

**GOVERNMENT OF RAJASTHAN  
FINANCE DEPARTMENT  
(G&T DIVISION)**

No. F. 6(2)FD/GF&AR/2022

Jaipur, dated : 31.05.2023

**CIRCULAR**

**Subject: Earned Salary Advance Drawal Access Scheme for Government of Rajasthan Employees .**

In accordance to the Budget Announcement made by Hon'ble Chief Minister, the State Government intends to facilitate its employees through, **"Earned Salary Advance Drawal Access Scheme for Government of Rajasthan Employees"**, to access drawal to a line of credit through Partnered Financial Institutions/ Banks corresponding to their earned monthly salary. This facilitation will be provided at IFMS 3.0 where integrated platform of Service provider/Financial Institution will also be available.

The details of the scheme are as per Annexure -I. The Scheme will be rolled out for all employees from 1<sup>st</sup> June, 2023.

**टेलीग्राम चैनल जॉइन करे**

  
(ROHIT GUPTA)

Secretary to Government  
Finance (Budget) Department

**Copy forwarded to the following for information and necessary action**

1. Pr. Secretary to Hon'ble Governor/Chief Minister, Rajasthan.
2. All S.A./P.S. to Ministers/State Ministers.
3. Sr .Dy. Secretary to Chief Secretary, Rajasthan.
4. P.S. to all Addl. Chief Secretaries/Principal Secretaries/Secretaries/Special Secretaries.
5. Secretary, Rajasthan Legislative Assembly, Jaipur.
6. Secretary, Lokayukta Sachivalaya, Jaipur.
7. Secretary, Rajasthan Public Service Commission, Ajmer.
8. Registrar, Rajasthan High Court, Jodhpur/Jaipur.
9. All Heads of the Departments/All Collectors/Divisional Commissioner.
10. Director, Treasuries and Accounts, Rajasthan, Jaipur
11. Executive Director (Admn.) RFSDL, Jaipur.
12. Technical Director, Finance Department to upload at FD Website

  
(MANISH MATHUR)

Joint Secretary to Government

(GF&AR - 04 /2023)

## Annexure-I

### **Core Features of Scheme & Roles and duties of Employees, DDOs and Rajasthan Financial Services Delivery Limited–**

#### **Employees:**

1. The employees of Govt. of Rajasthan can avail this facility as per their requirement and eligibility.
2. The employees willing to avail this facility have to login to IFMS3.0 through their SSO id and submit his consent and undertaking to the Service provider/ Financial Institution (authorized by RFSDL) through employee Self Service.
3. Employee may initiate the request directly on the Service provider's / Financial Institution's portal and submit his undertaking and later logon to IFMS 3.0 and submit his consent via OTP based mechanism.
4. The one time undertaking shall be valid till the completion of contract with the Service Provider/ Financial Institution with RFSDL.
5. If employee has taken earned salary advance up to 21<sup>st</sup> of the month, the same will be recovered from the current salary month. Further changes may be made after deliberation. The data updation window for employee, DDO will be available up to 22<sup>nd</sup> as per Annexure-A (it will be treated in the amendment of circular dated 17-06-21).
6. The amount of advance in a month will not be more than the 50% of the net payable salary for the month. Employee can take multiple drawals/advances in a month according to the upper capping of earned net payable salary through the permissible platform of Service Provider of NBFC/ Financial Institution by RFSDL.
7. Each transaction may attract a transaction charge which includes GST as per applicable rates.
8. Transaction Fees payable for availing the Earned Salary Advance Drawal Access will be directly taken by NBFC of Service Provider/ Financial Institution from the User Employee as decided by RFSDL (from time to time). In any case, if Government sends communication to Service Provider to stop Earned salary advance drawal access (for all employees/ for a specific employee/ a group of employees), Service Provider / Financial Institution is liable to stop it with immediate effect.
9. IFMS will provide provisions for multiple Service Provider/ Financial Institution.



**Head of Office/DDO:**

1. HoO/ DDO will be responsible to update data of employee in IFMS . Salary data of employee will be shared automatically by IFMS to Service Provider for facilitating earned salary advance draws on the basis of undertaking submitted by the employee. Integration of service provider/ bank platform with IFMS will be done on these lines where seamless data exchange will be done for salary/recovery / repayment.
2. The employee data will also be shared to the Service Provider for reduction in salary, VRS/Death/compulsory retirement, termination of employment/ leave etc (other exceptions) of any of the User Employees as per the updated data by DDO and available in IFMS. If DDO/HO has marked employee in stop salary at IFMS for a particular month and advance repayment is due for that month, DDO needs to forcefully take action on continuation of stop action within two working days, otherwise stop will be removed automatically.
3. At source debit of the Repayable Amount and subsequent payment of the Repayable Amount to the Service Provider will not be possible for in-active User Employee who leaves the services of the government (or proceed at will full absence/absconding etc) without any notice / suspended employee will be handled by the service provider for recovery purpose.
4. Service Provider /Bank at his IT platform will enable employee for the said drawal and provide data of drawal to Head of Office/DDO through IFMS for recovery from the salary of next month.
5. Head of Office / Head of Department will be liable to deduct all essential and statutory deductions and dues before proceeding on recovery of salary advance drawals access.

**RFSDL:**

1. Rajasthan Financial Service Delivery Limited will authorize Lending Service Providers/ Financial Institution for providing facilitation under Earned Salary Advance Drawals Access Scheme for Government Employees.
2. RFSDL will ensure to make compliance of all instructions of State through authorised Service Provider/ Financial Institution.
3. The RFSDL shall coordinate, facilitate and monitor the said scheme regularly and take care of its regular updation.



**Process flow :**

S.No.	Steps	New Process for Auto Salary disbursements	TimeLine
1.	Updatations Salary details	1. Window for DOD A. Changes in pay details/ master data (if any) with DTP authentication B. Selection of employee for salary processing C. Entry in Absentee Statement	1st to 22nd of the salary month
2.	SI/GPF/NPS/ Income Tax checking and verification	Window for employee A. Entry of deduction amount for income tax GPF (with minimum deduction controls).	1st to 15th of the salary month. DOD will take action in the system on these requests before 22nd of the month.
3.	Bill allocation and auto salary processes	1. Auto bill no.'s generation according to previous month working days process and changes made by DDOs 2. DOD can check also in this duration 3. Auto processing of salary bills with single server certificate of e-Treasury, DTA. Details of ODDs (such as Name, designation, name of office etc.) will be available with salary bills. 4. The auto processed bills will be available automatically to Treasury system 5. If the salary bills are related to exceptions mentioned at Annexure-A-I, DDO will upload the required documents/ sanctions at the system at the time of bill generation.	23 <sup>rd</sup> to 2 days working days (23 <sup>rd</sup> to 25 <sup>th</sup> )



4.	Bill authentication process at Treasuries	<p>Window for Treasuries –</p> <ol style="list-style-type: none"><li>1. System will generate the token no. (Receipt no.) automatically according to Budget availability against each forwarded salary bills by DDO.</li><li>2. Treasuries will authenticate/object the bills within two working days. (OTP based)</li><li>3. TOs can view the passed bills in OTP logins.</li><li>4. Auto Generation of ECS files according to permission for online payment (single server certificate) and make them available. for payment e-Kuber, RBI.</li><li>5. Note: If Treasuries are failed to authenticate the bills in two working days, system will auto authenticate the bill and provide the same in ECS process.</li></ol>	Two working days for authentication
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