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**Documentation on Best Practices for the
project of**

e-Challan
**(Online Government Tax/Revenue
Payment System, Chhattisgarh)**



Prepared By
Government of Chhattisgarh
Directorate of Treasuries, Accounts & Pension

Supported By
Department of Administrative Reforms and Public grievances
Government of India

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Preface

e-Challan : 'e-Challan' is the web enabled software to facilitate capturing of online payments made by the users who have an internet enabled online bank account. The users can make any government payment of any department by simply filling the e-form provided and through the selected bank's gateway in which he/she has an online account. The data at the end of each day communicated by the bank concerned to treasuries for compiling required receipts account. It is worthwhile to note that Chhattisgarh is the only state where payers can utilize the facility for tax payments of all departments where as in other states similar facility is enabled mostly for few departments.

1. Introduction

1.1 Background

Challan is a standard form prescribed for government payments as per rules of 7(a) and 8(b) of Chhattisgarh Treasury Code known as CGTC. This format is designed for collection of government payments viz. sales tax, excise duty, professional tax, land revenue etc. from various private institutions, individuals from time to time and is implemented by government departments as per the requirements. e-Challan is the customized challan format approved by government of Chhattisgarh vide rule no 64A and 64B of Chhattisgarh Treasury Code where in payments can be accepted through internet and accounted by bank to treasury for all departments.

The government of Chhattisgarh desired to use the state-of-the-art technology to facilitate online payments for the required community through e-Challan. A person needs to have an online bank account with the identified banks by the government to make the online payment. e-Challan is the customized challan format approved by government of Chhattisgarh vide rule no 64A and 64B of Chhattisgarh Treasury Code where in payments can be accepted through internet and accounted by bank to treasuries for all departments.

1.2 Earlier scenario

- The payment of challan is accepted in the bank only and one has to go personally and stand in long queues to make the payment.
- Cases are there where tax payers lose money while carrying to banks for making the tax payment and
- Agents of industries or commercial establishments run away with the cash that was to be paid as tax.

- Due to mismatch of TIN number, head of account noted in bank often lead to delayed realizations of account in major revenue departments like Commercial Tax, Transport and Excise resulting late realization of receipts at Government level

1.3 The need

To overcome the anomalies discussed above the department desired to use advanced technologies to design, develop and implement a suitable model for the state of Chhattisgarh to enable tax payers to make the payments online. The facility is to be provided to account holders of all the banks provided the concerned banks come forward to arrange the facility.

1.4 The System

The physical challan forms printed by various departments contain various attributes as per the requirement. However, it is observed that all the challan's information is broadly classified into Major Head, Submajor Head, Minor Head and Subhead, payee name and address, purpose of payment and have TIN number for Commercial Tax Dept., Vehicle Reg. Number, Chasis Number for Transport Dept. and Registration Number for some other departments. The system is developed in such a way that form appears dynamically for each department after the user selects department for which the challan is to be paid.

The online payment facility is provided for the tax/revenue payers who have online internet bank account in the banks of State Bank of India, Axis Bank, ICICI Bank, Union Bank of India, Punjab National Banks and HDFC bank.

The system can be extended to any other bank also provided the bank come forward to follow the required procedure.

Once the e-challan is paid, an immediate receipt is made available from the bank as acknowledgement. The same is sent to customer's e-mail id for record and later printing if the same could not be printed immediately. At the end of the day bank submits the particulars of transactions in the prescribed format to the designated e-mail id. The data is updated from EOD file to enable customers/department to view the transactions on daily basis.

Subscribers were also facilitated to make online payments saving their valuable time which otherwise had to be spent in paying challans manually.

2. Strategy adopted/implemented

The challan forms prescribed through treasury code have been customized into e forms. The masters of department wise receipt classification have been provided in the software so as to minimize the misclassification from customer side.

Discussions held with banks individually to work out the implementation of the system. State Bank of India is the first bank that initiated the system for Commercial Tax Department in 2007 and later extended to facilitate other departments.

