



Preventive Vigilance Initiatives



भ्रष्टाचार मुक्त भारत-विकसित भारत : Corruption free India for a developed Nation

Vigilance Awareness Week 2022

Central Vigilance Commission

सतर्कता भवन



MESSAGE FROM THE COMMISSION

The Central Vigilance Commission is observing Vigilance Awareness Week (VAW) from 31st Oct to 6th November 2022 with the theme:

“भ्रष्टाचार मुक्त भारत – विकसित भारत”
“Corruption free India for a developed Nation”

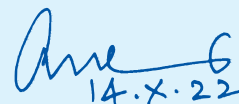
Corruption poses a serious threat to the development of the nation as it hinders both economic and social growth of the country. Corruption in administration, public procurement and public service delivery leads to rise in cost of goods & services, which adversely affects the lives of ordinary citizens.

While the corrupt Government employees are identified and punished, preventive vigilance is also an area of focused attention of Central Vigilance Commission. As part of preventive vigilance measures, Commission has been encouraging Government organisations to identify areas susceptible to corrupt practices and to put in place remedial measures to address the vulnerabilities in their systems and procedures. In addition, Commission has also been encouraging use of Information Technology as a part of preventive vigilance strategy, which has yielded good results.

The Commission congratulates the entire editorial team, who have worked diligently in preparing and publishing this booklet on ‘Preventive Vigilance Initiatives’. Commission also compliments the organisations associated with these initiatives and calls upon all Organisations to take benefit of these preventive measures suitably and also initiate additional preventive vigilance measures.



(Praveen Kumar Srivastava)
Vigilance Commissioner

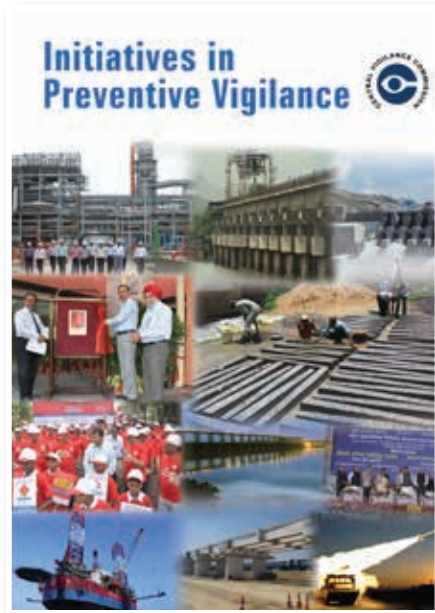


(Arvinda Kumar)
Vigilance Commissioner



(Suresh N. Patel)
Central Vigilance Commissioner

New Delhi
14th October, 2022



2016



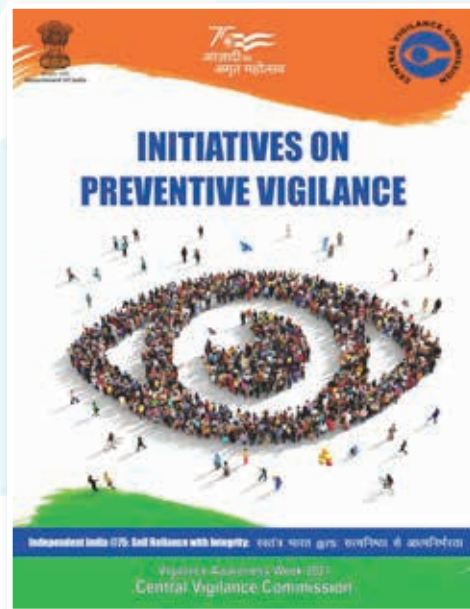
2017



2018



2019



2021

MESSAGE FROM THE SECRETARY

Preventive Vigilance has in the recent years become the key thrust area of the Central Vigilance Commission as a means of combating corruption, among others. The Commission has been encouraging organisations to bring about systemic improvements, leverage technology and update procedures and guidelines on a continuous basis. It is heartening to note that most organisations have taken numerous such initiatives in the recent years. These initiatives have the potential to reduce corruption, increase transparency and lead to more efficiency.

With a view to share these initiatives and best practices with various organisations, the Commission has been bringing out compilations consisting of some of the best and innovative measures taken by organisations. Such compilations have been brought out in 2016, 2017, 2018, 2019 and 2021. In continuation, a similar compilation listing out about 44 such initiatives is also being brought out this year on the occasion of Vigilance Awareness Week – 2022.

The methodology adopted was to invite articles from various organisations. These were critically examined by a Committee of officers of the Commission and a few select CVOs. The Committee included Shri Shailendra Singh, Chief Technical Examiner as the Chairman with CVOs Shri Vineet Pandey, CVO/Steel Authority of India Limited, Shri Jitendra Khare, CVO/EPFO, Shri Surendra Singh, CVO/IRCON, Shri Sushil Kumar, CVO/National Housing Bank along with Commission's officers Shri Nitin Kumar, Director, Shri Rajiv Verma, Director and Shri Rakesh Kumar, Deputy Advisor as members. I compliment these officers for their meticulous efforts in bringing out this compilation.

I am sure that these compilations would become a valuable resource for organisations to emulate and introduce such initiatives in their respective organisations as part of their preventive vigilance strategy.

A handwritten signature in blue ink, appearing to read "Daniel".

(P. Daniel)
Secretary, CVC

New Delhi
14th October 2022

PREVENTIVE VIGILANCE INITIATIVES



FROM THE EDITOR'S DESK

Preventive Vigilance is one of the most effective tools in minimizing Corruption. Organizations under Government of India including Public Sector Undertakings, Public Sector Banks, Financial Institutions are constantly upgrading their systems and procedures to bring more transparency and objectivity in decision making processes.

Present booklet is a compilation of various preventive vigilance and systemic improvement initiatives taken by various Govt. organisations. These initiatives comprise Digital Initiatives, Streamlining and simplification of processes, e-Management of Operations, Enhanced Data Security, creation of Digital data bank of bidder's credentials. I believe that these Preventive Vigilance initiatives can be replicated by other organizations with due customization as per their need.

I am grateful to the Commission and Secretary, CVC for their unstinted support and guidance in bringing out this booklet. I am also thankful to all the members of the editorial committee for finalizing and publishing this booklet.

A handwritten signature in blue ink, appearing to read "Shailendra Singh".

(Shailendra Singh)
Chief Technical Examiner, CVC

New Delhi
14th October 2022

PREVENTIVE VIGILANCE INITIATIVES



NAVIGATION

S.No.	Description	Page No.
AUTOMATION OF OPERATIONS		
1.	Enhanced Data Security through Virtual Desktop Infrastructure (VDI) Implementation at BEL Bharat Electronics Limited	2
2.	Legatrix - Legal Compliance Management and Reporting Mechanism Cochin Shipyard Limited	5
3.	Implementation of CCTV Surveillance System in Central Warehousing Corporation Central Warehousing Corporation	9
4.	Hospital Management System (At HAL Hospital in Nasik) Hindustan Aeronautics Limited	11
5.	User Depot Module (UDM) Indian Railways	13
6.	Implementation of Electronic Lab Notebook at IOCL-R&D Indian Oil Corporation Limited	16
7.	Transformation of IRCON in the era of Digital Technology IRCON International Limited	20
8.	Streamlining the irregularities in provision for GL expenses head Indian Overseas Bank	26
9.	Portal for Fraud Risk Management Information System (FRMIS) Punjab National Bank	28

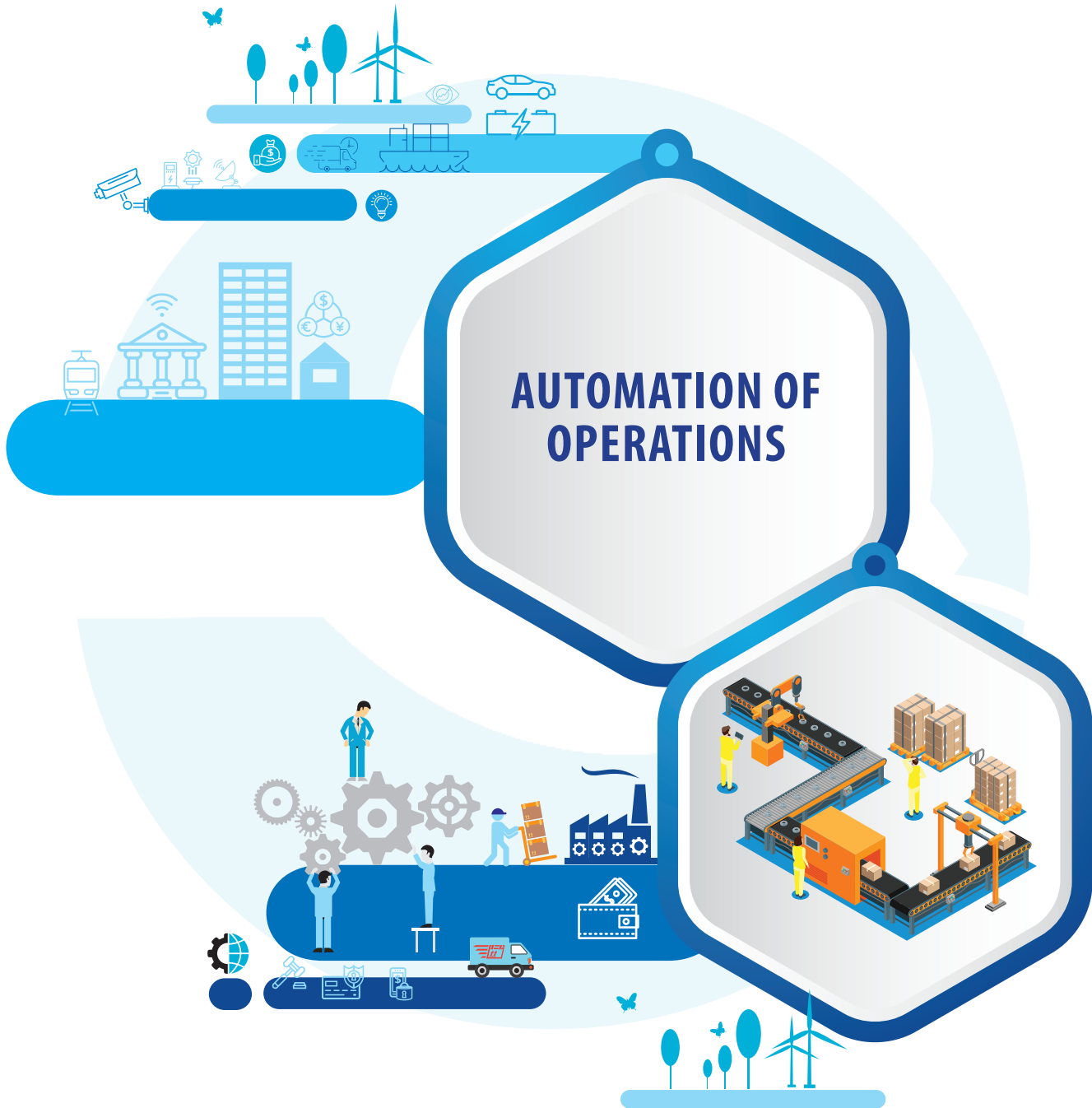
S.No.	Description	Page No.
BANKING, FINANCIAL SERVICES & INSURANCE SECTOR (BFSI)		
10.	Enterprise-wide Fraud Risk Management Solution (EFRMS) and Suspicious Transaction Monitoring Activities IDBI Bank Limited	32
11.	Streamlined the shortcomings in opening/renewal of Bulk Deposits and improved the Bank profitability Indian Overseas Bank	35
12.	Preventive Vigilance Initiative relating to Underwriting/Claims National Insurance Company Limited	37
13.	Digital Initiatives of PFRDA to Increase Transparency and Accountability Pension Fund Regulatory and Development Authority	38
14.	Staff Accountability Policy: Segregation of Nature of Lapses Punjab National Bank	41
15.	SANDEH-NIVARAN APPLICATION - Doubt Clearance: Anytime, Anywhere UCO Bank	43
16.	Stressed Asset Recovery Automated Solution (SARAS) Union Bank	45
HUMAN RESOURCE MANAGEMENT		
17.	Integrity Orientation Survey in Bharat Dynamics Limited, Hyderabad Bharat Dynamics Limited	50
18.	ESIC's Online Transfer/Posting Policy Employees' State Insurance Corporation	52
19.	Streamlining process for short-listing of candidates in recruitment Power Finance Corporation Limited	54
20.	Digital Life Certificate: a Preventive Vigilance Tool Syama Prasad Mookerjee Port, Kolkata	57

S.No.	Description	Page No.
IMPROVING INTERFACE WITH STAKEHOLDERS (CUSTOMERS & VENDORS)		
21.	Price Assurance at BPCL Energy Stations Bharat Petroleum Corporation Limited	62
22.	Implementation of Warehouse Aggregation Portal, in Central Warehousing Corporation Central Warehousing Corporation	65
23.	e-Inspection and e-Court Management System in EPFO Employees Provident Fund Organisation	67
24.	Write-up on Automation of Surveyor Allocation The Oriental Insurance Company Limited	70
25.	Contract Closing Portal Power Grid Corporation of India Limited	72
26.	e-Cash Receipt System (through SMS) Union Bank	76
INVENTORY MANAGEMENT		
27.	Warehouse Management System Central Warehousing Corporation	78
28.	Reduction in wastage of raw materials (with shelf life) by instilling accountability, transparency & integrity in manufacturing process (In one of the units of HAL-Bangalore) Hindustan Aeronautics Limited	81
29.	Preventive Vigilance Initiatives in Handling of Raw Materials at Central Stores Department Steel Authority of India Limited	83

