

ANNEXURE-5

Frequently Asked Questions

I. Bank Account Opening

1. Q: What is CBS & IFSC? And why is it required?
A: CBS is Core Banking System and IFSC is Indian Financial System Code. It is required to facilitate seamless, online real time funds transfer to beneficiary Bank Accounts. (As per RBI guidelines, online transactions can take place between the Banks who are part of CBS. CBS facilitates computer and internet based transactions online. IFSC is a unique id given to each bank under CBS.)
2. Q: Whether Job Card Holders' existing Bank Account details with CBS/IFSC are eligible for eFMS?
A: Yes,
3. Q: Whether Job Card Holders can open new account in Grameena Banks which is not part of CBS yet?
A: Yes, they can open new account with a Grameena Bank and make sure to obtain IFSC from the Grameena Bank.
4. Q: If Grameena Bank does not have an IFSC?
A: All Grameena Banks have a Parent Bank and to facilitate online transactions like CBS doing, these Grameena Banks provide Parent Bank IFSC. This facilitates Job Card Holders accounts with Grameena Bank are eligible to get online transfer of funds.
5. Q: Whether the Bank Account has to be opened only in the name of Primary member of the Job Card?
A: It is the choice of a Job Card Holder; he/she can either open Bank account in his own name or in the name of any secondary members of the Job Card.
6. Q: If primary member does not have a Bank Account, whether Secondary member can give his Bank Account details or open new account and give details?
A: Yes
7. Q: When a Bank Account details of one member in the job card is given and he is not working while others are working, on whose name funds will be transferred?

A: In such cases, the funds will transfer in the name whose Bank Account details are validated and updated in the MIS provided the name is part of the Job Card.

8. Q: If a Job Card (one House Hold) is having 10 members, whether all the 10 members have to open individual 10 Bank Accounts and give details?

A: The system is capable of accepting all 10 members Bank Account details and it is ideal to provide all members Bank Account details.

9. Q: If all the members in a Job Card have different Bank Accounts separately whether all the members' Bank Account details can be given?

A: Yes

10. Q: If a Job Card having two members in it whether can they give bank account details where they have a joint account?

A: Yes

11. Q: If the Job Card is in the name of "Chandrappa" and Bank Account is in the name of "Chandra" whether is it acceptable?

A: No

12. Q: If the new Bank Account with CBS is opened and there is a mismatch in the name, what is the solution? Whether the Name in the Bank has to be corrected or Name in the Job Card has to be corrected?

A: Job Card Holder has to get it corrected where mistake has taken place.

13. If a Job Card Holder is having multiple CBS Bank Accounts in different Banks and Branches, which Bank Account details he/she need to provide or he/she has to give all Accounts detail?

A: Currently, in eFMS only one Bank Account details are required per member. The Job Card Holder can give the details of one Bank Account of his/her choice.

14. Q: Whether the Job Card Holder can open Bank Account outside his/her residential area limits/Gram/Block/District etc?

A: Yes, Bank Accounts can be opened anywhere with CBS.

15. Q: If a Bank or Branch refused to accept opening of new account by a Job Card Holder, what can be done?

A: The Job Card Holder need to intimate this to his Gram Panchayat and in turn Gram Panchayat will take up the matter with Block Level Lead Bank or District Level Lead Bank or Nodal Bank (State Bank of Mysore, G-Seva Branch, Lady Curzon Road, Bangalore-560 001) as the case may be.

II. Bank Account validation

1. Q: What is Bank Account Validation?

A: Ensuring one to one matching of the name of Job Card Holder and name as per bank account. Also capturing of Bank Name, Branch name, Bank Account Number as per CBS and IFSC is necessary for validation.

2. Q: Can Bank Account Number having 3 to 6 digits is validated?

A: No, in CBS, Bank Account Numbers will have 11 to 16 digits; hence lesser digit account numbers cannot be validated. (Except Grameena bank)

3. Q: Who validates the Bank Account details of Job Card Holders?

A: Respective Gram Panchayat will validate all the Job Card Holders as stated in 1 above.

4. Q: What if few of the Job Card Holders do not come forward to open the Bank Account in CBS or not provide details for validation?

A: Such persons will lose benefit of getting direct funds transferred into their Bank Account.

5. Q: What will be the cut off time for providing the Bank Account details by the Job Card Holders for validation?

A: Time limit is communicated by the higher up Officers to complete the Bank Account opening, validation and updating by which time entire process has to be completed.

III. Updating of validated information

1. Q: What is updating of validated information?

A: Updating is nothing but the validated Job Card Holders-Bank Account details are entered in MIS accurately.

2. Q: Who will update the validated information in the MIS?

A: Respective Gram Panchayat will update all the validated information into MIS.

