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Government of Odisha  
PANCHAYATI RAJ AND DRINKING WATER  
DEPARTMENT

By Fax/Mail/Post

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**Standard Operating Procedure (SoP) for re-generation of  
FTOs of all pending rejected transactions under  
MGNREGS**

As per the provision of Section 2 of Mahatma Gandhi NREG Act - 2005, it is to be ensured to pay the wage of the laborers within 15 days from closure of the Muster Roll. The wage is paid through NeFMS transactions by signing the Fund Transfer Order (FTO) electronically using the Digital Signature Certificate for which it is required to correctly enter the Bank Account Number, IFSC Code and the Aadhaar Number and freeze in NREGASoft.

It is a matter of concern that NeFMS transactions are rejected due to different reasons which leads to non-payment of wages to the workers within the stipulated time. It is, therefore, required to validate the documents of those workers with **concerned Bank or Post Office once again**, changes if any, updated/frozen in NREGASoft and FTO is regenerated for the rejected transactions immediately.

**Steps to be followed for regeneration of FTO of the rejected transactions as follows:-**

The Bank Account of the concerned worker is automatically unfrozen by NREGASoft when the transaction is rejected. The Bank account is to be frozen in Programme Officer login of NREGASoft, after making necessary changes to the Bank Account.

If the documents of the worker are already submitted at Bank then it should be ensured to enable the account accordingly by using the services of PEO/ GRS. If the documents of the worker have not been submitted in concerned bank branch, the PEO/ GRS will ensure e-KYC of the worker in the Bank branch by mobilizing the worker.

In few cases, if the Bank Account of the MGNREGA worker is rejected more than twice, in this situation the documents are to be validated at DPC login of NREGASoft by Programme Officer, DRDA.

After attending the above task, the wage-list of rejected transaction is to be generated by the Implementing Agency (GP/ Block/ Line Department) and FTO is to be re-generated.

The possible reason of rejection and SoP for correction of account information of MGNREGA worker is detailed below with due consultation with Bank officials of Sponsoring Bank i.e. State Bank of India:-

| # | Rejection Reason                           | Meaning of rejection reason   | SoP to be adopted for correction of accounts   |
|---|--|---|--|
| 1 | <b>A/c Blocked or Frozen</b>               | Signature Pending,<br>Inoperative,<br>account Stopped, New account restrictions etc.  | The Bank has frozen the account so the beneficiary has to visit the branch and make his/ her account operational.  |
| 2 | <b>A/C DOES NOT EXIST/ No Such Account</b> | Minimum 10 digit CBS a/c no. is required or the given a/c no does not exist., which is Invalid e.g. Account no given as 321456, which is invalid. | The account no. mentioned in the transaction was wrong. The PEO/ GRS shall collect the correct account information of the worker, add/ update/ freeze it in the NREGASoft, and regenerate the FTO. |
| 3 | <b>A/c Inactive</b>                        | Account   | The Bank made the  |



| # | Rejection Reason                                   | Meaning of rejection reason   | SoP to be adopted for correction of accounts  |
|---|--|---|---|
|   |  | Inactive.   | beneficiary account <b>inactive</b> , so the beneficiary has to visit the branch and make his/ her account Active.  |
| 4 | <b>Aadhaar Number not Mapped to Account Number</b> | NPCI Rejection: As per the latest guidelines customer at the time of mapping aadhaar with account also need to inform the previous Bank name, where the aadhaar was mapped earlier. | The Bank has removed the mapping of aadhaar no. with the beneficiary account no. The beneficiary has to make his/ her Aadhaar linked again with his/her bank account with flagging of DBT based payment at concerned Bank branch. |
| 5 | <b>ACCOUNT CLOSED/TRFD</b>                         | Account status is Closed. No transaction allowed.   | The mentioned beneficiary account is closed, so the PEO/ GRS/ APO shall collect the operational account of the beneficiary and add/ update/ freeze it in NREGASoft.   |
| 6 | <b>Customer to refer to the branch</b>             | Customer to visit Branch with his KYC details   | The transaction is rejected due to some account related issue and the Bank wants the beneficiary to visit   |



| # | Rejection Reason                                 | Meaning of rejection reason                                | SoP to be adopted for correction of accounts  |
|---|--|--|---|
|   |  |  | the branch to complete the formalities  |
| 7 | <b>Dormant A/c</b>                               | Customer to visit the Branch                               | The Bank has blocked the beneficiary account because of no transaction since long. The beneficiary has to make his account operational or provide a separate account.   |
| 8 | <b>Inactive Aadhaar</b>                          | NPCI Rejection: AADHAR NEED TO BE MAPPED with NPCI for DBT | The Bank linked the Bank account of the beneficiary with his aadhaar no., but not flagged for DBT based payment. The account linking with aadhaar no. has to be updated with the flag of DBT based payment by the concerned Bank. |
| 9 | <b>Invalid Account (NRI/ NRE/PPF/CC/LOAN/FD)</b> | Saving Bank account should be given                        | The Bank branch has rejected the transaction because of the wrong account type. The beneficiary has to visit the branch and make his/ her account description corrected or provide  |