S.No.	Description	Page No.
STRENGTHENING VIGILANCE ADMINISTRATION		
30.	Sensitive Post Rotation System (SPRS) Bharat Heavy Electricals Limited	86
31.	Preventive Vigilance Measures in Auto Loan Bank of Baroda	90
32.	Automated Data Flow from Supervised Entities - A Preventive Vigilance Tool National Housing Bank	92
33.	Centralised Document Repository & Co-ordination Cell (CDRC Cell) Punjab National Bank	94
34.	GPS based tracking of Vehicles/Locomotives inside the Plant Steel Authority of India Limited	96
TRANSPORT & INFRASTRUCTURE MANAGEMENT SYSTEM		
35.	Electro Mechanical Locks on Tank Lorries Carrying Petroleum Products to Prevent Adulteration Bharat Petroleum Corporation Limited	100
36.	e-Operations Management System for Cross-country Oil Pipeline operations Indian Oil Corporation Limited	102
37.	Optimization of Loadability of Different Types of Wagons for Carrying Coal and other Imported Material to Different Steel Plants Steel Authority of India Limited	106

S.No.	Description	Page No.
PROCUREMENT AND CONTRACT MANAGEMENT		
38.	Principal Employer Portal 2.0 Employees' Provident Fund Organisation	110
39.	Mixed indicator method for determining the age of Milled Rice stocks during acceptance of CMR milled raw rice for Central Pool Procurement Food Corporation of India	112
40.	Purchase Progression Monitoring Tool (PPMT) (At one of the unit of HAL in Bengaluru) Hindustan Aeronautics Limited	114
41.	Framing guidelines on Empanelment Process of Lenders Legal Counsels Power Finance Corporation Limited	116
42.	Information on Record (IOR) Portal - A unique Procurement Process Improvement Initiative Power Grid Corporation of India Limited	119
43.	Automation of IT Procurement in SBI State Bank of India	123
44.	Recovery of Contractual Demands from Suppliers / Vendors Steel Authority of India Limited	125







Enhanced Data Security through Virtual Desktop Infrastructure (VDI) Implementation at BEL

1. BRIEF DESCRIPTION OF THE MEASURE / INITIATIVE:

Cyber Security Group (CSG) of Department of Defence Production (DDP) conducts audits of DDP organizations to verify the implementation status of DDP guidelines, once in two years. The centrally managed infrastructures for ERP and internet have all the processes and security controls in place. However, several security issues have been identified at the End Point Personal Computer level during the audits done by CSG.

Virtual Desktop Infrastructure (VDI) enables end-users to remotely access data and applications hosted in a private on-premises data center with no local operating system; no local driver to install, no patch management, no data storage. The device consumes very little power and is tamper-resistant.

Development of VDI was taken up during 2021-22 and implementation is completed during June 2022 in Bangalore Complex and Other Units.

Scale of operation: This system is being operational in all the 9 BEL units, Regional Offices and Overseas Offices.

2. BACKGROUND:

Personal computers are widely used in BEL by all the units and offices. Managing such widely distributed end points to ensure their compliance to information security

requirements poses lot of difficulties and challenges. At the same time, audit requirements of external agencies like Intelligence Bureau, Cyber Security Group (CSG) of Department of Defence Production (DDP), CERT-in have to be met to ensure prevention of Data Leakages, spread of malware and preservation of continuity of operations.

Security issues with PCs at end points:

- A. PCs with Windows OS are inherently vulnerable to malware, viruses, worms.
- B. Vulnerability to Data leakage.
- C. Encryption of all data at rest not ensured.
- D. Latest security patches, antivirus patches not applied.
- E. Lack of control on SW installed on PCs.
- F. Unable to implement uniform security policy
- G. Rampant use of USB Drives.
- H. No system of data backup for PCs.
- I. Lack of central visibility and control over PCs in units and offices.

3. IMPLEMENTATION:

As an alternate to use of PCs and endpoints, thin clients can be used as end point devices instead of PCs. Thin clients do not have full-fledged OS; they have a secure kernel which is virus resistant. There is no runtime environment for malware to launch, neither is there any storage. Instead, storage and compute required for the users to

run their applications like SAP client, Microsoft Office is provisioned in centralized data centers using servers and large storage devices.

A thin client is a lightweight computer that has been optimized for establishing a remote connection with a server-based computing environment.

Zero client is an ultra-thin client, with no local operating system; no local driver to install, no patch management, no data storage. The device consumes very little power and is tamper-resistant.

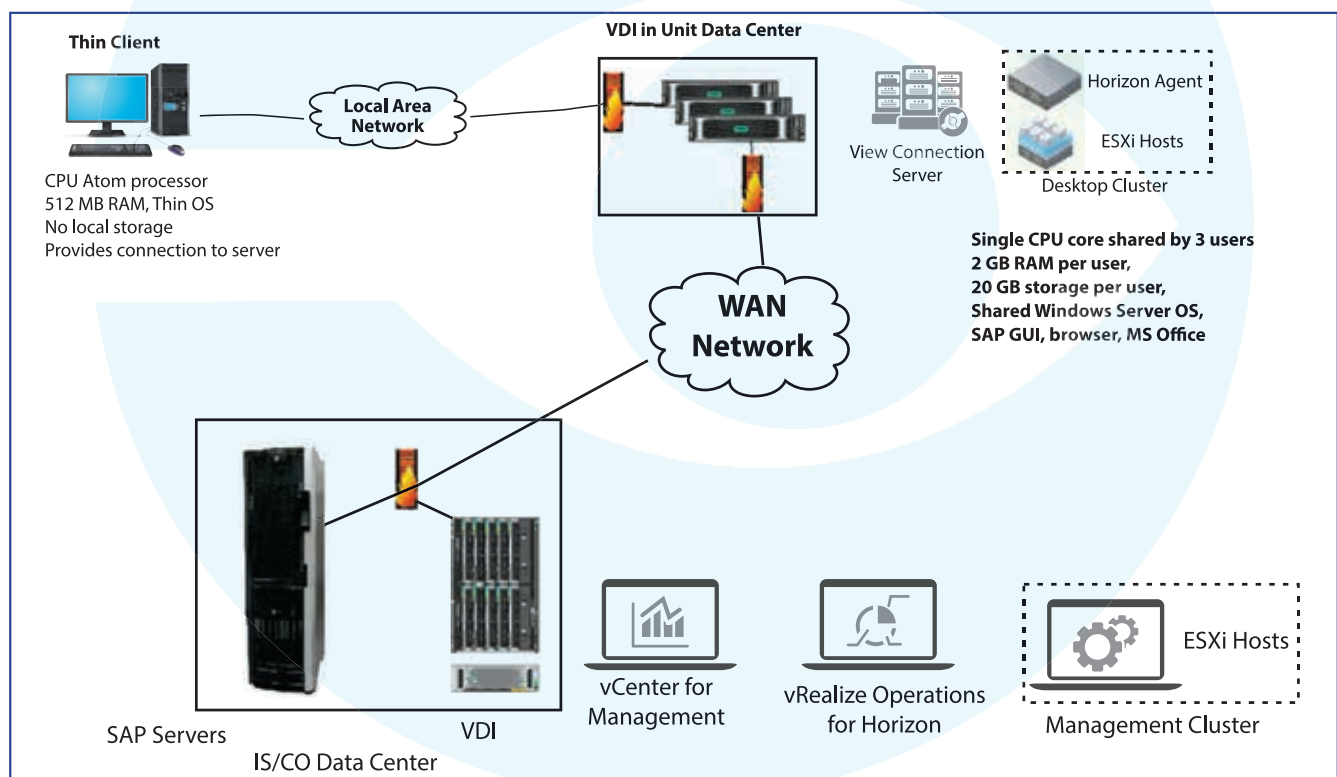
Virtual desktops are preconfigured images of

operating systems and applications in which the desktop environment is run on servers in Data Centers and delivered to the thin client.

Data is stored in the Data Centers and not on individual machines.

Virtual Desktop Infrastructure (VDI) enables end-users to remotely access data and applications hosted in a private on-premises data center.

Existing available resources are used at Thin Client level and Data center level. Servers upgraded with higher capacities are procured to enhance the performance.



4. IMPACT & BENEFITS:

Enhanced Security

i) Thin clients are secure by design due to highly secure virus resistant OS with zero attack surface. In contrast, PCs using Windows OS are prone to virus and malware

attacks, Advanced Persistent Threats which require constant upgrades, antivirus and patching.

ii) Data cannot be copied to a disk or saved to any location other than the central storage. Data is fully encrypted.

- iii) Multi factor authentication can be used on need basis for secure login, e.g., for senior executives, administrators.
 - iv) Session recording can be done to monitor administrator activities.
 - v) USB, Bluetooth, Wireless connectivity can be disabled through central administration.
 - vi) End user cannot install any software.
 - vii) Security Information and Event Management tool can be centrally implemented, in the data center. This tool has features of correlation of logs, alerting, forensics, dashboards and compliance reporting.
- ii) Less downtime, increasing productivity amongst End Users and IT personnel. No need for IT to visit or touch the physical end point devices or managing the re-mediation of devices.
 - iii) Centralized processing makes it easy to standardize, manage and monitor the system across the enterprise.
 - iv) Entire infrastructure is refreshed at single point of time, eliminating the need of individual procurement of PCs and cumbersome rate contracts.

Simplified Management

- i) All software and hardware upgrades, security policies, application changes, etc. can be made in the data center. Such changes to a small number of golden images (less than 10) get automatically reflected in all instances of the image.

5. POTENTIAL FOR REPLICABILITY:

This technology can be deployed across all other industries and service sectors which have potential risk in data handling. It will ensure prevention of Data Leakages, spread of malware and preservation of continuity of operations.





Cochin Shipyard Limited

Legatrix - Legal Compliance Management and Reporting Mechanism

1. BACKGROUND

Ensuring compliance with all applicable laws is of paramount importance to an Organisation. As per the provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Guidelines on Corporate Governance for Central Public Sector Enterprises (CPSEs) issued by the Department of Public Enterprises, the Board of Directors of the Company are required to periodically review compliance reports pertaining to all laws applicable to the Company as well as steps taken by the Company to rectify instances of non-compliance. A natural question would arise in someone's mind as to how would someone know what are the laws applicable to the Company, given the vast number of enactments passed by the Parliament and the Legislature Assemblies of various states in India. The Companies are expected to put in their earnest efforts to identify and comply with all applicable laws by devising some method for this purpose.

2. BRIEF DESCRIPTION OF MEASURE/ INITIATIVE

As stated above, the Board of Directors of the Company shall be periodically updated about the compliances of all applicable laws. Further, certain enactments require appointment of officers whose primary responsibility is to ensure compliance with the said laws. Accordingly, Cochin Shipyard Limited (CSL), a CPSE has appointed statutory officers under

various laws viz., Companies Act, Factories Act, Environmental laws, Labour laws, Electricity Laws etc. Till recently, the statutory officers used to forward quarterly compliance reports, based on which the Chairman & Managing Director and Director (Finance) would submit quarterly compliance report to the Board for information/ review. This manual system had its own inherent weaknesses and to have a comprehensive overview of the compliance status of all laws applicable to CSL, the management implemented an automated digital and exhaustive legal reporting and monitoring mechanism "Legatrix".

3. ABOUT LEGATRIX AND ITS IMPLEMENTATION

"Legatrix" is a complete Legal Compliance Management solution, which caters to the compliance requirements of any business entity. It provides Senior Management of the Company with a one stop view of the organization's compliance control mechanism through comprehensive compliance dashboards and also provides necessary information at the operating level by creating comprehensive matrix on laws and its management.

The initial step for implementation is to identify the laws applicable to the Company. Legatrix contains an extensive database of all laws enacted in the country both by the Central and State Governments. Once applicable laws are identified, the action points under each laws would be picked out and mapped as tasks to be

performed under various laws. The description of compliance task in Legatrix includes what exactly is to be done, when to do the task (due date), the format in which such task is to be completed and the procedure, if any, to complete the tasks etc. It is worth mentioning that every legal task has been associated with a time period (frequency). As such the following compliance frequencies are assigned in the system.

Frequency of task	Definition
Preliminary	Preliminary tasks are those tasks which need to be performed at the start (at the time of implementation).
Ongoing Tasks	Ongoing Tasks are those tasks which needs to be performed and maintained on a daily basis. As it would be impractical to report the task on daily basis, for the convenience of the users, the system assigns these tasks on monthly/quarterly basis.
Periodic tasks	Periodic Tasks are those set of legal compliances that have certain periodicity attached to it.
Conditional tasks	Conditional Task is compilation of those set of legal compliances that would trigger only on happening of any condition/event that would require legal compliance action.

Legatrix works on a three level alert mechanism. Each task would be mapped against the person responsible for performing the task ("Performer"), with his supervisor as Reviewer and head of the department as the Function

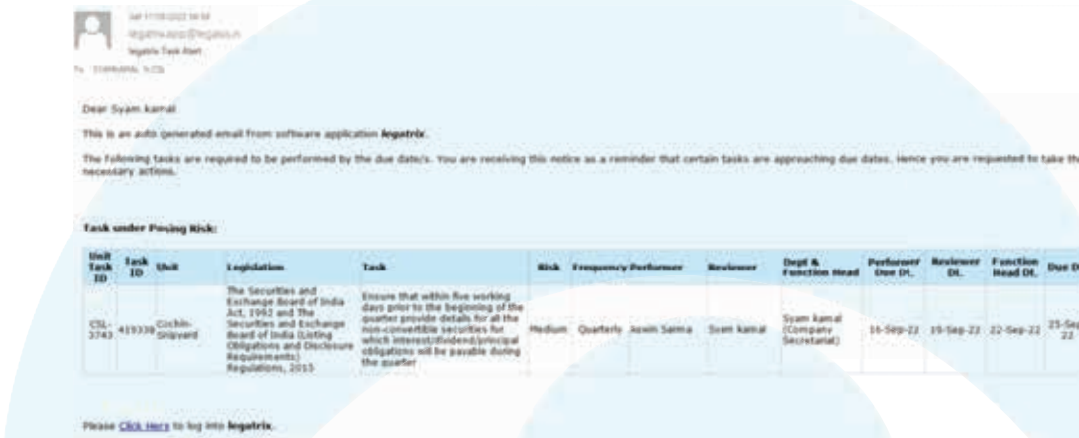
Head. Once a task is allotted in 'Legatrix', three users will be associated with a single task. The system will be set with the actual due date for completion of the task (Legal due date) and three separate prior dates as the due date for the Performer (around 9-10 days before the legal due date), Reviewer (around 6-7 days before the legal due date) and Function Head (around 3-4 days before the legal due date). The roles and responsibilities of each user is given below:

Role	Responsibilities
Performer	Performer is the person who actually performs a given task; ensure the compliances and is responsible for reporting the compliance into Legatrix system with proper proof of compliances.
Reviewer	Reviewer is responsible to ensure that performer does the compliances and reports into the system before the legal due date with proper proof of compliances. Additionally, she/he can be a performer for some task as per the needs of the organisation.
Head of Department/ Function	Head of Department is responsible to ensure that performer/reviewer do the compliances and report into the system before the legal due date with proper proof of compliances.