3. Q: What happens after updating the information?

A: Once updating is completed by the respective Gram Panchayat, all such accounts are locked/freeze and they will be part of eFMS.

4. Q: After freezing of accounts, whether new Bank Accounts can be validated and freezed?

A: Yes, it is a continuous process. As and when new Bank Accounts are opened they need to be validated, updated and freezed in MIS. However, once the Bank Accounts are freezed for the first time all funds transfer will happen only through eFMS.

IV. Digital Signature Certificate (DSC)

1. Q: What is Digital Signature Certificate?

A: A Digital Signature Certificate authenticates electronic documents in a similar manner a handwritten signature authenticates printed documents. The Digital Signature is provided in a Dongle (Token/Pen-Drive like an instrument) to be used for authenticating electronic documents.

2. Q: Who will issue the DSC?

A: DSCs are normally issued by the Certifying Authority and in this case the Certifying Authority is the National Informatics Centre (NIC).

3. Q: How to obtain DSCs?

A: A DSC applications as per the format given by the NIC need to be duly filled, signed, counter signed and submitted to the NIC after retaining duplicate copy of the application at the office.

4. Q: What is the cost of each DSC?

A: The NIC is agreed to supply each DSC for Rs.555/- to the Government Officials.

5. Q: Who will bear the cost of DSCs?

A: The respective Block Office will bear the cost of DSCs under Administrative Expenses of MGNREGS.

6. Q: Who will use it?

A: The DSCs are used by the officers mapped in eFMS who need to authenticate payment process.

7. Q: How DSCs will be used in the eFMS?

A: Whenever a transaction needs to be authenticated, the DSC will be attached to the system (DESKTOP, LAPTOP) and signed.

8. Q: What if DSC dongle is lost?

A: It is as good as your any other important document like Passport, Driving License, Certificates etc, if it is lost or misused, the person on whose name DSC is issued will be held responsible. Lodge the Police complaint and intimate server provider to deactivate.

9. Q: Whether duplicate DSCs are issued?

A: No, the person who lost the DSC needs to report to the competent authority immediately for getting it deactivated in the Software to avoid misuse. Duplicate DSCs are not issued. A fresh application has to be given to obtain new DSC

10. Q: Why copy of ID proof is required to be attached with DSC application?

A: This is required to establish identity of the applicant by the certifying authority.

11. Q: Why copy of KGID need to be furnished in proof of ID?

A: Karnataka Govt employees ids are established with KGID policy easily hence, the Directorate has recommended to furnish copy of KGID.

12. Q: If KGID is lapsed or matured or pledged or lost how to provide copy of it?

A: If KGID is not available due to any of the reasons mentioned above, the applicant will at least be aware of the KGID number and he/she need to provide the same number in the application. In addition, he/she need to give copy of any other document as mentioned in the application form.

13. Q: What if new employees have not obtained the KGID yet?

A: In such circumstances, they need to provide copy of any other document as mentioned in the application form.

14. Q: Adhyaksharu will not have KGID; in such cases what document need to be provided.

A: In such circumstances, they need to provide a copy of any other document as mentioned in the application form.

15. Q: Whether application can be signed with thumb impression?

A: Yes

V. Miscellaneous

1. Q: Who is beneficiary?

A: Beneficiary in the context of eFMS is the Job Card Holder (in pilot phase) who opens the Bank Account where CBS is available and eligible to receive funds. Also material suppliers under MGNREGS down the line.

2. Q: What is the role of Bank who transfers funds to beneficiary?

A: Interact with the District Lead Banks, Local Lead Banks and ensure necessary cooperation is provided by the Local Banks and their branches (Job Card Holders' Bank Accounts opening). Assist in validation of Bank Account details.

3. Q: What is the name of Bank transferring funds to beneficiary accounts directly?

A: The State Bank of Mysore has been chosen as Nodal Bank for pilot phase and they are arranging online transfer of funds directly to beneficiary accounts.

4. Q: Who to contact in case of additional clarity is required in this regards?

A: PDOs at Gram Panchayat Level, Executive Officers and Taluk MIS Coordinators at Block Level, Chief Executive Officers and District MIS Coordinators at District Level, Respective Nodal Officer and Assisting Officer of the District, and Nodal Officers for eFMS Project at State Level.

5. Q: If PDOs or in charge PDOs are holding same position in multiple GPs, whether they need to submit that many DSC application forms?

A: No, the DSCs are issued on individual's name and not on designation. One DSC can be mapped to multiple positions. Hence, one application per applicant need to be submitted from the place of original posting.

6. Q: What if PDOs get transfer from one GP to another, whether they need to get new DSC?

A: No, the DSCs are issued on individual's name and not on designation, the same DSC can be mapped to the new posting.

7. Q: What happens with the DSC when Adhyaksharu's term gets completed?

A: New application need to be submitted when new Adhyaksharus are nominated.