar at the top indicating four steps: 1. Payment Purpose, 2. Depositor's Details, 3. Confirm Info, and 4. Pay. The form fields are:

- Depositor's category: Individual
- Purpose: (empty search field)
- Amount: INR 0
- Payment Frequency /Period: (empty dropdown) and 2023-2024
- Remarks: Remark
- Captcha: A Captcha image and a text input field with the text "Type the text shown as per the image above:"

An "Add" button is located at the bottom right of the form.

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

The screenshot shows a progress bar at the top with four steps: 1. Payment Purpose (highlighted in green), 2. Depositor's Details, 3. Confirm Info, and 4. Pay. Below the progress bar is the 'Payment Purpose' form. It contains a dropdown for 'Depositor's category' set to 'Individual' and a text input for 'Purpose'. A red square highlights a search icon (magnifying glass) at the end of the 'Purpose' input field.

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

The screenshot shows a 'Search Purpose' pop-up window with a close button (X) in the top right corner. It features a dropdown for 'Ministry' set to 'Administration of UT of Ladakh' and an empty text input for 'Purpose'. Below the inputs is a message: 'Please select the appropriate Ministry from the drop down menu, to search the Purpose of your choice'. At the bottom, there are two buttons: 'Search' (in blue) and 'Clear'.

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.

The screenshot shows the 'Payment Purpose' form after a selection. The fields are pre-filled as follows: 'Depositor's category' is 'Individual'; 'Purpose' is 'Refund of unspent balance for the current Financial Year for schemes under SNA SPARSH(HIG)'; 'Payment Type' is '9170-Rashtriya Uchhatar Shiksha Abhiyan (RUSA)-3601067893301-SC'; 'Ministry' is 'HIGHER EDUCATION'; 'Pay & Account Office (PAO)' is '011751 - PAO (Secondary Education & Higher Education)'; 'Drawing & Disbursing Office (DDO)' is '211763 - UNDER SECRETARY(CASH)'; 'Amount' is 'INR' with a value of '0'; 'Payment Frequency /Period' is 'No Restriction'; and 'Remarks' is 'Remark'. At the bottom, there is a captcha section with the text 'Type the text shown as per the image above:' and a captcha image showing 'UsDC9M'. An 'Add' button is located at the bottom right.

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

Payment Purpose

Depositor's category: Individual

Purpose: Refund of unspent balance for the current Financial Year for schemes under SNA SPARSH(HIG

Payment Type: 9170-Rashtriya Uchhatar Shiksha Abhiyan (RUSA)-3601067893301-SC

Ministry: HIGHER EDUCATION

Pay & Account Office (PAO): 011751 - PAO (Secondary Education & Higher Education)

Drawing & Disbursing Office(DDO): 211763 - UNDER SECRETARY(CASH)

Amount: INR 1000  
RUPEES ONE THOUSAND ONLY

Payment Frequency /Period: No Restriction

Remarks: Unspent balance refunded for MZ XXX  
25 Character Left

UsDC9M [Get a new Captcha](#)  
Text shown in Captcha is case-sensitive

Type the text shown as per the image above: Us DC9M

Add

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.



Depositor's Details

Name: Mr.

Address Line 1:

Address Line 2:

Country: INDIA

State: --Select--

District: --Select--

City:

Pincode/Zipcode:

TAN:

TIN:

Mobile Number: INDIA(+91)

Email:

Online payment     
 SWIFT/NEFT/RTGS

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

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



**Controller General of Accounts**  
 Dept. of Expenditure, Ministry of Finance

[Home](#)  
[About Us](#)  
[User Guide](#)  
[Contact Us](#)  
[FAQs](#)  
[Terms And Conditions](#)  
[Charge-back and Refund Policy](#)

Response Status Offline

Challan No      20042530082200003548  
 Amount:            3000  
 Payment Mode:    OffLine

Note:-  
 Please enter the UTR no. at the track your payment page >>Enter UTR no pop up, as soon as you complete the NEFT payment and receive a UTR no. from your Bank. If you fail to do so, you won't receive the transaction receipt.  
 UTR No. related info:-  
 If the amount is paid through NEFT then the UTR will be a alpha numeric 12 / 16 digit no. and if done through RTGS then it will be a 22 length alpha-numeric character with first four characters denoting your bank name like HDFC and fifth character being the English alphabet 'K'.

## Sample deposit slip:

Bharat Kosh (Toll free No. 1800 118 111)			Deposit / Pay-in-slip - NEFT / RTGS			
URN No. (for Departmental Use)	30942530982300003548				Beneficiary (PAO) A/C No.:	10600901004
<b>Note:</b> Please provide this URN No. at the Remarks column at the NEFT/RTGS slip. Officials at Bank's counter himself/herself need to ensure that the remitter Bank A/c no & the depositor being used for the NEFT/RTGS instruction is same as what is printed on this deposit slip. Any error in entry of this A/c no. will lead to non-delivery of services expected in lieu of this payment to Government of India.					Beneficiary (PAO) IFSC Code:	RBIS088PA04
					Beneficiary (PAO) Account Type:	Current Account
					Remitter's Bank Name:	HDFC BANK LTD
					Remitter's Bank A/C No.:	1522002100037667
					Remitter's Bank IFSC Code:	HDFC0000003
					Payment Period/ Frequency:	One Time
Remitter Name	Department / office from whose books the demand emanated	Full particulars of the nature of remittance and/or authority (if any)	Amount	Head of Account	Beneficiary Name (PAO)& Code	Remarks
demo d	NATIONAL RAINFED AREA AUTHORITY (200425)	Deposit of Interest Earned on Unspent balance (AGRICULTURE), UK242- pragraff qor corresponding to state scheme	3000.00	002900800000000-OTHER RECEIPTS	PAO(Sect)-1 (000001)	
		<b>Total</b>	<b>3000.00 (In words) Rupees : Three Thousand</b>			
<b>For Bank's Usage</b>						
NEFT Request Received Date						
Transaction Amount						
NEFT Charges						
NEFT UTR No						
Deposit Slip Created Date	8/30/2023 3:43:21 PM					
<b>Note:</b> Please enter the UTR Number at the Track your Payment / Payment history link available at NTRP, as soon as you complete the NEFT/RTGS payment and receive a UTR Number from your Bank. If you fail to do so, the system will not be able to generate the transaction receipt.						
<b>Remark:</b> This Deposit slip is valid for 15 days from the date of creation of deposit slip at NTRP, please make sure to do the NEFT/RTGS within 15 days, else the NEFT will not be accepted and treated as invalid.						
<b>Courtesy :- Public Financial Management System</b>						