Each user of the system will be allotted log in credentials wherein users can log in to their system and perform the completion of

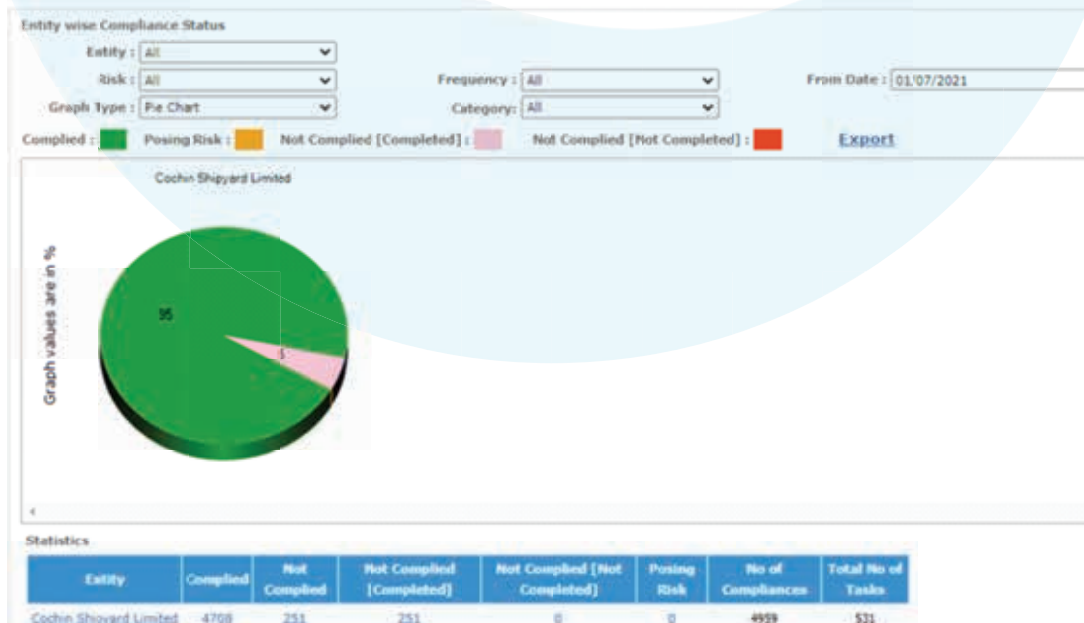
task allotted to them. Each user is equipped with their dashboards showing the status of compliances and compliance calendar for their upcoming tasks. Further, an alert will also be sent by the system through email to the Performer, Reviewer and the Function Head individually, before their respective due dates

intimating that a task is nearing the legal due date for completion. Accordingly, any one of the user can mark the completion of the task in Legatrix based on the actual completion of the work. A format of an email alert sent to users of Legatrix system is given below:



In case of non-compliance, the system will automatically intimate non-compliance along with the task details through an email to the Chairman & Managing Director. Reports on compliance status as on a particular date and period can also be generated in Legatrix. Also,

real-time dashboards available in the system helps the persons in charge of governance to ensure the compliance of all applicable laws. A typical dashboard to show the real-time monitoring of compliance status is given under.

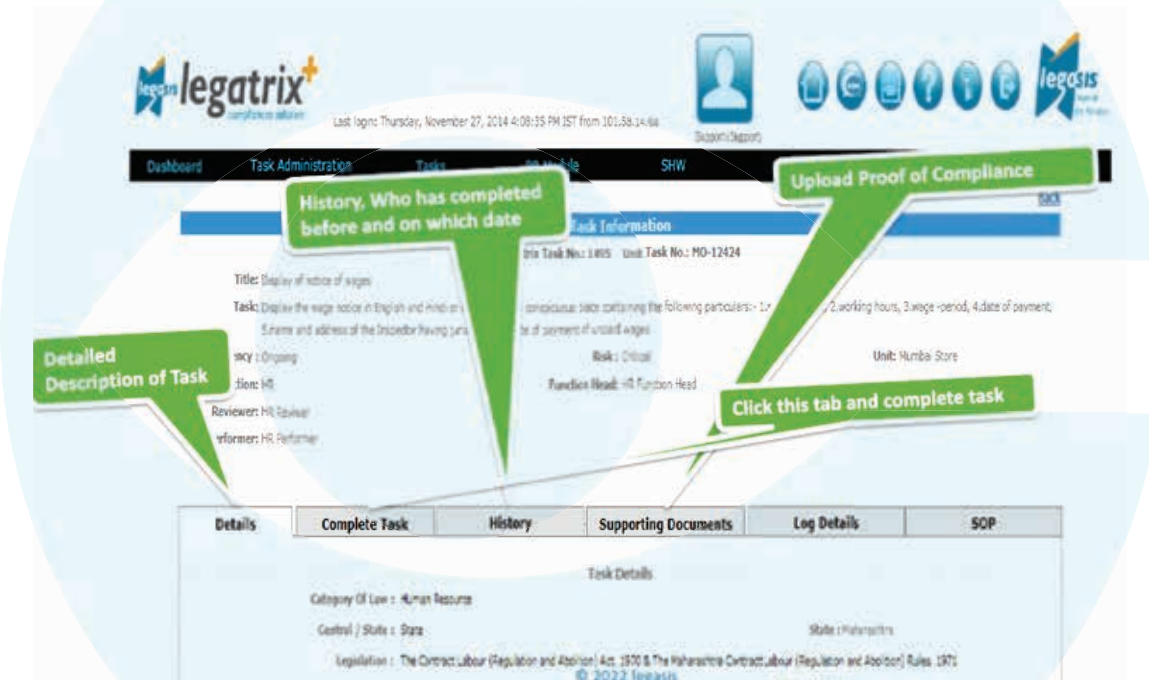


4. MANAGING INTERNAL TASKS

Apart from the statutory compliances, an organisation may be having their own internal systems and procedures, the compliance of which is extremely important in ensuring adequate internal control systems. Legatrix is having an internal compliance reporting mechanism working in the same lines of statutory compliance monitoring mechanisms. For example, internal tasks were added in 'Legatrix' to monitor and ensure timely

submission of Quarterly Progress Reports (QPRs) to Chief Vigilance Officer (CVO). Necessary tasks for submission of QPRs have been added to Personal & Administration Department, Materials, Ship repair, SBOC, U&M, Civil and Infra Projects departments. The due dates to mark completion of these tasks in 'Legatrix' have been assigned as the 6th day of the immediate next month following each quarter.

A screenshot of the task completion screen in legatrix is given below:



5. POTENTIAL FOR REPLICABILITY

The system can be adopted in all organisations as the following benefits are accruing to an organisation by implementing a digital compliance monitoring and reporting mechanism.

(i) Enables management of compliances of different locations and functions from a central point.

(ii) Creates a real-time status check of the organization's compliance health.

(iii) Provide the Board of Directors a risk mitigation system.

(iv) Reduction in overall compliance costs.

(v) Provides awareness about all applicable laws and tracks their amendments.





Central Warehousing Corporation

Implementation of CCTV Surveillance System in Central Warehousing Corporation

1) BRIEF DESCRIPTION OF THE MEASURE / INITIATIVE:

With an aim to supplement the existing security of the premises & monitoring theft, fraudulent activities, monitoring operations and other warehousing aspects, CWC has implemented CCTV Surveillance System.

2) BACKGROUND:

CWC operations include scientific storage and handling services for commodities including Agricultural produce, Industrial raw-materials, finished goods and variety of hygroscopic and perishable items. Earlier security of the premises was being done by deployment of security guards.

CCTVs Surveillance System has been implemented in CWC to reduce manual intervention and to help in creating a safe and secure environment by detecting offenders and crimes, theft, sabotage, burglary within the CWC premises. It provides evidence for the investigation and offender's prosecution.

3) IMPLEMENTATION:

For CCTV implementation the local resources have been procured. The implementation was entrusted to CPSUs i.e., M/s ITI Ltd. and M/s BECIL Ltd.

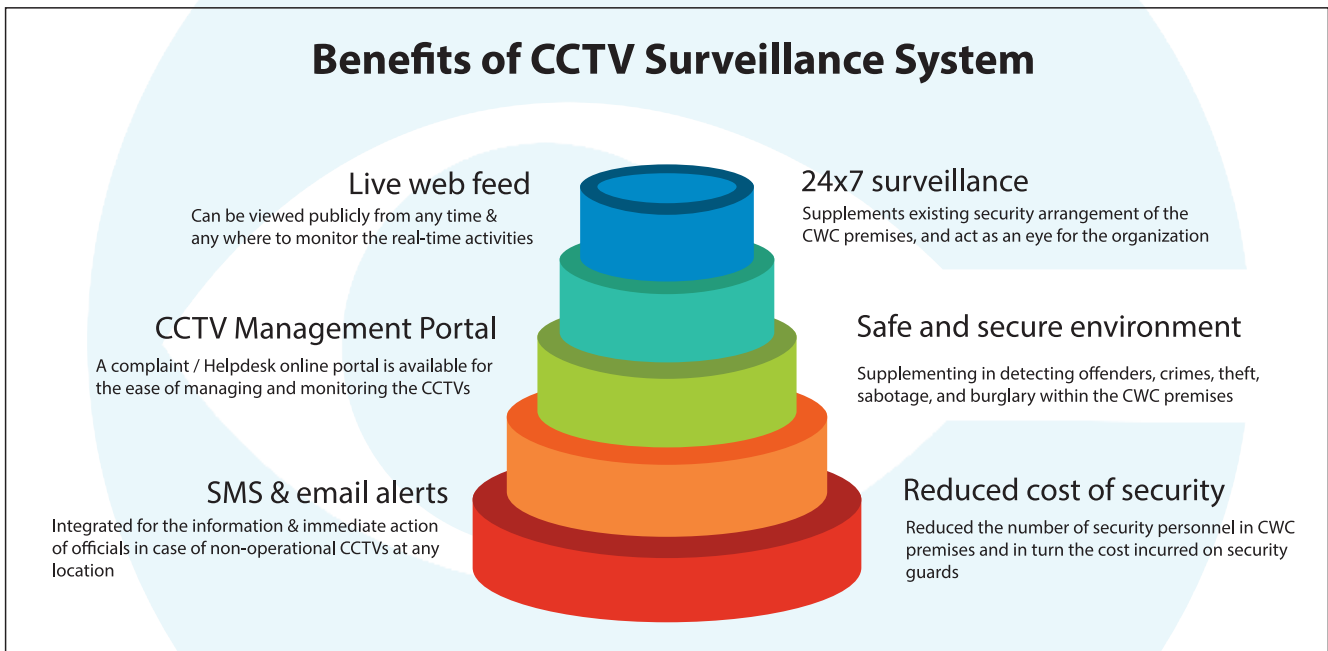
Corporation has installed CCTV Surveillance System at 423 locations, with 6195 cameras across PAN India. The live web feed of CCTV cameras has been configured at 357 locations and available on the corporate website 24x7 which can be viewed publicly from any time anywhere in real time.

With the implementation of CCTV, the cost incurred by Corporation on security has been reduced. Despite the fact that, the overall storage capacity of Corporation is increasing day by day, Corporation has managed to reduce the number of security personnel and in turn the cost incurred on security guards. The data is as depicted in below table:

Description	2017-18	2018-19	2019-20	2020-21	2021-22
Capacity	99.7 LMT	99.8 LMT	100.18 LMT	106.8 LMT	111.78 LMT
Total Number of Security Personnel	2512	2463	2427	2380	2355
Security Charges for Deploying security guards	93.42 Cr	98 Cr	99 Cr	93 Cr	89.58 Cr

4) IMPACT AND BENEFIT

- a) CCTV Management Portal & Complaint/ Help-desk online portal has been made available for the ease of managing and monitoring of the CCTV.
- b) SMS & email alerts are integrated for the information & immediate action in case of non-operational CCTVs at any location. Corporation has now planned use of latest IP-Wireless based technology.
- c) CCTV System acts as eye of any organization, with reference to Surveillance & Security of CWC.
- d) CCTV is easy to monitor, reduces manual intervention and helps in creating a safe and secure environment by detecting offenders and crimes, theft, sabotage, burglary within the CWC premises. It provides evidence for the investigation and offender’s prosecution.



5) POTENTIAL FOR REPLICABILITY:

CCTV System acts as eyes of any organization. The solution adopted by CWC can be replicated by any organization.