Accounting time is fixed as per mutual agreement between the department and the bank so that transactions took place till the prescribed time are accounted for the day and subsequent transactions to be reported on the next working day.

The account need to be submitted by designated branch of the bank to the identified treasury on T+1 day.

3. System Description

3.1 User Requirement

User needs to have an online bank account with the identified banks by the government to make the online payment. The e-challan software is accessible through internet on url: <http://cg.nic.in/echallan>. The user needs to register first to make any online payment.

3.2 How to Pay through e-challan

The e-challan software accessible through internet on url: <http://cg.nic.in/echallan>. The user needs to register first to make any online payment. Once registered, the user information captured in e-form will automatically populate on subsequent accesses made by the user. Once the registration is done, the desired department can be selected for which the payment is to be done. Then user can select the major head of the dept concerned and proceed with filling the e-form and click on submit to make the payment after selecting the desired bank's gateway.

The user is required to provide his/her user id and password to log in on the bank's gateway, verify the particulars filled in e-form, fill the amount and confirm the payment to complete the transaction. The hard copy of the e-challan is provided through bank's interface, which can be saved or printed and provided to the department concerned as is done with the regular challan. Further, the soft copy of the e-challan sent to the e-mail id provided by the payee in the e-form for necessary record.

3.3 Key Components of the system

3.31 Registration Form :

One time registration need to be done by the user for making online tax payments. For new registration user should enter the details such as name, address, city, state, phone number, email id. Enter desired user id and password and then submit for registration. Verify

the registration if failed check the entries again after successfully registration. One can login using user id and password

The screenshot shows the 'e-Challan' registration page for the Government of Chhattisgarh, Department of Finance, Directorate of Treasury Accounts and Pensions. The page is titled 'e-Challan' and includes a link to 'See Rule 64 A, 64 B'. A sidebar on the left contains a menu with links: 'List of Departments', 'List of Heads of Account', 'ePayments', 'Administration', and 'Home'. The main content area is titled 'Please enter the following details to register yourself.' and contains a form with the following fields: 'NAME' (filled with 'Neha Sharma'), 'FLAT/BLOCK NO./HOUSE NO.' (filled with 'H No 238'), 'NAME OF PREMISES/BUILDING/VILLAGE' (filled with 'Choubey Bhawan'), 'ROAD/STREET/LANE' (filled with 'G E Road'), 'AREA/LOCALITY' (filled with 'Choubey colony'), 'CITY/DISTRICT' (filled with 'Raipur'), 'STATE/UT' (filled with 'Chhattisgarh'), and 'PINCODE' (filled with '492010'). A '29' character count is shown next to the name field. A map of Chhattisgarh is visible on the right side of the form. The browser's address bar shows 'https://ec.nic.in/eChallan/newuser.jsp'.

3.32 Sign in Form :

Enter the user code and password for go to e-challan entry

The screenshot shows the 'e-Challan' login page for the Government of Chhattisgarh, Department of Finance, Directorate of Treasury Accounts and Pensions. The page is titled 'e-Challan' and includes a link to 'See Rule 64 A, 64 B of Treasury Code (Govt. of Chhattisgarh)'. A sidebar on the left contains a menu with links: 'What is eChallan', 'List of Departments', 'List of Heads of Account', 'ePayments', and 'Administration'. The main content area is titled 'Enter Usercode and Password to Login' and contains a form with the following fields: 'Usercode' (filled with 'cshetu') and 'Password' (filled with '*****'). There are 'Sign in' and 'Exit' buttons. Below the form, there are links for 'New User ? Register here', 'Forget Password', and 'Why Register'. A map of Chhattisgarh is visible on the right side of the form. The browser's address bar shows 'https://ec.nic.in/eChallan'.

3.33 e-Challan Entry Form :

After sign in the page will open with list of departments and the user can select the department for which user has to pay the challan. As the user selects the department, then

user have to select the district. On the basis of selected district different office addresses of the district will display. And user has to select the office address. For payment of e-challan select the assessment year for which payment has to be done with HEAD OF ACCOUNTS (it includes major, sub major, minor and sub head), also enter the details /description with purpose of the payment. Enter the time period also. To get the bank gateway select the bank through which user is going to make payment then submit.

