

**GOVERNMENT OF WEST BENGAL**  
**FINANCE DEPARTMENT**  
325, Sarat Chatterjee Road,  
Howrah-711102

No. **3486–F(Y)**

Date: 14.12.2020

**MEMORANDUM**

**Settlement and Refund Guideline for payment through GRIPS on the ground of Charge Back,  
Fraud and Payment Error**

GRIPS is providing various online payment instruments like Internet Banking, Debit Card and Credit Card, Wallet, UPI etc for meeting Tax and Non tax payment liabilities by the tax payers and others towards the State Government.

In recent time, reporting is being done by the tax payers and others for successful transactions made through Debit Card/Credit Card/Internet Banking gets disputed. The most common reasons are fraud or errors occurred in transaction process and not rendering of service / services for which online payment has already been made.

The question has been arisen how to handle this issue and how the refund will be processed.

In this connection the Governor is please to prescribe the following guidelines:

- i. Refund shall be allowed in a situation where transaction has been completed by the depositor, Paid Challan has been generated in GRIPS and funds have been credited to eTreasury but no service has been delivered against the duly Paid Challan by the Department/Directorate/Office. Service delivery, its related timeframes shall be governed by Rules & Regulations of the Service rendering Department/ Directorate/ Office.
- ii. The procedures of refund of tax and Non tax receipts including EMD/SD as laid down vide G.O.1611-F(Y) dated 18.03.2016 of this Department shall be strictly followed.

The **“Role of the Banks (Payment Gateway Bank and other Participating Banks) in GRIPS”** in this connection is stated below:

- i. The Payment Gateway Bank and other participating Banks in GRIPS shall continue to settle the Govt. receipts with eKuber, RBI for all such GRNs for which “Success” reporting has been made to GRIPS, by uploading the settlement files with e Kuber portal of RBI within T+1 day following the Finance Department’s Notification No. 8298-F(Y) dated 3.10.2012 and 5607-F(Y) dated 27.10.2016.

- ii. **No amount shall be reversed/refunded back to the customer's account on the ground of Charge Back Claim or otherwise after reporting of "Success" to GRIPS.** Once Paid Challan is generated in GRIPS, the Payment Gateway Bank and other participating banks shall be responsible for full settlement of the said amount to Govt Receipts with eKuber, RBI. **Refund of money arising out of Charge Back claim or otherwise, if any, also shall be processed by State Govt. as per refund guidelines of the State**
- iii. However, if any transaction gets failed while processing of payment and the status of such GRN are shown as "failed" in GRIPS but amount gets deducted from the bank account of the concerned depositor, Payment Gateway Bank/ Participating Banks in GRIPS shall make necessary arrangement for Refund into the source bank account. Govt. in no way shall handle such refund cases.
- iv. Payment Gateway Bank and other participating banks in GRIPS shall give necessary instruction to their eFPB (Focal Point Branch of the bank) for taking utmost care and caution while preparing the settlement file of Govt Receipts.
- v. Penalty shall be payable by the banks to the State Government for delayed settlement of fund in favour of State Govt. in accordance with the procedure prescribed by the Reserve Bank of India from time to time and as per Agreement between Finance Department and Payment Gateway Bank/ other participating Bank.

This shall take place with immediate effect.

Sd/-  
Principal Secretary  
Finance Department


No.3486(1/500)-F(Y)

Date: 14.12.2020

Copy forwarded for information and necessary action to:-

1. The Principal Accountant General (A&E), West Bengal, Treasury Buildings, 2, Govt. Place (West), Kol-1.
2. The Principal Accountant General (Audit), West Bengal, Treasury Buildings, 2, Govt. Place (West), Kol-1.
3. The Accountant General (Receipts, Works and Local Bodies Audit), West Bengal, C.G.O. Complex, 'C' East Wing, 5<sup>th</sup> Floor, Sector-1, Salt Lake, Kolkata-700064.
4. The Chief Secretary to the Government of West Bengal.
5. The General Manager, Reserve Bank of India, Banking Department, 15 N.S. Road, Kolkata-1.
6. The General Manager, Reserve Bank of India, PAD, 15 N.S. Road, Kolkata-1.
7. The General Manager, State Bank of India, Local Head Office, Samriddhi Bhavan, 1, Strand Road, Kolkata-700001
8. The General Manager, United Bank of India, Govt. Transaction Department, 11, Hemanta Basu Sarani, Kolkata-700001
9. The General Manager, Allahabad Bank, GAD, 2, N.S. Road, Kolkata-700001
10. The Zonal Head, ICICI Bank, East Commercial Banking Regional Office, 2B Gorky Terrace, Kolkata-700017
11. The Zonal Head, IDBI Bank, IDBI House, 44, Shakespeare Sarani, Kolkata-700017

