E-Challan Payment Gateway: Government Receipts with a difference

(https://egov.goa.nic.in/echallanpg)

Introduction: The Challan is the prevailing system of accepting all government receipts into the Treasury. Challans are deposited by the public as well as the Drawing and Disbursing Officers (DDO's) of the government. In the former manual system, if a citizen had to make a payment to the government, s(he) would have to visit the DDO, get the challan filled up the DDO, go to the bank, stand in long queues and make the payment. This was a very time consuming process. For the government, if the challan was misclassified by the DDO, then the receipts were not correctly reflected in the accounts. The manual challan format was also not uniform across departments.

To do away with all these difficulties and to keep pace with the changing times, the Finance Department, Govt. of Goa decided to go for e-Challan mode of receipts. The e-Challan Payment Gateway (PG) portal is provided to the public by the Directorate of Accounts (which is the Pay & Accounts Office for the Govt. of Goa)

The **e-Challan PG,** designed, developed and implemented by National Informatics Centre, Goa is a comprehensive portal providing the following two front line features:

Physical e-Challan:

- This option is used by the DDO's whenever they have to deposit cash into the government treasury as currently no DDO is allowed to have a bank account.
- The e-Challan format is standardized across departments.
- While e-Challan has gone the online way, using this physical e-Challan, citizens not having access to online banking can make a payment across the bank counter.

Pay Online:

- The citizen can make a payment online, for the services provided on the portal.
- There is no physical challan involved. And the citizen gets an e-Receipt at the end of a successful online payment.
- Online payments can be done by the citizens from the comforts of their homes.

Online Payment … How it works:

- The citizen wishing to make an online payment visits e-Challan PG portal.
- Users who make frequent payments can register them selves on the portal for added features.
- There is a Quick Pay option for infrequent visitors.
- The citizen then clicks on the "Online Payment" option; wherein s(he) is first prompted to key in details like name and address.
- The citizen then selects the service for which payment is to be made. And then enters the amount.
- When the citizen submits the request, an e-Challan number gets generated. This is the Unique Reference Number that is used throughout the process; no other ID's are used.
- The citizen is then prompted to proceed for online payment.
- At this stage the citizen is directed to the SBI MOPS interface. From where s(he) will proceed with online payment.
- After successful online payment the citizen is redirected from the SBI site back to e-Challan PG, and a bar coded e-Receipt will be displayed in the browser, which can be printed for reference.

*The **SBI MOPS** (State Bank of India Multiple Option Payment System) interface provides, Internet Banking, Credit Card and Debit Card and makes available more than 60 banks.*
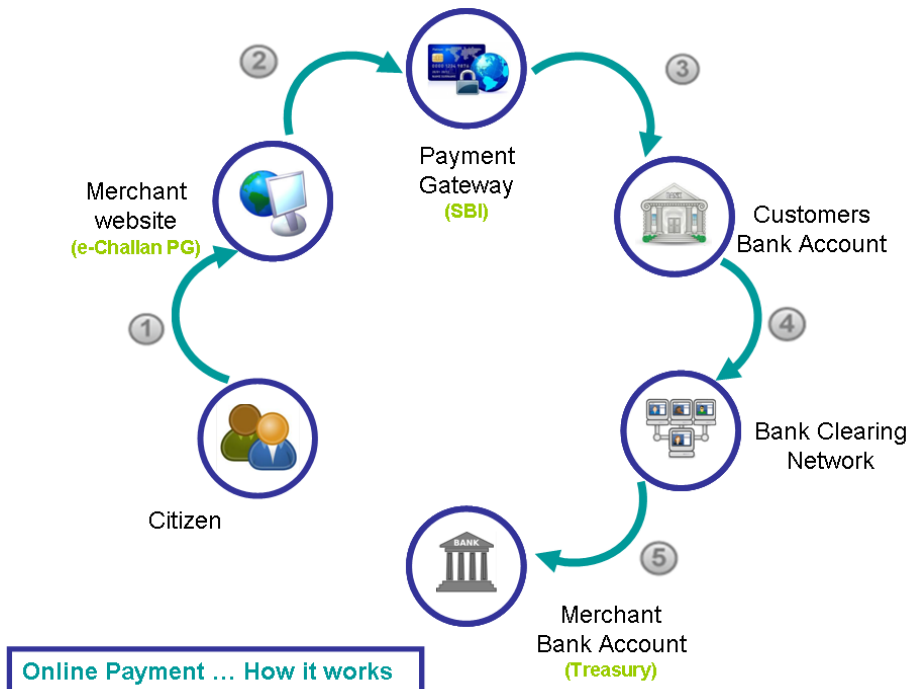
Benefits to Citizens:
- One can make e-Payment from the comfort of his/her home.
- E-Receipt can be submitted to the department as proof of payment.
- E-Receipts are available for reprint.
- It is a fast, efficient and transparent service.
- Multiple trips to department & banks are avoided.
- The citizen can view history of past payments.
- SMS/Email alerts are sent during transactions.
- The transaction is secured with One Time Password.
- Help Desk is available to address transaction queries.

Benefits to Departments:
- The e-Challan PG is a generic portal which can host an online payment service of any government department.
- Receipts data is shared electronically on T+1 day with the departments.
- MIS is available to the DDO to view receipts to the department.
- If the department is computerized, there is a provision to generate e-Challan from their software. This service is provided through a web service by e-challan PG. The citizen then has the option to either go for online or offline payment.

Benefits to Directorate of Accounts:
- No more wrongly classified Head of Account or incomplete details in the Challan.
- Reporting from the banks is by soft copy.
- No more voluminous data entry at Treasuries.
- Accounts are closed on time.

Green Initiative: E-Challan PG was one of the green initiatives of the Goa Govt. Since its launch in February 2015, we have seen less paper in the government machinery as paper challans are limited and bulky bank scrolls are replaced with e-scrolls. The portal can be accessed at https://egov.goa.nic.in/echallanpg.