| #  | Rejection Reason  | Meaning of rejection reason  | SoP to be adopted for correction of accounts  |
|----|---|--|---|
|    |   |  | a different account no. to GRS/PEO for addition/ updation/ freezing in NREGASoft.   |
| 10 | <b>Network Failure (CBS)</b>  | NPCI REJECTION:<br>Technical failure at Bank   | It is a temporary issue. The Implementing Agency (GP/ Block/ Line Department) needs to reprocess the transaction with the same account  |
| 11 | <b>No such Account</b>  | e.g. 11442   | The account no. mentioned in the transaction was wrong. The PEO/ GRS/ APO shall collect the actual account of the beneficiary and add/ update/ freeze it in NREGASoft and regenerate the FTO. |
| 12 | <b>KYC Documents pending</b>  | Beneficiary has not submitted the required KYC document to the Bank .For that reason the Bank has frozen the account | Beneficiary to approach branch of the Bank for completion of KYC process by submitting required KYC document.   |
| 13 | <b>Amount exceeds limit set on account by the Bank for credit of transaction.</b> | These are basic saving Bank account opened with simplified   | Beneficiary to contact Bank home branch with full KYC document for  |



| #  | Rejection Reason   | Meaning of rejection reason  | SoP to be adopted for correction of accounts  |
|----|--|--|---|
|    |  | KYC.<br>Bank has set up a transaction limit for these accounts as per RBI guidelines.  | conversion of regular saving Bank account.  |
| 14 | <b>Small account, First transaction to be based branch</b> | As this is a basic saving Bank account beneficiary should do the first transaction in cash or with cheque in the home branch | Beneficiary to visit the Bank home branch and get the account activated to be eligible to receive credit.   |
| 15 | <b>Account under litigation</b>                            | The account has been frozen under instruction by competent authority due to dispute the litigation with the account holder.  | Beneficiary to contact home branch of the Bank to get the account activated or advice agency about another live and valid account updating in NREGASoft or agency database. |
| 16 | <b>Invalid IFSC/MICR Code</b>                              | Transaction not initiated with proper detail of account number and IFSC code duly validate remitting agencies /PFMS/Sponsor. | Beneficiary should provide correct detail of account number and IFSC code for updating in NREGASoft/ agency data base.  |
| 17 | <b>Account description</b>                                 | The name   | The beneficiary has   |

| #         | Rejection Reason  | Meaning of rejection reason  | SoP to be adopted for correction of accounts  |
|-----------|---|--|---|
|           | <b>does not tally</b>   | provided by the beneficiary is not matching with record at the Bank.                       | to give exact name matching with Bank records again for updating in NREGASoft/agency data base and transaction should be initiated after proper account validation.   |
| <b>18</b> | <b>Participate not mapped with the product</b>                  | Destination Bank is not live as a participant or destination bank is barred from clearing. | Transaction cannot be routed to these Banks in NACH (National Automated Clearing House). The beneficiary should open the account in other Bank and the account information is updated/frozen in NREGASoft by Block. |
| <b>19</b> | <b>Aadhaar cancelled or Aadhaar not in authenticable status</b> | Aadhaar stands in-valid  | In-valid Aadhaar, the Block to advice the worker to bring a valid Aadhaar or go for Aadhaar enrolment again.  |


The above SoP should be brought to the notice of all concerned including Line Departments implementing MGNREGS in each District.

The District-wise status of rejected transactions from FY 2015-16 to 2018-19 is enclosed at **Annexure-I** for ready reference.

The report '**R8.1.5 Rejected Transaction Reconciliation**' available in NREGASoft may also be followed to get the list of rejected transactions pending for regeneration with Job Card No., Name of the worker, Muster Roll Number, Wage list Number, Reference No. and FTO No. The snapshot is given below.

| No. of Rejected Transaction Pending for Regeneration of FY: 2018-2019<br>State : ODISHA District : ANGUL Block : ANUGUL |                        |                     |                            |                 |                     |                                 |                                   |
|---|------------------------|---------------------|----------------------------|-----------------|---------------------|---------------------------------|-----------------------------------|
| S No.   | Registration Number    | Worker Name         | Work Code                  | Muster Roll No. | Wagelist No.        | Reference No.                   | FTO No.                           |
| 1   | OR-21-004-020-004/5105 | MAMATA PRADHAN      | 2421004020/IF/IA Y/1184743 | 4               | 2421004020W L000845 | 2421004020NRG19180 420180003709 | OR2421004020_200418A PB_FTO_40007 |
| 2   | OR-21-004-020-004/5175 | BRAJABAN DHU BISWAL | 2421004020/IF/IA Y/773741  | 9               | 2421004020W L000839 | 2421004020NRG19180 420180003667 | OR2421004020_200418F TO_39999     |

The above SoP shall be scrupulously followed for regeneration of FTOs of all pending rejected transactions of previous financial years and current financial year by **20<sup>th</sup> February 2019** positively and furnish compliance to this Department with signature of PD, DRDA and counter signature of Collector-cum-DPC, MGNREGA concerned.