Hospital Management System (At HAL Hospital in Nasik)

1. BRIEF INTRODUCTION OF THE MEASURE/INITIATIVE

- HAL Nasik Division has a 75 bed hospital which is providing medical support to HAL employees and their dependents. The facilities like OPD, in patient treatment including ICU and pharmacy are available in HAL Hospital
- During Vigilance inspection, it was observed that all the systems in HAL hospital were manual or having independent software not linked to ERP. Hence, it was recommended to develop the integrated software covering all the aspects right from examination, diagnosis, prescription to issue of medicines including Medical Store

2. BACKGROUND

- All the Hospital systems viz. Out Patient's Case Records for record of Symptoms, Examination, Diagnosis, Medicine Prescription etc., system of issue of medicines, tracking of pharmacy stock, Drug Management system, Vaccination schedule records etc. were maintained offline with independent systems
- Manual system was followed for issue of Not in stock (NIS) medicines where the medicines are prescribed on a piece of paper which was more vulnerable to malafide intentions. The data of medicines at pharmacy was handled

by independent software not linked to ERP system. All the NIS medicines supplied by contractor were not collected by the patients. There was no clear procedure for medicines which were not collected by the patients

3. IMPLEMENTATION

All in one Package of Hospital- single portal (HHMS) for Patient, Employee, Doctors, COMS and HAL-Management has been developed by HAL IT Department on the basis of inputs from Hospital.

The package includes following major modules:

- Medical e-Book facility to record Symptoms, Examination, Diagnosis, Allergic Condition, K/C/O (Known Case of), Medicine Prescription with multi option for searching, identification of repeated medicines, Details of Medicines in Last Visit of patient, Medical History of X-ray, Pathology reports, Prescriptions and Medicines Issued. Optional printing facility for Medical e-book is also available. The data is accessible to employees using employee portal credentials in HHMS Portal
- In IHC Pharmacy module, medicines are issued from online prescription given by Doctors. Existing stock of Pharmacy as well as stores is visible to pharmacy personnel on their login

- System facilitates issue of medicines by pharmacy, generation of requests for NIS medicines, tracking of procurement and receipt for NIS medicines with lot number and expiry date
- Drug management system: Based on consumption history of medicines, system suggests medicines to be procured, PO to be placed, order to be given etc.
- System also includes facilities for child and adult vaccination schedule generation and keeping of history of immunization. The system creates whole schedule of vaccination of a child based on immunization card in just one mouse click and suggests next date of vaccination based on hospital scheduled days preferably Wednesday
- Covid vaccination tracking system facilities, booking of slots, updation of vaccine details by employees as well as by HR/Hospital

4. IMPACT AND BENEFITS

- All the parts of Hospital are now interlinked through HMS starting from examination, diagnosis, medical history of patients, prescriptions, medicine issue and pharmacy as well as stores. This has resulted in seamless operations, improved efficiency and better inventory management. HMS is a paperless system where transparency and accountability are established
- HMS has benefitted in reducing cost, seamless operations, better accountability and reduced chances of misuse of resources due to transparency

5. POTENTIAL FOR REPLICABILITY

The system can be replicated in all HAL Hospitals as well as other organisations.



“Intelligent and effective propaganda can play a great part in fight against corruption.”

–Santhanam Committee Report



User Depot Module (UDM)

1) BRIEF DESCRIPTION OF THE MEASURE / INITIATIVE

Indian Railway has accorded great importance to transparency and efficiency in its working and enhancing ease of doing business which is directly in line with 'Digital India' initiative of Government of India. IR has been a pioneer in adoption of IT.

With an objective of computerization of entire Supply Chain at end of Consignees/User Depots and include them in Digital Supply Chain of Indian Railways, User Depot Module (UDM) was developed by Centre for Railways Information Systems (CRIS)-which is an IT arm of Indian Railways. This UDM was launched for adoption by all Consignees/User Depots of all Departments of IR in November 2020.

2) BACKGROUND

IR is having its own state-of-the-art online Indian Railway e-Procurement System (IREPS) for tendering/procurement/Scrap disposal. All 306 Stores Depots of IR are on Integrated Materials Management Information System (IMMS) for efficient materials management. IREPS and IMMS have integrated various materials management activities starting from demand generation, tendering, purchase decision, contracting, inspection, material receipt at Stores Depots and payment. IREPS & IMMS have digitized the Supply Chain

ensuring transparency and accountability in the processes involved.

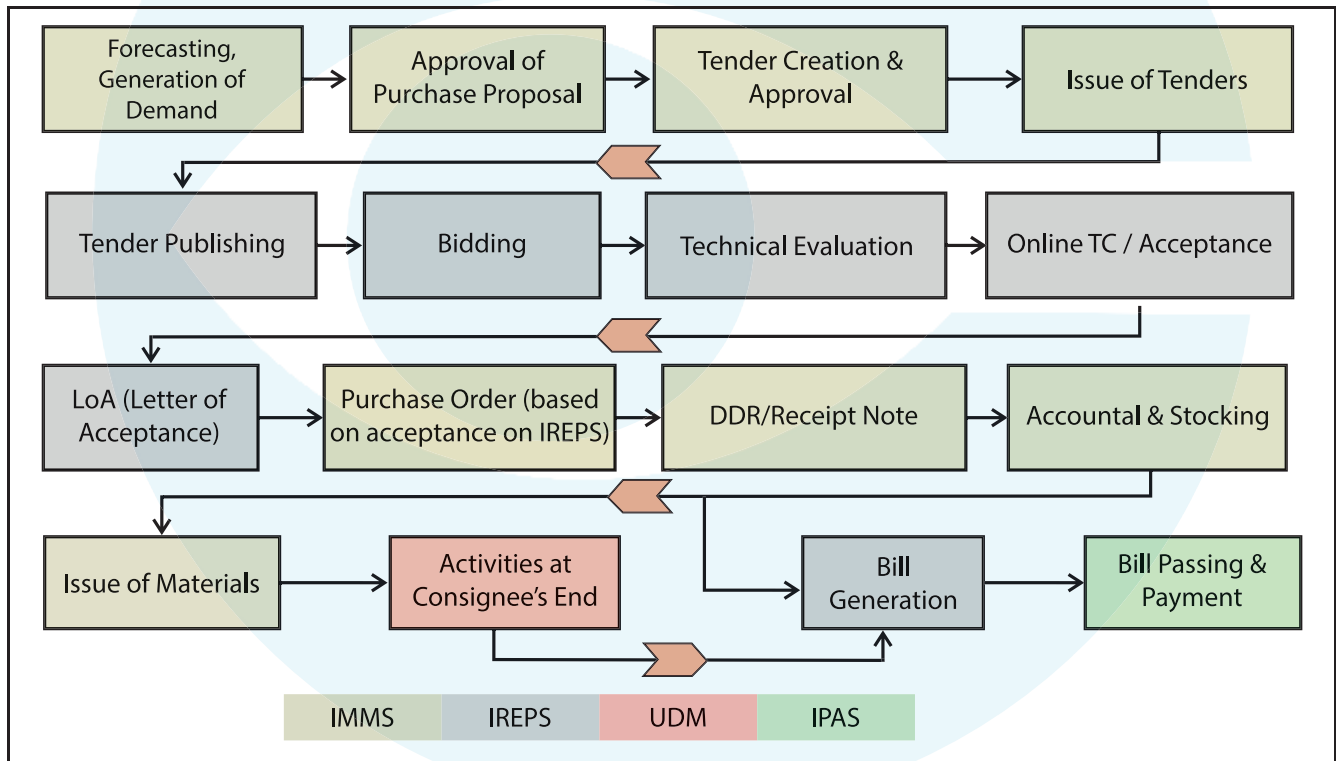
However, there was no integrated computerization of material management at the end of more than 14,000 Consignees/User Depots spread all over India to provide backbone for train operations. These Consignees/User Depots draw/ receive Stock Items from Stores Depots & Non-Stock Items directly from the Suppliers against Purchase Orders/Works Contracts or Railway Workshops. Seamless integration of these 14,000 Consignees/User Depots with IREPS/IMMS was considered essential in order to ensure end-to-end digitization of entire Supply Chain on Indian Railways.

3) IMPLEMENTATION:

UDM is a Web-based Application and all transactions are done in digitally-secured environment. Only authorized Railway users can work on UDM using their user-name, password and Digital Signature Certificate (DSC). Role based access has been assigned to users. UDM is linked with other Applications like IMMS, IREPS, IPAS, WISE (Workshop Information System), FMM (Freight Maintenance Management), CMM (Coaching Maintenance Management), GeM, RDSO & RITES Inspection Databases, IRPSM (Indian Railways Projects Sanctions & Management) Work ID and IRCMS (Indian Railways Contract Management System).

- a) Implementation has been done in two Phases:
 - i) **1st Phase:** Zonal Railways, CORE, NF (Con)
 - ii) **2nd Phase:** PUs, Other Units
- b) More than 11000 Consignees have onboarded on UDM. Regular WebEx Training/ Orientation Sessions for UDM are being provided by CRIS.
- c) For convenience of authorized Railway
- d) IR's supply chain is summarized in following flow chart:

users, Mobile App for UDM has been launched which works on Android based Mobile Phones and Tabs. This App is very useful to all, especially the Supervisors & Officers, during Inspections/Field Visits/ Tours/Meetings and off-office hours etc. In UDM's Mobile App, details of any item/ Purchase Order can be viewed & shared through SMS, WhatsApp or email. Contact Details of Stock Holder/Supplier can also be seen. Image of item can be viewed, if uploaded by user.



4) IMPACT & BENEFIT:

- a) Computerization of the entire Supply Chain i.e. Consignee End/User Depots will get included in Digital Supply Chain (Stores Depots are already there)
- b) Optimization & rationalization of material procurement
- c) Improved Level of Service to internal as well as external customers
- d) Traceability of material usage leading to improved Asset Maintenance

- e) Real time information exchange (including Stock Position) among various stakeholders on pan-India basis

5) POTENTIAL FOR REPLICABILITY:

UDM is a quantum shift in the functioning of Indian Railways and is aimed at ushering an era of complete digitization with enhanced efficiency, economy & transparency.





Implementation of Electronic Lab Notebook at IOCL-R&D

1. BRIEF INTRODUCTION OF THE MEASURE/ INITIATIVE:

An electronic lab notebook (ELN) software is designed to document and digitally store all the research work, experiments, pilot plant studies, Lubricant & product formulations, technology development and related records & procedures performed in a laboratory. It has been customized to replace paper laboratory notebooks traditionally being used at R&D centre.

ELN was conceived as a project which will help preserve & secure the “intellectual property”, both tangible & tacit, of Indian Oil, while enabling creation of a knowledge bank. ELN is considered to be a legal document and may be used in a court of law as evidence. Similar to an inventor’s notebook, the ELN is also often referred to in patent prosecution and intellectual property litigation.

2. LEGACY SYSTEM:

- R&D scientists used to store data pertaining to their projects/experiments in a Notebook in the physical/paper form.
- Scientists used to document research, experiments and procedures, performed in a laboratory in their Lab notebook.
- A lab notebook is often maintained for years as it is considered to be a legal document and may be used in a court of law as evidence.
- Similar to an inventor’s notebook, the

lab notebook is also referred for patent prosecution and intellectual property litigation.

- Lab Notebooks had many drawbacks like inconsistency in data entry, traceability, sharing of data, data loss due to misplacement or physical destruction, duplication, time consuming search, reporting etc.
- It is difficult for an individual to maintain record of such notebook with a result that precious data & knowledge cannot be efficiently transferred.

3. TECHNOLOGY DRIVEN SOLUTION

An ELN software is a computer program designed to document research, experiments and record procedures performed in a laboratory, which has been customized to replace paper laboratory notebooks and digitize manual processes in labs.

- ELN contains more than 80 customised templates, 30 reports and 27 instrument interfaces to meet the specific needs of various Departments
- ELN has been implemented across 28 departments
- Bar code technology was adopted to reduce manual input and ensure fast retrieval of data
- Dashboards were designed for senior management to monitor progress of projects



Features of ELN

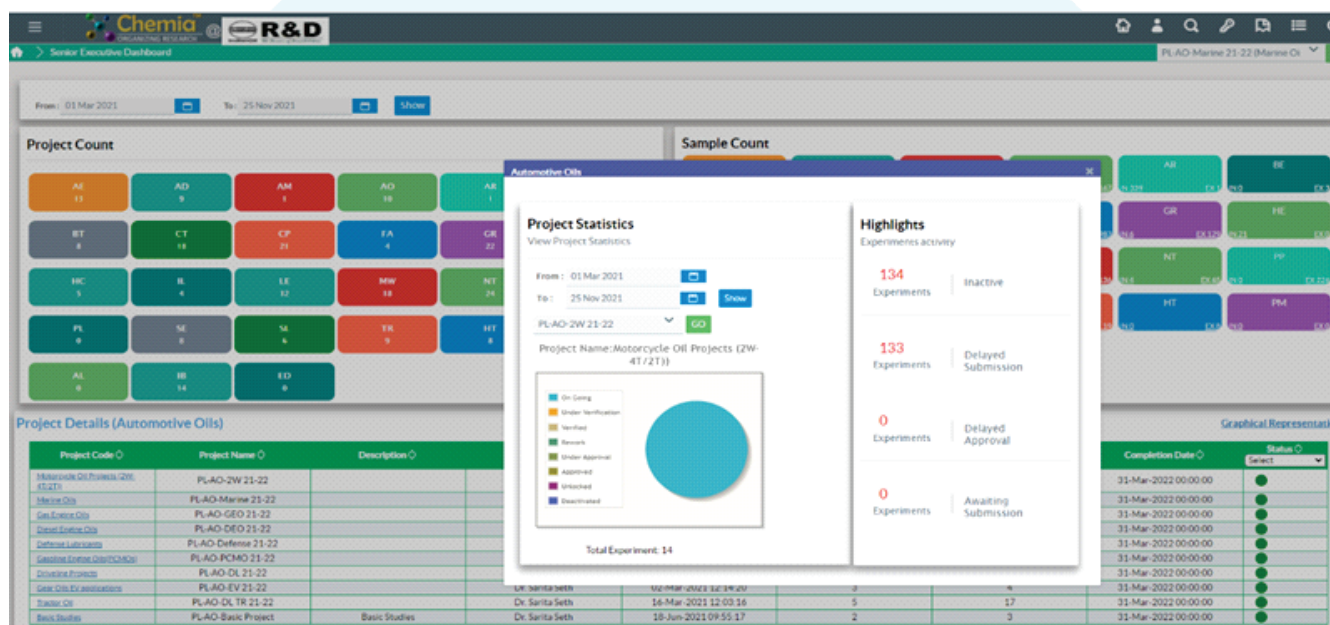
- Web Based System
- Capability to accept structured and unstructured data
- Project template designing
- Business Work-flow designing
- Search Module
- Report Module
- Project Dashboard
- Version Management
- Inventory Management