Form fields include:

- DISTRICT: Raipur
- OFFICE ADDRESS: COMMERCIAL TAX OFFICE RAIPUR CIRCLE -1 RAIPUR
- NAME OF PAYER: Shree Shree
- FLAT/BLOCK NO./HOUSE NO.:
- NAME OF PREMISES/BUILDING/VILLAGE: Chakraborty Bhawan
- ROAD/STREET/LANE: G.E. Road
- CITY/DISTRICT: Raipur
- STATE/UT: Chhattisgarh
- PINCODE: 492001
- ASSESSMENT YEAR: Select - Year *
- HEAD OF ACCOUNT: Select - HDA *
- DESCRIPTION:
- PURPOSE:
- PERIOD (FROM): Select - Month *
- PERIOD (TO): Select - Month *
- BANK GATEWAY: Select - Bank *
- PHONE No./MOBILE:
- E MAIL: carnet@gmail.com

Buttons: Submit, Back, Clear

Footer: If you are facing any problem in respect of Major Head. Please mail us to eChallan.cg@nic.in for necessary rectification. Thanks for your corporation. All fields marked with * are mandatory.

3.34 Verify Form :

A page will open on submitting the form displaying the information which user has entered, verify the information if the information is correct click confirm to make the payment otherwise click on modification to correct the details.

Page Title: e-Challan

Instructions: Please verify the information entered, click Confirm to make the payment otherwise click Back to modify details.

Department: Commercial Tax Department Code: 05

TIN NO.	
OFFICE NAME	
DISTRICT	Bilaspur
NAME OF PAYEE	PayeeBBB
FLAT/BLOCK NO./HOUSE NO.	
NAME OF PREMISES/BUILDING/VILLAGE	
ROAD/STREET/LANE	
AREA/LOCALITY	
CITY/DISTRICT:	
STATE/UT:	
PINCODE:	
ASSESSMENT YEAR	2006
MAJOR HEAD	00-40
SUBMAJOR HEAD	00
MINOR HEAD	101
SUB HEAD	0000
PURPOSE	
PERIOD (FROM)	JUN-2005
PERIOD (TO)	-
BANK NAME/ BRANCH	UTI Bank

Verify the detail and click in make payment

3.36 Bank Payment:

Transaction Status		 संविदा संकेत State Bank of India	
Transaction Details			
Reference No.	: 300495029	Status	: Completed Successfully.
Debit Account No.	: 01190096101	Debit Branch	: TEST INB
Challan Identification No.	: 0211-00400810064006336	Date-Time	: 07-OCT-06 03:38:11 PM
Amount	: 2 (Two Rupees)		
Other Details			
Department Code	: 05	Major Head	: 0040
Submajor Head	: 00	Minor Head	: 101
Scheme Head	: 0000	Name of Tax payer	: Payer 1
Tax / Block No.	: Flat 11	Name of premises / Building / Village	: D S Dwarani
Road / Street / Lane	: O E Road	Area / Locality	: Shanti Chowk
City / District	: Raichur	State / UT	: CHhattisgarh
Pin Code	: 492001	E-mail	: sbco@sbil.in
TIN / registration no.	: 12345678901	District	: 11
Assessment year	: 2006	Period	: 06
Purpose	: Purpose1	Treasury serial no.	: 1
Act code	: C	Circle code	: 14
Office Name	: Office of Commercial Tax	Parent Treasury Code	: 00
Act Name	: 1		

3.37 Reports :

Department wise/district wise/date wise reports of payment of challan is available

The screenshot displays the 'e-Challan' web application interface. The top section shows the Government of Chhattisgarh logo and the Department of Finance, Directorate of Treasury Accounts and Pensions. Below this, there is a navigation menu with links such as 'What is e-Challan', 'List of Departments', 'List of Heads of Account', 'e-Payments', and 'Administration'. A sidebar on the right contains a map of Chhattisgarh. The main content area lists various reports available, including 'e-Payment Information', 'e-Payments Report Date & Department Wise', 'e-Payments Report Department & District Wise', 'e-Payments Summary Report District Wise', and 'e-Payments Summary Report Department & District Wise'. A 'BACK' link is also present.