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

Transaction Ref. Number	Challan No	Bank Transaction Number	Transaction Date	Payee Name	Total Amount	Status	UTRN No.
110818300275	20515511081800000275		8/11/2016 12:50:34 PM	Ranjit Nar	3000 (INR)	Offline-Deposit Slip Created	Later UTR No.
			7/5/2016 17:19:53			Offline-Deposit	

- 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.in](mailto:ntrp-helpdesk@gov.in) with 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 Bharatkosh receipts 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.

Sr.No.	Purpose Description	Purpose Status	Payment Type Existed	Purpose Payment Mapping	Edit
1.	Receipts of Non-Residential Buildings under Land & Development Office(LOBA Purpose)	Approved	False		View
2.	Processing Fee(LOBA Purpose)	Approved	False		View
3.	Settlement of Unaccounted Bharatkosh receipts received through NEFT RTGS(POWER)	Approved	False		View
4.	NCA Other Fee(LOBA Purpose)	Pending	False		Edit
5.	Permission for movement of ODC/OWC on National Highways(LOBA Purpose)	Approved	False		View
6.	biji	Pending	False		Edit
7.	Online consumer complaint fee NCDRC(LOBA Purpose)	Approved	False		View
8.	ajji	Approved	False		View
9.	LKRB Fund(LOBA Purpose)	Approved	False		View

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

Nature of Receipt(Purpose): \* Settlement of Unaccounted Bharatkosh r

Individual  Corporates/Commercial Undertakings

Depositor Category: \* NGO/Societies  Ministry/Department

Public Sector Undertaking  Autonomous body

Mode of Receipt: \* Offline

Is Login Required

Is Payment Type Available

Is this the LOBA Purpose

Is this the POS Purpose

Frequency of Receipt: \* --Select--

(Window Limit if any) From Date: dd/mm/yyyy

To Date: dd/mm/yyyy

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.

Sr.No.	PAO	Bank	Account No.	IFSC Code	EFPB Account No.	EFPB IFSC Code	RBI Account No.	RBI IFSC Code	Ministry Purpose Mapping	Edit
1.	PrAO cum PAO(External Affairs), N. Delhi	STATE BANK OF INDIA	11084278820	SBIN0000691	35267873132	SBIN0004266	10596701002	RBISOMBPA04	Ministry Purpose Mapping	Edit

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

01:30:22 PM

**Add/Edit Purpose Ministry Account Mapping**

PAO : \* 013455 - PAO(Sectt.), Ministry of P

**Nature of Receipt(Purpose):\*** Settlement of Unaccounted Bharat

Select/UnSelect All DDO

DDO : \*  213459 - APPELLATE TRIBUNAL FOR ELECTRICITY, NEW DELHI  213456 - SECTION OFFICER,MINISTRY OF ENERGY,DEPTT. OF POWER, SHRAM SHAKTIBHAWAN,NEW DELHI.

Type Of Payment: --Select--

Grant No:\* --Select--

Category:\* --Select--

Head Of Account:\* --Select--

Object Head:\* --Select--

Additional Charges:  dfg5456,5  this is demo

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

**Add/Edit Purpose Ministry Account Mapping**

PAO : \* 013455 - PAO(Sectt.), Ministry of P

**Nature of Receipt(Purpose):\*** Settlement of Unaccounted Bharat

Select/UnSelect All DDO

DDO : \*  213459 - APPELLATE TRIBUNAL FOR ELECTRICITY, NEW DELHI  213456 - SECTION OFFICER,MINISTRY OF ENERGY,DEPTT. OF POWER, SHRAM SHAKTIBHAWAN,NEW DELHI.

Type Of Payment: --Select--

Grant No:\* --Select--

Category:\* --Select--

Head Of Account:\* --Select--

Object Head:\* --Select--

Additional Charges:  dfg5456,5  this is demo

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

BharatKosh	Manage Receipt Purpose
Budget	Manage Purpose
CAM Reports	Manage Payment Type
Finance Accounts	Bifurcation Rule Master
User Manuals	Manage Additional Charges

Demo121222		Individual			Online	N	Approved	paopower	12/12/2022 12:44:24 PM	<a href="#">Return</a>
Function Head	PAO Name	DDO Name	Payment Type	Frequency	Currency	Login Required	Current Status	Mapping Action Item		
004903119010000-HOUSE BUILDING ADVANCES	PAO(Sectt.), Ministry of Power, New Delhi	APPELLATE TRIBUNAL FOR ELECTRICITY, NEW DELHI-SECTION OFFICER,MINISTRY OF ENERGV,DEPTT. OF POWER, SHRAM SHAKTIBHAWAN,NEW DELHI.	None	No Restriction	INR	N	Approved	<a href="#">Return</a>		