4. IMPACT AND BENEFITS

- Preserves “Intellectual Property” of Indian Oil R & D in a structured format
- Number of patents obtained is a key performance indicator of R & D activities. In case any litigation arises pertaining to patents, data from Electronic Lab notebook can be provided as the entire record of experiments conducted is available with timestamp

- Online Capturing of Data from instrument interface (Data Acquisition)
- Data Cloning features enables the users to simply copy the data and get ready for the next run by modifying a few values.
- Searchable experimental repository.
- Complicated Report structure is a part of ELN where data from different instruments/ pilot plants/ run integrated together to present the data in desired format.
- Bar Code printers and scanners have eliminated manual entry on samples and consequent errors
- Master Database created to have central repository for Test, Properties, Specifications, template, Instrument etc.
- Auto Calculation and Validation of data
- Central repository for Quality data - Easy to view, search, verify and backup data
- Reduction in manual inputs - Auto calculations and auto generation of consolidated reports

- Availability of Historical data – helps in knowledge transfer, prevent re-inventing
- Time saving
- Ensures compliance of National Accreditation Board for Testing and Calibration Laboratories (NABL)
- Data is stored in a Centralised database with role-based access
- Dashboard for senior management to monitor progress of project
- Work-flow driven process
- Increasing productivity by knowledge retention and re-use of data.
- Better collaboration, as multiple persons can work simultaneously in a project



Vigilance perspective:

- **Security:** Able to archive, securely store, protect and extract data and notes that are created. The formulation, product & process data generated & stored using ELN does not go away when an employee retires/resigns/ is deceased/ is transferred throughout and remains the property of IOCL.
- **Confidentiality:** ELN keeps all stored records protected from unauthorized parties, including strong user right controls, robust encryption standards, as well as confidentiality procedures.
- **Authenticity:** ELN guarantees the reliability of data transfers through multi-level authentication processes, secure user identification, electronic signatures.
- **Integrity:** ELN ensures that data cannot be altered or deleted by unauthorized parties. This is possible due to restricted management rights, a full audit trail including version control and timestamps, secure data transfer, and organizationally defined controls on data availability, data retention, and data deletion.

5. POTENTIAL FOR REPLICABILITY

Electronic Lab Notebook (ELN) solution can be replicated in similar R&D institutions and educational institutions where theft of data is a potential hazard.



In the long run, the fight against corruption will succeed only to the extent to which a favourable social climate is created. When such a climate is created and corruption becomes abhorrent to the minds of the public and the public servants and social controls become effective, other administrative, disciplinary and punitive measures may become unimportant and may be relaxed and reduced to a minimum.

–Santhanam Committee Report



Transformation of IRCON in the era of Digital Technology

1. BRIEF DESCRIPTION OF THE MEASURE/INITIATIVE:

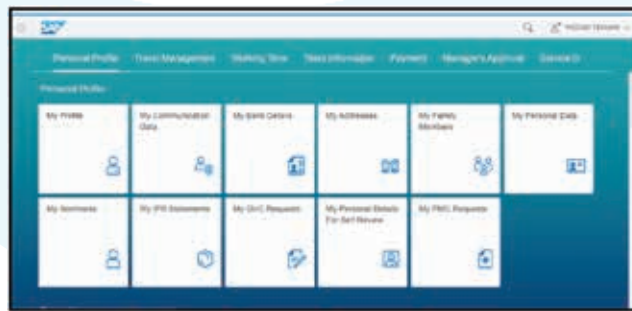
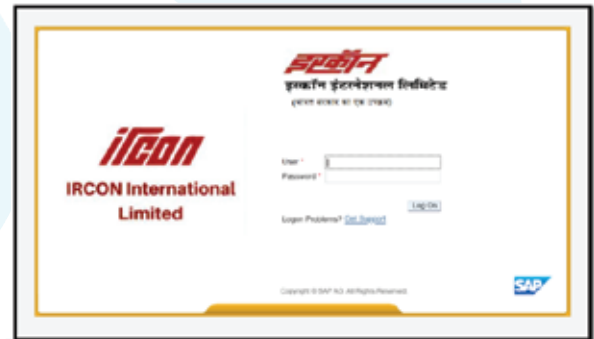
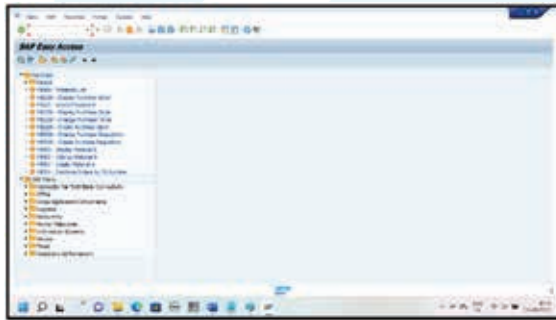
IRCON is transforming its processes digitally and using it as enabler for increasing productivity and transparency in the organization.

Digital Initiatives are being used in Project Management, Contract Execution, office

management through Enterprise Resource Planning(ERP) system under “**Project Parivartan**”, Highway Traffic Management, Toll Management (TMS) and Weigh-in-Motion on highways, SCADA systems for emission control.”

Implementation of latest ERP is under process under “**Project Parivartan**”.

(i) Project Parivartan

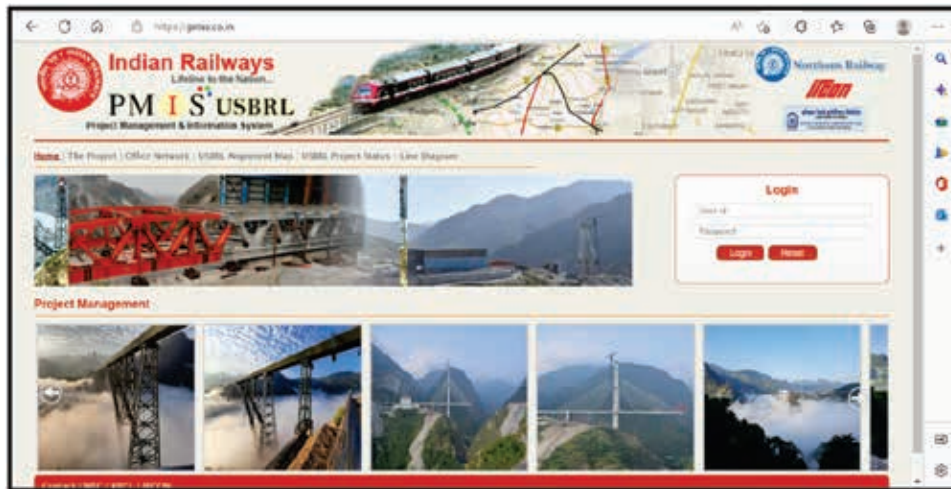


(ii) PMIS USBRL

Moving along with the new age software and technology, IRCON extensively uses Drones, LiDARs and other survey tools in its Civil engineering projects.

One of the large projects of IRCON, USBRL has a dedicated project monitoring web portal

(<https://pmis.co.in>), which is regularly updated through project management and planning software TILOS. The site was also referred by Northern Railway in PRAGATI (Pro-Active Governance and Timely Implementation) program of GoI.

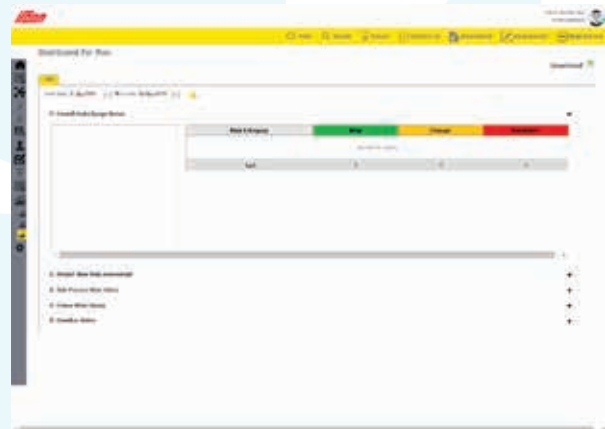


IRCON USBRL web project monitoring Screen (PMIS)

(iii) eGRC (Governance and Risk Control)

Keeping an eye on risks pertaining to core business activities of IRCON, a Risk Management software is deployed which gives an assessment of risks arising during execution and are being

taken care of in advance on ongoing civil engineering projects. The Risk Management Portal is developed and maintained by M/s E&Y and deployed at MEITY empaneled DC.

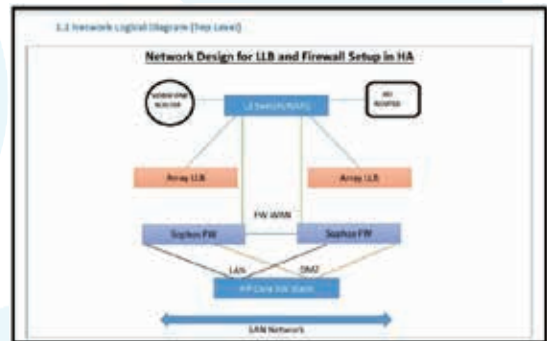
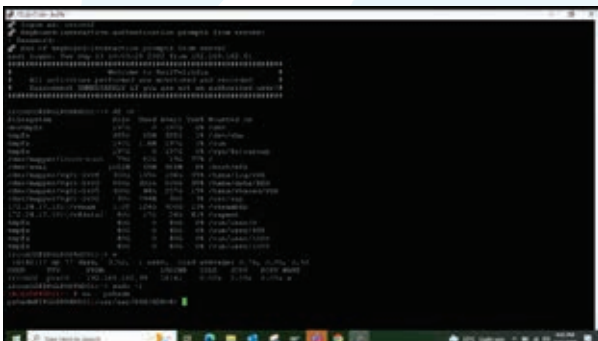


(iv) Network and Data Security Management at IRCON

IRCON Corporate Office at Saket, New Delhi is a state of the art building with Structured Data Networks of 50 gigabit backplane with secured Wi-Fi for handheld devices, mobiles and Bring Your Own Devices (BYOD) enabled environment. More than 200 employees at corporate office and all project offices are dependent on this network for software applications hosted in IRCON DC. It is providing facilities such as dedicated video conferencing, online connectivity to all the users for conducting review meetings with project offices at geographically different locations, trainings, promotion interviews and contract management issues etc. Especially

during period of COVID-19 pandemic, VC solutions was extensively used by all employees and was one of the most important tools for project review, Board and Committee meetings.

IRCON IT is also wary of cyber threats. Thus, proper cyber security measures are deployed in terms of perimeter security using Firewall, UTM's and Antivirus servers. Access to the IRCON's portals and web sites are protected via SSL certificates and VPN access. Time to time guidelines issued by Cert-in and NIC, Govt. of India are strictly adhered and implemented to timely mitigate online cyber-attacks. Cyber security audits are being done regularly to ensure the systems deployed are secure and threat proof.



Network Diagram of IRCON LAN Setup

(v) GePNIC & GeM

In order to improve upon efficiency and bringing transparency in the procurement process in the organization, e-procurement platform has been moved to CPP Portal and GeM, which is developed by National Informatics Centre (NIC) i.e. Ministry of Electronics & Information Technology, Government of India.

(vi) E-Office

Just before the outbreak of pandemic, a step towards paperless office was taken by IRCON in the year 2020 which has truly made IRCON paper-less organization. Within a span of 2 years, till date 1,77,415 files have been transacted in the system with multiple level of forwarding in work-flows among 728 users of IRCON. E-Office system is deployed across IRCON for all domestic and foreign projects. All

approvals, movement of files, note sheets and other official documents moves securely in a well-defined office network and work-flow. It is complete replacement of physical file system with lossless and undeleteable data facility with Digital Signature authentication.

2. BACKGROUND:

A dedicated employee centric intranet portal catering to the requirements of employees, office orders, leaves, attendance, payslip, provident fund (PF) statement, Appraisal system, Vigilance clearance system, online booking of guest house, conference and meeting rooms is hosted on <https://intranet.ircon.org>. These services are now being deployed on to S4/HANA ESS/ MSS portal (<https://parivartan.ircon.co.in>).