Below the main menu, there is a section titled 'e-Challan' with a link to 'See Rule 54 A, 54 B of Treasury Code (Govt. of Chhattisgarh)'. This section includes a search filter with 'Year' set to 2011, 'Month' set to MARCH, and 'Department' set to Commercial Tax & Excise. A 'BACK' link is also visible.

The 'Details of e-Challan paid in 03-2010' table is displayed below the search filter. The table has columns for Serial No, ID TIN, Payee Name & Address, Major Head-Minor Head-Sub Head, Amount, Office Accounted for, Date, and Purpose.

Serial No	ID TIN	Payee Name & Address	Major Head-Minor Head-Sub Head	Amount	Office Accounted for	Date	Purpose
1	22631503572	PROACTIVE TECHNOLOGIES-A-503	0040-00-101-0000	23334	DIVISIONAL DEPUTY COMMISSIONER COMMERCIAL TAX RAIPUR	2010-03-03	CENTRAL SALES
2	22631503572	PROACTIVE TECHNOLOGIES-A-503	0042-00-106-0000	35424	DIVISIONAL DEPUTY COMMISSIONER COMMERCIAL TAX RAIPUR	2010-03-03	ENTRY-TAX
3	22631503572	PI Industries Ltd- C-104, Ground	0040-00-	225016		2010-	

4. Result achieved

1. Online internet bank account holders among tax payers use this system for payment of government taxes.
2. Users are classified as Corporate and retail users
3. e-payment related information is provided to users, treasuries and departments for necessary use

4. This system ensures secure transaction of huge financial figures besides saving considerable time of tax payers which was to be spent standing in long queues in banks
5. Facility is provided for internet bank account holders of State Bank of India, Axis Bank, Union Bank of India, Punjab National Bank and ICICI Bank.

5. Statistics

(i) Year wise

YEAR	Number of e-challans accounted	Receipts Accounted Through e-Challan (₹ in Crores)
2008	559	390.45
2009	11699	1225.50
2010	68780	1852.64
2011	231545	4362.60
2012	699837	7122.78

(ii) Bank wise transactions for the Financial Year 2011-12

Bank	Number of e-challans accounted	Receipts Accounted Through e-Challan (₹ in Crores)
State Bank of India	342649	4600.87
Axis Bank	6752	739.78
Punjab National Bank	1316	99.07
Union Bank of India	2173	53.97
ICICI Bank	584	8.65

(iii) Department wise transactions for the Financial Year 2011-12

Bank	Number of e-challans accounted	Receipts Accounted Through e-Challan (₹ in Crores)
Home	13	0.0000525
Finance/Registration	04	0.0004311
Commercial Tax & Excise	43914	5344.30
Transport	309178	76.65
Commerce & Industries	01	0.0000551
Mineral Resources	47	0.18139
Energy	134	81.11
Agriculture	09	0.000463
Labour	143	0.11
Public Health & Family Welfare	25	0.0047
School Education	06	0.0000045

6. Replicability of system

e-Challan is designed in accordance with established government rules and procedures. As the procedures are mostly common across various states the required system component can be implemented with little customization efforts.

7. Sustainability

The Government of Chhattisgarh officially notified that tax/fees amounting more than 50,000/- shall be paid through e-Challan only. The increase in volumes of transactions suggest that the software has been enough popularized among the tax payer community and the departments concerned. The tax collection through e-Challan is more than 60% for Commercial Tax Department and around 50% for Transport Dept. These departments verify

the e-challan information from online reports and realize at their end without waiting for confirmation from the treasury.

The system thus enjoys dependency to a larger extent among tax payer community and departments and hence is sustainable for longer term.