  
**Director, Special Projects**

**CC to:**

1. OSD to Principal Secretary to Government, PR & DW Department for favour of <sup>ring</sup> information of Principal Secretary.
2. All Collector-cum-DPCs, MGNREGA
3. All Project Director, DRDAs.
4. Chief Manager, State Bank of India, Secretariat Branch, Bhubaneswar.
5. All Block Development Officers

  
**Additional Secretary to Government**



**Annexure-I****Status of Rejected transactions pending for Reconciliation (as on 30-1-2019)**

| S No. | Districts      | Nos. of rejected transactions pending for re-generation |                 |                 |                 |                 |
|-------|----------------|---|-----------------|-----------------|-----------------|-----------------|
|       |                | 2018-19   | 2017-18         | 2016-17         | 2015-16         | Total           |
| 1     | ANGUL          | 2,939   | 3,726           | 5,614           | 2,545           | 14,824          |
| 2     | BALESHWAR      | 2,507   | 2,573           | 1,115           | 1,311           | 7,506           |
| 3     | BARGARH        | 3,111   | 1,930           | 1,436           | 1,239           | 7,716           |
| 4     | BHADRAK        | 3,342   | 3,185           | 3,368           | 1,981           | 11,876          |
| 5     | BOLANGIR       | 8,365   | 8,198           | 4,033           | 2,701           | 23,297          |
| 6     | BOUDH          | 10,075  | 7,047           | 3,241           | 2,934           | 23,297          |
| 7     | CUTTACK        | 2,434   | 2,256           | 1,864           | 1,596           | 8,150           |
| 8     | DEOGARH        | 1,768   | 4,013           | 2,988           | 1,406           | 10,175          |
| 9     | DHENKANAL      | 9,941   | 3,599           | 3,915           | 1,448           | 18,903          |
| 10    | GAJAPATI       | 7,232   | 10,484          | 6,523           | 7,361           | 31,600          |
| 11    | GANJAM         | 13,037  | 14,391          | 9,825           | 4,840           | 42,093          |
| 12    | JAGATSINGHAPUR | 3,272   | 3,035           | 1,952           | 1,624           | 9,883           |
| 13    | JAIPUR         | 3,937   | 3,375           | 3,451           | 1,454           | 12,217          |
| 14    | JHARSUGUDA     | 1,311   | 1,556           | 1,280           | 774             | 4,921           |
| 15    | KALAHANDI      | 5,694   | 7,845           | 8,764           | 3,253           | 25,556          |
| 16    | KANDHAMAL      | 6,670   | 12,557          | 3,727           | 7,458           | 30,412          |
| 17    | KENDRAPARA     | 2,614   | 1,746           | 847             | 650             | 5,857           |
| 18    | KENDUJHAR      | 8,000   | 6,315           | 4,571           | 4,501           | 23,387          |
| 19    | KHORDHA        | 1,198   | 1,360           | 1,189           | 132             | 3,879           |
| 20    | KORAPUT        | 16,809  | 19,270          | 11,608          | 15,374          | 63,061          |
| 21    | MALKANGIRI     | 2,521   | 3,429           | 1,769           | 3,526           | 11,245          |
| 22    | MAYURBHANJ     | 10,435  | 16,275          | 4,976           | 5,792           | 37,478          |
| 23    | NABARANGAPUR   | 12,326  | 29,983          | 8,364           | 6,742           | 57,415          |
| 24    | NAYAGARH       | 5,536   | 7,722           | 6,505           | 1,214           | 20,977          |
| 25    | NUAPADA        | 3,887   | 3,626           | 3,588           | 3,833           | 14,934          |
| 26    | PURI           | 5,059   | 3,146           | 3,428           | 1,687           | 13,320          |
| 27    | RAYAGADA       | 13,774  | 29,162          | 16,103          | 17,328          | 76,367          |
| 28    | SAMBALPUR      | 4,172   | 5,121           | 2,638           | 2,316           | 14,247          |
| 29    | SONEPUR        | 3,900   | 2,338           | 2,737           | 1,753           | 10,728          |
| 30    | SUNDARGARH     | 7,696   | 6,685           | 5,553           | 1,395           | 21,329          |
|       | <b>Total</b>   | <b>1,83,562</b>   | <b>2,25,948</b> | <b>1,36,972</b> | <b>1,10,168</b> | <b>6,56,650</b> |