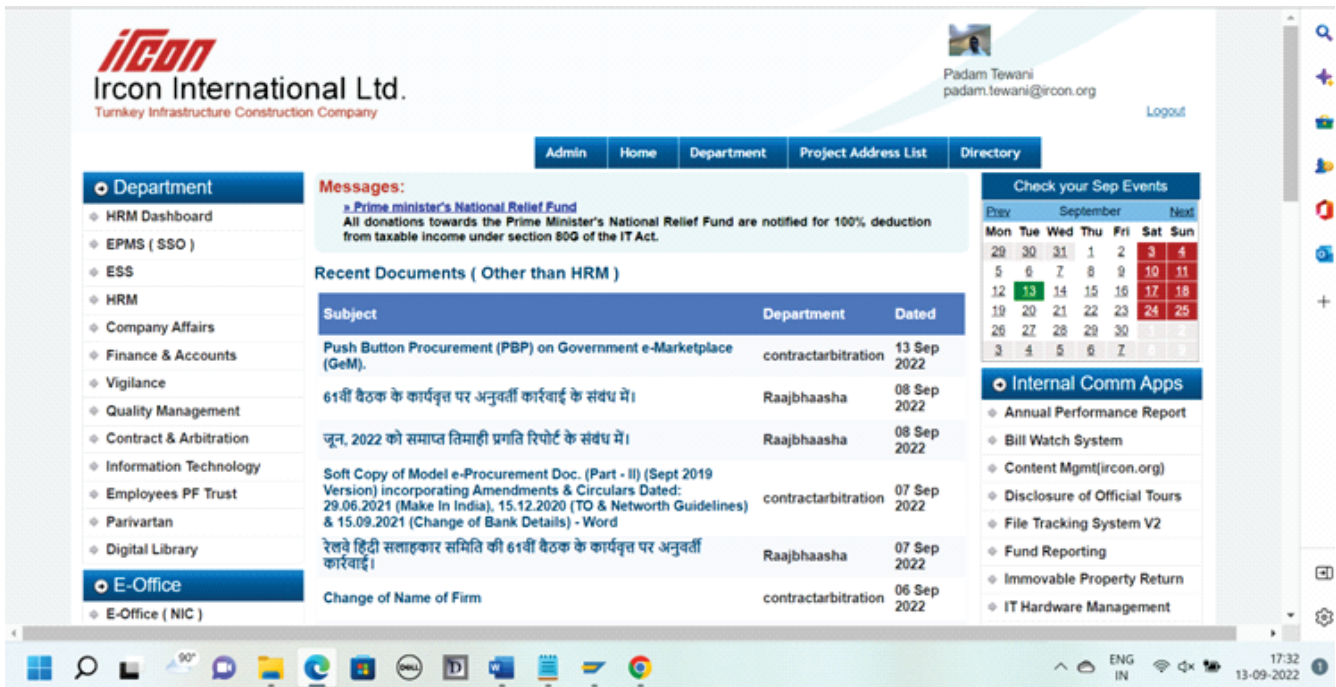
IRCON Intranet Portal



IRCON Intranet HR Portal



IRCON Intranet home page



IRCON Intranet main page

This will increase transparency, faster decision making and improve employee self service activities.

3. IMPLEMENTATION:

IRCON is in process of implementation of ERP under “Project Parivartan” to efficiently manage core business processes needed to run a company like finance, HR, manufacturing/ construction, supply chain, services, procurement, and others in an integrated system. It is often referred to as the system of record of the organisation.

ERP implementation will lead to efficient operations of Finance, Controlling and Human Resource Management. It will enable company-wide secure access of data, information and ERP systems which will lead to single source of truth, transparency and faster decision making. Analytical tool will automate various types of reporting for company’s dashboards. Fully functional ERP after implementation will cover end-to-end business processes of IRCON.



ERP allows businesses to manage financial transactions, product life cycles and supply chain activities. The software has various analytical features, such as evaluating performance, reporting and decision making.

ERP can analyze data from any source and conduct collaborative decision making. These features allow SAP to meet the needs of many complex businesses and government organizations.

4. IMPACT AND BENEFITS

- i) Increased productivity due to automation, monitoring and offers more control over all departments and actions. Consumption of less time and resources with cost efficiency in the long run.
- ii) The decision-making process is supported by measurable and real-time data. This accelerates the process of doing forecasts and analysis.
- iii) Increased security of internal information: ERP has specific solutions for online stores regarding GDPR. This is a great competitive advantage and a way to solve the treatment & storage of customer data & business information.
- iv) Better collaboration and communication between departments: For instance, one can use the SAP system to gain control over all processes and avoid repeating unnecessary tasks or duplicating information across several platforms. This also ensures business transparency.
- v) Reliable customer service: Not only will the company experience the benefits of using a

ERP system, but customers can also benefit from it. Once a business has all customer information centralized and organized, sales, marketing, and support employees can focus on building customer loyalty through personalized communications and campaigns.

- vi) Agility in decision making: Availability of data to empowerment of individual employee through Employee Self Service Portal.
- vii) Enterprise-wide IT security setup for better information security, Governance, Risk and compliances (GRS Setup).
- viii) Collaborative workspace on cloud for shared and secured IT environment.

5. POTENTIAL FOR REPLICABILITY:

Processes and learnings from the system can be further explored for better business decisions and business forecasting. System can be further utilised to maintain inventory, construction project management and financial planning as SAP HANA which is known for being one of the few database systems that can be trusted when networks are at peak performance which can be implemented on various platforms at various verticals, subsidiaries, joint ventures and organizations.





इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Indian Overseas Bank

Streamlining the irregularities in provision for GL expenses head



1. BRIEF DESCRIPTION OF THE MEASURE/INITIATIVE:

Irregularity in Provision for GL Expenses

Head: Upon implementation of the suggested systemic improvement, organization's Profit was improved to the tune of ₹30.67 crores. Further, the given systemic improvement process has been automated within the existing system of Bank.

What Exactly is this adopted measure/technology/ Process:

As per the Bank's Guidelines, during the financial, in the process to arrive at exact profit figures, branches have to make provision for the revenue expenses viz. Premises Rent, Telephone Bill, Electricity Bill etc. (which

pertains to the month of March and claim is preferred in April). Since the expenses are booked on accrual basis, the provision for expenses (revenue expenditure nature) should reflect the proposed expenditure to be incurred which pertains to the same year. Branches have to debit the relevant profit and loss account for the expenditure amount and credit the same to the provision of expenses account. Once year end process is over, on the next working day, branches have to reverse the provisions already credited towards expenses account.

During the course of preventive vigilance activity, a random check was made by Vigilance department and it was found that around 1180 branches are not reversing the entries and some of the entries are pertaining to year 2016

onwards. Total amount lying in Provision for GL Expenses was ₹30.67 crores.

Systemic Improvement suggestion was given to Information Technology Department to reverse the entire amount to profit and loss account and further advised to automate the process across the branches without manual intervention. Implementation of the activity improved the Bank's profit to the tune of ₹30.67 crores in September 2021.

System Improvement undertaken & completed:

Irregularity was detected by Vigilance Department and brought to the notice of MD & CEO on 15th July 2021. Information Technology department has automated the process and reversed entire outstanding of ₹30.67 crores to profit and loss account as on 30th September 2021.

Scale of Operation:

Systemic Improvement implemented on large scale- PAN India Basis.

2. BACKGROUND:

Existing System replaced with new initiative:

Provision for expenses GL Head was blocked for manual intervention and entire system was automated across all the branches of the Bank.

Problems/Vigilance risk that was addressed:

Provisions made by the branches for expenses in accrual nature during the year end will be

reversed automatically by the Information Technology Department once the year end process was completed.

3. IMPLEMENTATION:

Validations have been deployed by Information Technology Department CBS system & arrested the future irregularities with regard to provision for expenses.

- Before year end process, system will show the provisions to be made by the branches for expenses in accrual nature to arrive exact profit and on confirmation by the branches, system will make necessary entries.
- Once the year-end process is over, Information technology department will reverse the entries without manual intervention.

4. IMPACT AND BENEFITS:

- As per result of quarter ended 30.09.2021, Bank's profit improved to the tune of Rs 30.67 Crores.
- Ensured 100% Compliance of the guidelines.
- Automation process was implemented in Bank for making provision and reversal of provision.
- Plugged the future possibility of frauds in this segment.

5. POTENTIAL FOR REPLICABILITY:

This automated process can be utilised for making periodical provisions and reversal type transactions.





Portal for Fraud Risk Management Information System (FRMIS)

1. BRIEF INTRODUCTION OF THE MEASURE/INITIATIVE :

It is an in-house on-line fraud reporting and monitoring portal. The purpose of this portal is to improve Turn Around Time (TAT) in reporting of fraud cases and generation of various reports required for monitoring at different levels. Each fraud/attempted fraud is being reported on real time basis for prompt decision/action.

Portal is helpful in strengthening the system and procedure of prevention of frauds, early detection, prompt reporting as well as effective follow up and monitoring among staff members at each level.

It is helpful to check the report/history on prospective Borrower/Guarantor details on the basis of Perpetrator Name, Account Name, PAN, CIN, DIN, Address and Details of property offered for mortgage.

The Portal has been made on five principles of effective fraud risk management strategy:

- i) Fraud Risk Assessment- The first step to prevent fraud is understanding the vulnerable areas for the organization
- ii) Fraud Risk Governance
- iii) Fraud Risk Prevention
- iv) Fraud Risk Detection
- v) Fraud Risk Monitoring & Reporting

This Portal has been made live on a large scale during the current year.

2. BACKGROUND

The FRMIS portal has replaced existing manual reporting system. With the introduction of the portal, the work related to reporting of frauds to regulators/legal entities are being monitored entirely on real time basis by controlling authorities i.e. Circle Heads and Zonal Heads with simultaneous follow up at the Fraud Risk Management Division (FRMD) and other related divisions at HO.

Other Objectives are as under:

- a) To ensure that all staff are aware of their responsibilities for identifying exposures to fraudulent activities and for preventing such fraudulent activity and/or detecting and reporting such fraudulent activity when it occurs.
- b) To enable staff in referring data base before taking credit decision.

3. IMPLEMENTATION :

The portal has been developed in-house by software team of ITD through dedicated support from the team of FRMD under the guidance of Vigilance Department. The portal consists of nine fields for capturing data on fraud reporting which is as under:


- **Common Details:** This field has to be captured by the concerned offices Branch/ Circle/Zone/Zonal Audit/Head Office (BO/ CO/ZO/ZAO/HO)where in attempted/suspected fraud has surfaced.

- **FIR Details:** This field has to be captured by the concerned office, which has filed the FIR with LEA (Law Enforcement Agencies).
- **Security Details:** The field requires feeding of data relating to latest security available in attempted/suspected frauds. This field is applicable in case of borrowal fraud only.
- **Suit Claim & Recovery Details:** This field captures suit claim and recovery details on real time.
- **Borrowal/Non-Borrowal Details:** This field captures all the details related to borrower/ Non-Borrower in case of attempted/suspected fraud in account.
- **Inspection Details:** This field is accessible to CO/ZO/ZAO/HO in which all inputs of

inspections carried out in the particular attempted/suspected fraud are captured.

- **Staff Accountability:** This field is accessible to CO/ZO/ZAO/HO in which all inputs of action taken against erring staff is captured.
- **ZO/ZAO Recommendation/Comment:** This field is available to capture recommendation / view / comments given by ZO/ ZAO for taking decision by competent authorities/ committee.
- **FRMD Comments:** This field is available for the user at HO level in which HO officials submit details in attempted/suspected fraud based on decision taken by the competent authorities/committee.

FRMIS Login Page



FRMIS V2.0.000921


Please enter New Em

[PR & Annexures](#) [User Creation Form](#)

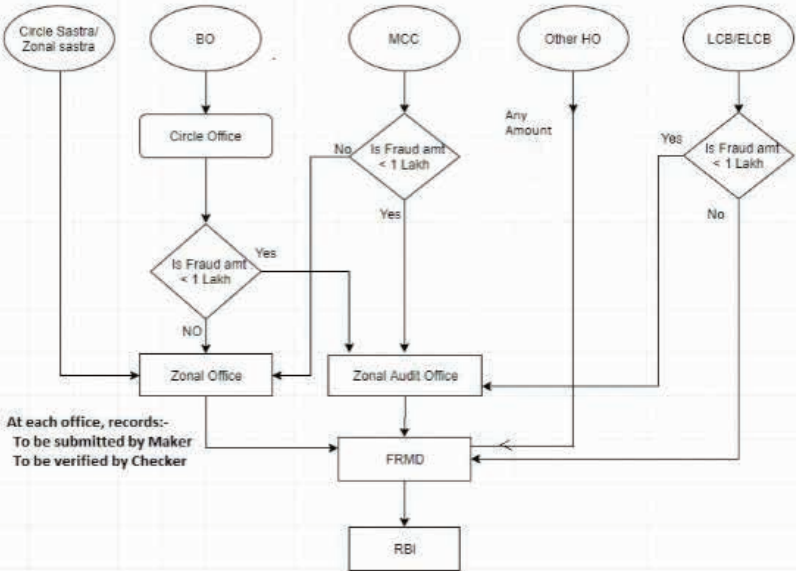
SOL ID

PF NO.

PASSWORD

Security Key:


Enter Security Key:

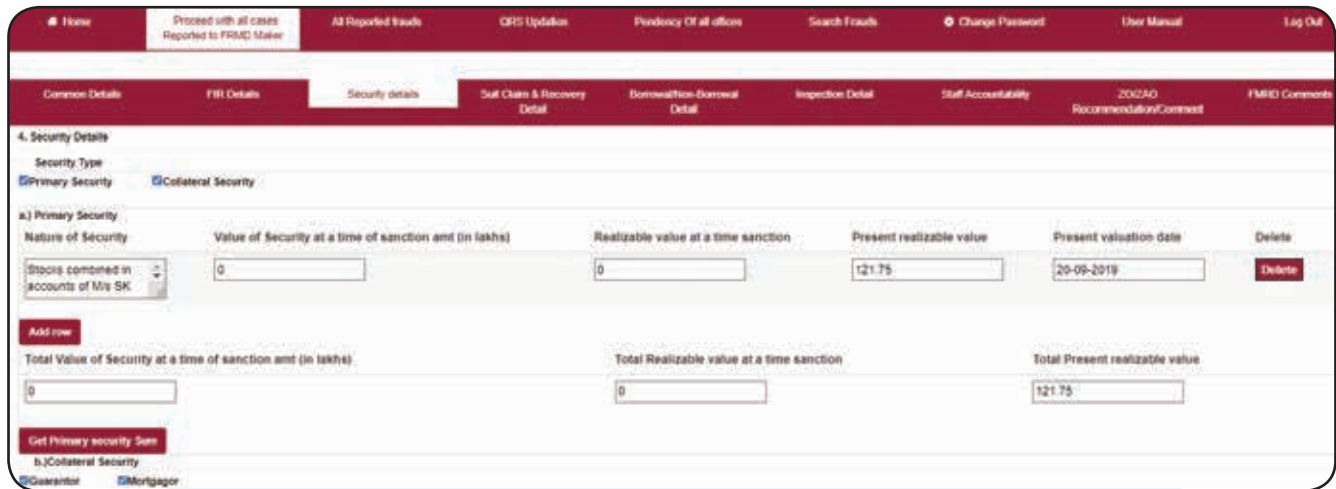


```

graph TD
    CS[Circle Sastra/  
Zonal sastra] --> ZO[Zonal Office]
    BO[BO] --> CO[Circle Office]
    CO --> D1{Is Fraud amt  
< 1 Lakh}
    D1 -- Yes --> ZO
    D1 -- NO --> ZO
    MCC[MCC] --> D2{Is Fraud amt  
< 1 Lakh}
    D2 -- No --> ZO
    D2 -- Yes --> ZAO[Zonal Audit Office]
    Other[Other HO] --> ZAO
    LCB[LCB/ELCB] --> D3{Is Fraud amt  
< 1 Lakh}
    D3 -- Yes --> ZAO
    D3 -- No --> ZO
    ZO --> FRMD[FRMD]
    ZAO --> FRMD
    FRMD --> RBI[RBI]
    
```

At each office, records:-
To be submitted by Maker
To be verified by Checker

FRMIS Detail Page



4. IMPACT AND BENEFITS :

The portal is maintaining a corporate memory which is ultimately useful for field functionaries to derive data as per requirement before taking business decision. It enables real time monitoring of pending status of FIR, Staff accountability, Provision and Recovery details etc. for timely action/decision.