12. The General Manager, Indian Overseas Bank, Regional Office, 119, Park Street, Kolkata-700016
13. The Circle Head, Punjab National Bank, AG Towers, 3<sup>rd</sup> Floor, 125/1, Park Street, Kolkata-700017
14. The General Manager, UCO Bank, Head Office, 3 & 4, DD Block, Sector-I, Saltlake, Kolkata-700064
15. The General Manager, Central Bank of India, Kolkata Main Office, 33, Netaji Subhas Road, Kolkata- 700 0017.
16. The General Manager, Bank of Baroda, 38/2, GN Block, Sector- V, Baroda Tower, Saltlake, Kolkata- 700 091.
17. The General Manager, Indian Bank, 3/1, R. N. Mukherjee Road (4<sup>th</sup> Floor), Kolkata- 700001.
18. The General Manager, Corporation Bank, 3, Middleton Row, Ground Floor, Kolkata- 700001.
19. The General Manager, Canara Bank, Circle Office, 21, Camac Street, Kolkata- 700016
20. The Zonal Head, AXIS Bank, Government Business Group, Business Banking Department, 5, Shakespeare Sarani, 1<sup>st</sup> Floor, Kolkata-700017.
21. The Zonal Head, HDFC Bank, Central Plaza, 2/6, Sarat Bose Road, Kolkata-700020
22. The General Manager, Union Bank, Nodal Regional Office, Alepe Court, 1<sup>st</sup> Floor, 225-C, A.J.C. Bose Road, Kolkata-700020
23. The General Manager, Bank of Baroda, Eastern Zonal Office, Baroda Tower, Plot No. 38/2, Block-GN, 5<sup>th</sup> Floor, Sector-V, Salt Lake City, Kolkata-700091.
24. The General Manager, Oriental Bank of Commerce, DD-11, Sector-I, SaltLake, Kolkata-700064
25. Deputy General Manager, Syndicate Bank, Service Branch, Kolkata regional office, 651, Anandapur East, Kolkata-700107
26. The Zonal Manager, Bank of Maharashtra, Zonal Office, 3, N.S. Rd, Kolkata-700001
27. The Zonal Manager, Andhra Bank, Kolkata Zone, 4/2, Karaya Road, Kolkata-700017
28. The Resident Commissioner, Government of West Bengal, A/2, State Emporia Buildings, Baba Kharak Singh Marg, New Delhi-110001.
29. The Additional Chief Secretary/Principal Secretary/Secretary, Government of West Bengal (All Departments)
30. The Commissioners (All Divisions)
31. The Special Secretary / Additional Secretary /Joint Secretary /Deputy Secretary, Finance Department, Government of West Bengal.
32. The Department / Directorate (All)
33. The Director of Treasuries & Accounts, West Bengal, 3<sup>rd</sup> Floor, Mitra Buildings, 8, Lyons Range, Kol-1.
34. The District Magistrate / District Judge / Superintendent of Police (All)
35. The Sub-Divisional Officer (All)
36. The Pay & Accounts Officer, Kolkata Pay & Accounts Office – I, 81/2/2, Phears Lane, Kol-12.
37. The Pay & Accounts Officer, Kolkata Pay & Accounts Office – II, P-1, Hyde Lane, Kol– 12.
38. The Pay & Accounts Officer, Kolkata Pay & Accounts Office – III, SUVANNA, SGO Complex, 5<sup>th</sup>& 6<sup>th</sup> Floor, Plot No-9, Block- DF, Sector-I, Bidhannagar, Kol-64.
39. The Treasury Officer (All)
40. The Group / Branch, Finance Department (All)
41. Shri Sumit Mitra, Network Administrator, Finance (Budget) Department. He is requested to upload this order in the Finance Department's website.

  
Deputy Secretary to the  
Government of West Bengal