Users can get the following reports at a quick glance:

- Amount Wise Fraud Cases Report
- Type of Fraud Summary Report
- RBI Classification Wise Fraud Cases Report
- Fraud by Staff/Customer/Outsider Report
- Area of Operation Wise Fraud Cases Report
- Staff Accountability Status Wise Fraud Cases Report
- FIR Lodged Wise Fraud Cases Report
- Financial Year Wise Comparative position of Fraud Cases Report

- Quarter Wise Comparative position of Fraud Cases Report

The tracking and monitoring of attempted/suspected frauds have become easier for the users under the present portal which completely restricts the physical upward movement of concerned documents to reporting authorities. It has increased effectiveness and efficiency for taking prompt action/decision in any reported attempted/suspected fraud by the competent authority/committee.

It covers the data integration on XBRL template of RBI which is helpful to avoid manual feeding of data and eliminates the chances of wrong data entry.

It is also helpful for other divisions for generating data before taking any business decision for customers/prospective customers reported on this portal.

5. POTENTIAL FOR REPLICABILITY :

The initiative has complete utility for replication by other players in the domain of BFSI.





**BANKING,
FINANCIAL
SERVICES &
INSURANCE
SECTOR
(BFSI)**





IDBI Bank Limited

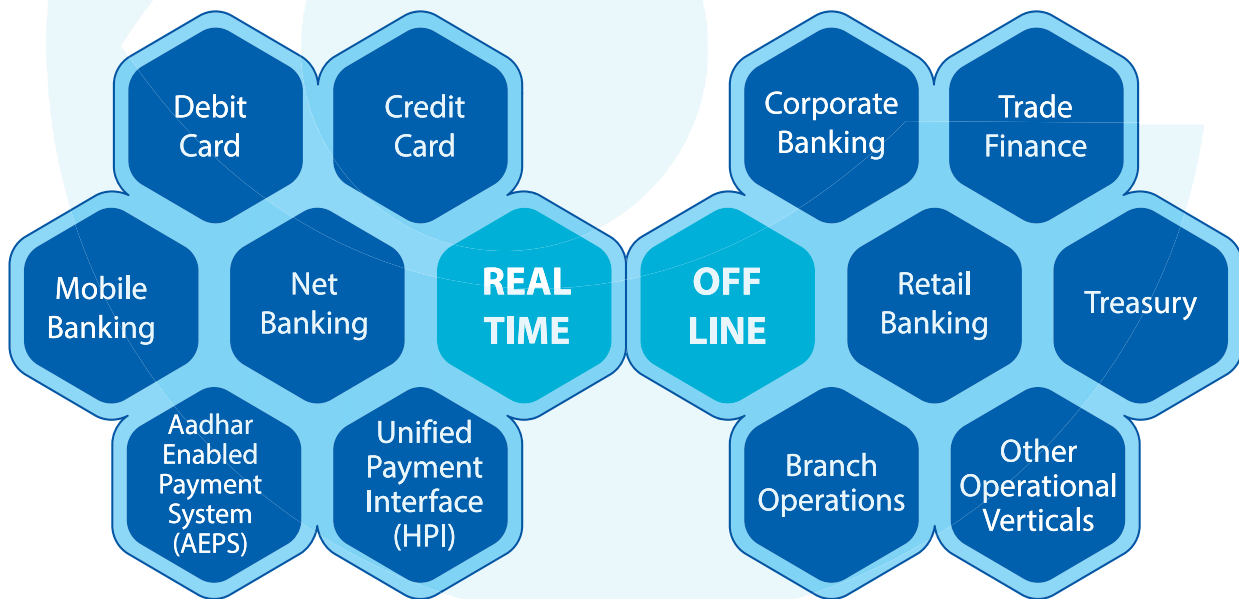
Enterprise-wide Fraud Risk Management Solution (EFRMS) and Suspicious Transaction Monitoring Activities

1. BRIEF INTRODUCTION OF MEASURE/INITIATIVE

Bank has adopted and implemented Enterprise-wide Fraud Risk Management Solution (EFRMS) for prevention, detection and monitoring of suspicious transactions through various digital channels (viz. Debit Card, Credit Card, Net Banking, Mobile Banking, UPI, Aadhar

Enabled Payment System) of the Bank in Real Time and others (16 Dept./Verticals such as Corporate Verticals, Trade Finance, Retail Banking, Treasury, Branch Operations etc.) in offline manner. The project was initiated in the year 2017 and implemented in phased manner by year 2021, and the transaction monitoring commenced thereon.

Enterprise-wide Fraud Risk Management Solution (EFRMS)



2. BACKGROUND

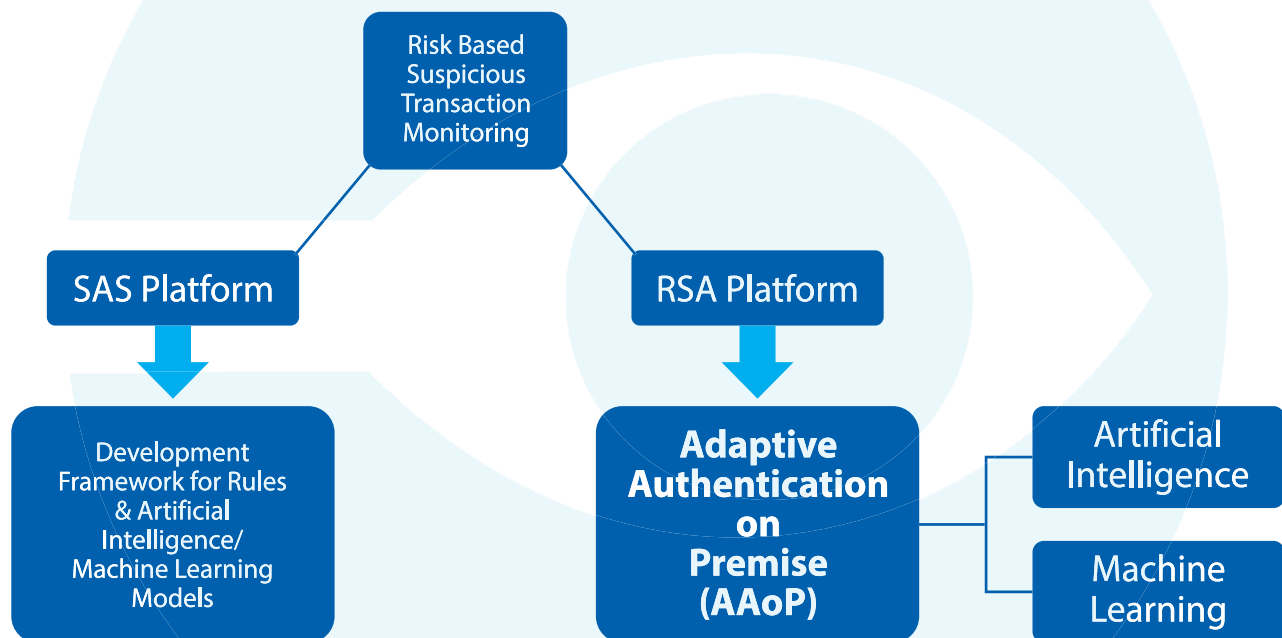
Prior to the project implementation, Bank was monitoring suspicious transactions through various other available Network (Visa, Master, NPCI) provided Fraud Risk Monitoring (FRM)

tools mainly for Debit and Credit Card channels. With the introduction and implementation of EFRMS, Enterprise-wide fraud risk involved in suspicious transactions has been addressed by way of Risk Based Suspicious Transaction Monitoring of various channels of the Bank.

3. IMPLEMENTATION

Bank is having two platforms for Risk Based Suspicious Transaction Monitoring i.e SAS Platform [required framework based development for rules and Artificial Intelligence (AI) & Machine Learning (ML)] & RSA Platform (Off-the-Shelf solution) under the EFRMS Solution. Original Equipment Manufacturers (OEMs) (i.e. SAS and RSA) of both the platforms are foreign based companies (also having presence in India) however the System Integrator (SI) for implementation of this

solution is an India based company. The technology in RSA Adaptive Authentication on Premise (AAoP) is an authentication and fraud detection platform for Net and Mobile Banking channels and is in-built with Artificial Intelligence (AI) & Machine Learning (ML) capabilities. The solution is powered by RSA's risk-based authentication (RBA) technology and is designed to measure the risk associated with a user's login or post-login activities by evaluating more than 120 risk indicators, whereas SAS risk scoring model is based on development.



4. IMPACT AND BENEFITS

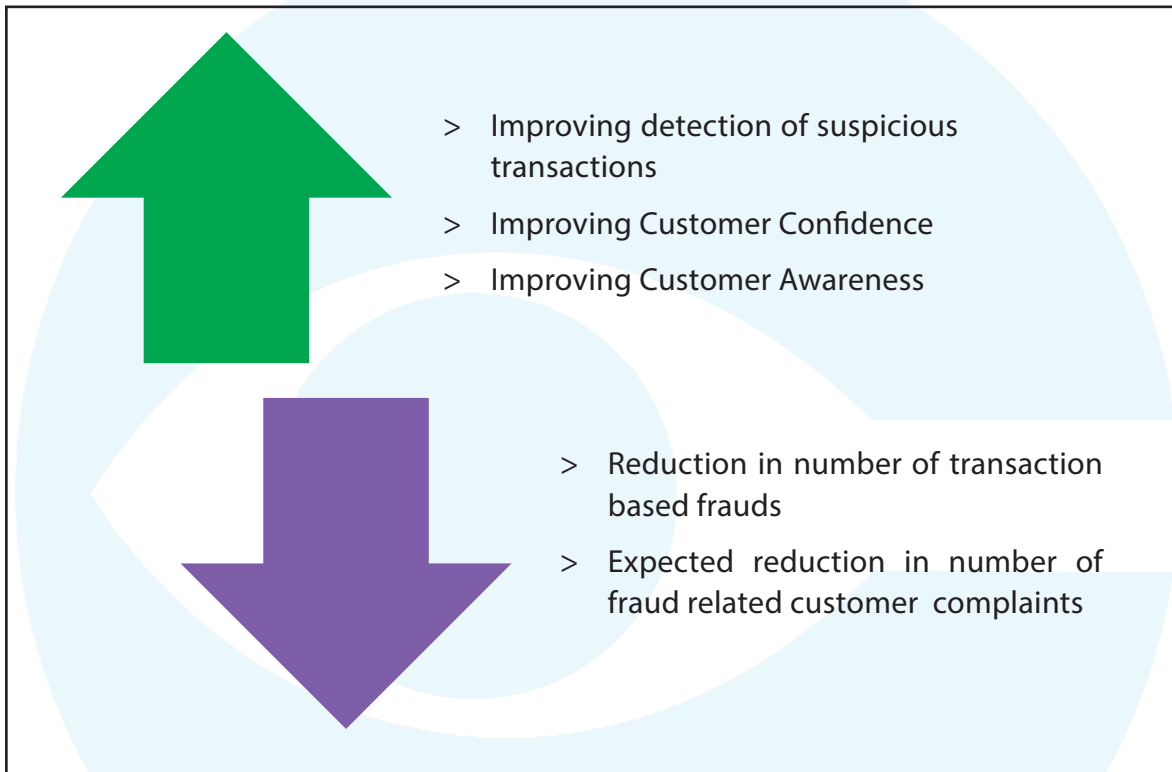
With the commencement of suspicious transaction monitoring in the year 2021 consequent to implementation of EFRMS Project, substantial suspicious transactions have been **prevented/ detected which has resulted in protecting the customers and their account balance amount.** This has also supported in reduction of actual transaction frauds despite exponential increase in digital transaction volume. The reduction in actual

frauds has been possible due to implementation of EFRMS Project and its 24 x 7 basis focused transaction monitoring. This has also helped in improving customers' confidence in the Bank. Further, during the process of transaction monitoring through the discharging of EFRMS based suspicious transaction alerts, customer awareness & education has been also created by way of interactions with the customers over the calls.

5. POTENTIAL FOR REPLICABILITY

The EFRMS solution implemented is having Enterprise-wide coverage for the various channels of the Bank thereby having vigilance on transactions, based on the rules/policies created in the solution. These rules/policies are being **replicated, updated and spread**

across various channels which are covered/ added in the EFRMS solution based on the continuous learnings/new requirements, thereby improving the suspicious transaction monitoring activities of the Bank and protecting the customers.





इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

Indian Overseas Bank

Streamlined the shortcomings in opening/renewal of Bulk Deposits and improved the Bank's profitability



1. BRIEF INTRODUCTION OF THE MEASURE/ INITIATIVE:

Shortcomings observed in opening/renewal of Bulk Deposits and on implementation of suggested systemic improvement shortcomings rectified in 8,294 deposit accounts and arrested the payment of excess interest approximately to the tune of ₹37.56 crores.

What exactly is this adopted measure/ technology/Process:

Branches are not following the RBI/ Bank guidelines while fixing the interest rate in case of Bulk deposits i.e. ₹ 2 crores and above at the time of renewal. System is automatically

renewing the deposit and applying the Retail deposit interest rates instead of ALCO approved interest rates for bulk deposits. Further in violation of bank guidelines, branches are opening multiple deposits in a single day (splitting the deposit amount below the threshold limits) and applying retail deposit interest rates and paying higher interest to the deposit holders.

Detection of Excess Interest paid:

Since 01.05.2021 to 14.05.2022, there were 75 instances where Branches renewed the deposits of over and above ₹2.00 crores without obtaining rate from Treasury Department and total Excess Interest paid was ₹2,05,85,723/-.

Detection of Future payment of excess interest:

Based on the data obtained from ITD, it was observed that as on date of 30.06.2022, a total of 8,294 accounts for an amount of ₹5,008.93 crores are eligible for renewal and if Renewal system was not changed in FINACLE, entire 5008.93 crores will be renewed automatically with CARD rates i.e. higher than the Bulk Deposit Interest rates approved by ALCO. The average differential rate from CARD Rate to ALCO rate is approximately @0.75%, as such Bank will be paying excess interest amount of ₹37,56,70,327/-(approximately) per year.

When was undertaken and completed:

Irregularity was detected on 02.05.2022. Preliminary information note with the approval of CVO has been put up to MD & CEO to advise functional departments to make necessary arrangements for rectification of irregularity with suggested systemic improvement to Treasury for change in Auto Renewal process for Bulk Deposits. Treasury Department & ITD implemented the systemic improvement suggestions and ported the HBLKRATE menu in production server w.e.f.11.07.2022.

Scale of Operation:

Systemic Improvement implemented on large scale- across the Bank.

2. Background:

Existing System replaced with new initiative:

IT department has implemented the suggestions of Vigilance department and made necessary changes in renewal /opening

of Bulk Deposits and ported HBLKRATE menu in FINACLE CBS Server.

Problems/Vigilance risk that was addressed:

Opening of multiple deposits within threshold limits on same day with same maturity date (in violation of RBI guidelines on bulk deposits) issue was plugged. Secondly at the time of renewal of bulk deposit, automatic application of retail deposit interest rate was arrested if the deposit amount exceeds ₹2.00 crore and above.

3. IMPLEMENTATION:

Validations, developed in house by Information Technology Department, deployed successfully in CBS system & arrested the future irregularities with regard to opening/renewal of bulk deposits.

4. IMPACT AND BENEFITS:

- Irregularity in auto-renewal of bulk deposits was plugged in 8,294 accounts for an amount of ₹5,008.93 crores and payment of excess interest was arrested, which otherwise could have reduced the Bank's Profit approximately to the tune of ₹37.56 crores.
- Ensured 100% Compliance of the RBI guidelines while opening/renewal of the bulk deposits.
- Plugged the future possibility of frauds by way of payment of excess interest in bulk deposits segment.

5. POTENTIAL FOR REPLICABILITY:

This automated process can be utilised across the banking industry.





National Insurance Company Limited

Preventive Vigilance Initiative relating to Underwriting/Claims

1. BRIEF INTRODUCTION:

Initiative was taken to align the underwriting software with m-Parivahan which is the repository of Vehicular Database of the Govt. of India. The data related to vehicular registration details is captured at the central server of the company from the database of m-Parivahan.

2. BACKGROUND:

- In the existing system, there was no check in the system to find out the type and segment of vehicle and also check for issuance of “liability only policies” to cover even commercial vehicles. There was risk of reduced premium as well as malpractice.
- Trucks were under-written under two wheeler insurance section in the System by providing wrong input related to vehicle registration details. This was causing a loss to the company in the form of short collection of Premium and also unnecessary risk of higher claim ratios.

3. IMPLEMENTATION:

Integration of core system with m-Parivahan has been completed on 04.05.2022.

4. IMPACTS AND BENEFITS:

This new initiative helped in mitigating the risk of wrong underwriting of Motor Insurance. This helped the company to avert loss of Premium income.

5. POTENTIAL FOR REPLICABILITY:

The initiated measure may be replicated in all insurance companies.





Pension Fund Regulatory and Development Authority

Digital Initiatives of PFRDA to Increase Transparency and Accountability

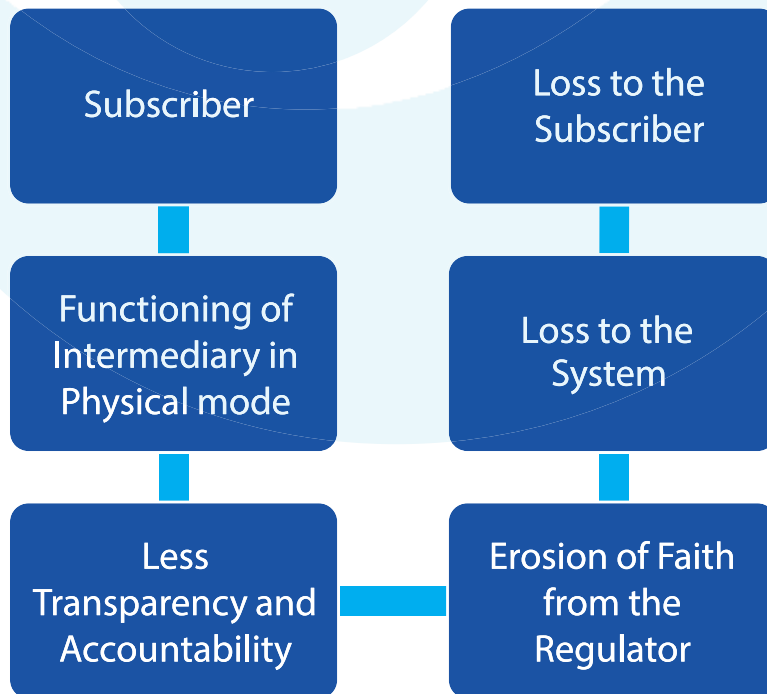
“Eternal vigilance is the price of liberty”

This quote aptly and succinctly summarises the importance of vigilance in the context of a robust democracy. A democracy where liberty is enshrined into the constitution summarily underlines the need for preventive vigilance. Thus, the need for preventive vigilance in India, which is the largest democracy in the world, is crucial.

“Quis Custodiet Ipsos Custodes”

This famous Latin proverb which translates to “Who shall guard the guardians?” summarily puts across the need for preventive vigilance in

a regulatory organization. The question arises of who shall regulate the regulators. The Pension Fund Regulatory and Development Authority (PFRDA), being an extension of the state, in turn, has taken various measures and steps to enhance the preventive vigilance across the organization. PFRDA has taken various digital measures to ensure Transparency & Accountability in the system. These measures have also reduced Turn Around Time (TAT) for various activities and have not only benefitted the subscribers but have created awareness of NPS among them.



The removal of the human point of contact through these digitization initiatives has led to an automatic increase in the transparency and accountability in the system. Since there is reduced contact with the intermediaries, there would be a lesser chance of any of them trying to gain an undue advantage over the subscribers. Some of these measures are: -

a. Exit through Aadhaar based Self-authorization by e-NPS subscribers:

PFRDA had allowed exits from NPS based on 'Self Authorization' by the Subscribers themselves using Aadhaar if the corpus in their Account is up to ₹ 10 lacs, thereby reducing the discretion of any intermediary.

b. eNPS for Government: A new On-boarding feature for Government Sector Subscribers- eNPS is the online platform hosted by NSDL-CRA on behalf of NPS Trust wherein a Subscriber can register and contribute online under NPS. The process of registration through eNPS is a paperless process wherein the subscriber submits the registration request through a digital signature.

c. Instant bank account verification: Penny Drop: -

- i. In order to resolve the issue of return of remittances, to protect the interest of subscribers with timely credit of amount, and for additional due diligence to identify the rightful beneficiary, without manual intervention, Instant Bank Account Verification by 'penny drop' has been adopted by CRAs, by integrating their IT system and exit framework with the Fin-tech service providers.
- ii. The validity of the account is verified by making a 'test transaction' by penny dropping a specified amount into the

beneficiary's savings bank account (SBA) and matching the name based on the penny drop response. The response of 'Success' or 'Failure' would be provided by the service provider based on validation of the SBA number and name check as per CRA records.

d. OTP-based self authentication: Provides paperless on-boarding experience: - Due to the high rate of failure in doing eSign based authentication, the Authority has now enabled OTP-based authentication during on-boarding of subscribers in NPS. For internet banking users, OTP will be received on mobile, which can then be entered for authentication. For on-boarding through other digital modes, OTP will be sent on mobile as well as to the email Id of the subscriber.

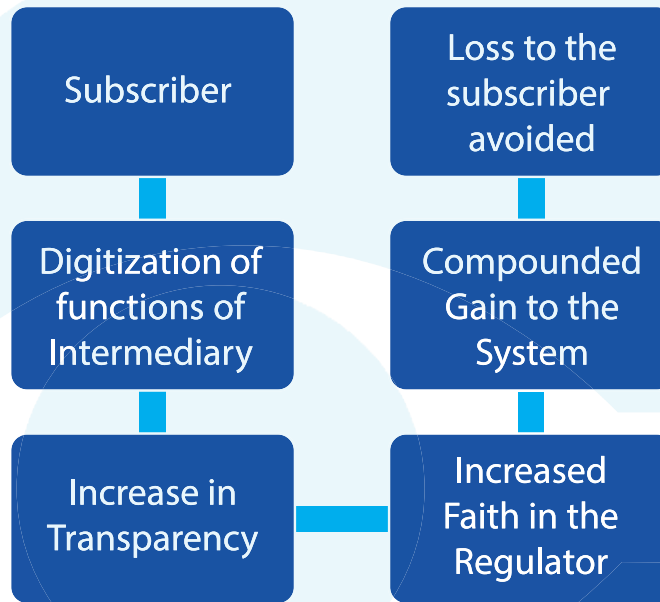
e. Display of charges in the Statement of Transaction is made available: In order to ensure transparency and full disclosure to the subscribers, the Statement of accounts has been modified to include the various charges levied to the NPS subscribers along with the mode and manner in which they are charged.

f. Integration with Digilocker for NPS/ APY-centric services: In line with the Government of India's initiative to provide all citizen-centric services through the digital platform, PFRDA has integrated with Digilocker so that the PRAN card is available to the subscribers in their Digilocker accounts along with other documents. Further, the subscriber registration process will also provide an option to utilize the documents available in Digilocker as Proof of Address and Proof of Identity to further provide choice to the subscribers.

- g. e-PRAN card:** Dispatch of card and return management are avoided due to e-PRAN card. Subscribers can opt for an e-PRAN card or a Physical PRAN card, and the cost of Account opening for CRA is reduced up to 50% if one opts for e-PRAN card.
- h. e-Nomination:** The paperless online mode

of changing the nomination has been made available under NPS, under which there is no need to visit the office of the intermediary.

- i. Have enabled the Video Customer Identification process in a cost-effective manner.



In the earlier physical processing of customer requests the subscriber needs to approach the intermediary and submit the physical document for processing of any of the requests specified in point (a) to (i). Now the digital flow of operation of NPS accounts leads to a way of self-operationalization without any external / human interventions. Due to this, the chance of any mis-appropriation is reduced and the transparency and accountability is increased in the system. Further, tracing of any such incidents is also easy. This shall pave a way for a strong vigilance mechanism in the system and also result in increased preventive vigilance.

Due to the increased accountability in-built into the system, the scope of corruption has been automatically weeded out, leading to automatic preventive vigilance. Further, these digital initiatives make the subscriber aware of the features and facilities in the system which act as a preventive vigilance tool and prevent any loss to the subscriber.

Thus, with the implementation of these measures, amongst others, PFRDA is striving toward achieving greater transparency and accountability in the organization for the benefit of all.





Staff Accountability Policy: Segregation of Nature of Lapses

1. BRIEF INTRODUCTION OF THE MEASURE/ INITIATIVE :

The objective of Staff Accountability Policy of the Bank is to ensure protection of bonafide actions of the officials, taken as per the rules, guidelines and policies of the Bank. Staff Accountability should not necessarily imply that each and every act will be subject to scrutiny for the sole purpose of punishment and to determine the accountability.

As such, the irregularities reported in inspection report are bifurcated into two parts i.e. curable and non-curable and if any irregularity is rectified in accordance with prevalent bank's guidelines, no staff accountability is examined.

This has been implemented since July' 2022.

2. BACKGROUND :

Earlier, the irregularities were not segregated as curable and non-curable. The Inspection Reports were closed on initiation of staff accountability for the lapses instead of focusing on rectification of curable lapses.

3. IMPLEMENTATION :

The policy is updated in-house with the approval of the bank Board.

4. IMPACT AND BENEFITS :

Rectification of irregularities reported through Inspection Reports is always the focus. No accountability is examined once irregularity

is timely rectified. But in case, it is found that irregularity cannot be closed in the given time, such irregularity is also bifurcated into Curable & Non-Curable irregularities.

Further, Non-Curable irregularities is divided into two parts i.e. resulting in loss to the bank or exposing the bank to loss & not resulting in loss to the bank. The Outstanding Curable & Non-Curable irregularities (Not Resulting in loss to the bank) of previous audit reports, is incorporated in the next AIR (Annual Inspection Report) for a maximum of two AIRs (irrespective of maximum interval between audits) and are marked off for the audit purpose (MAP).

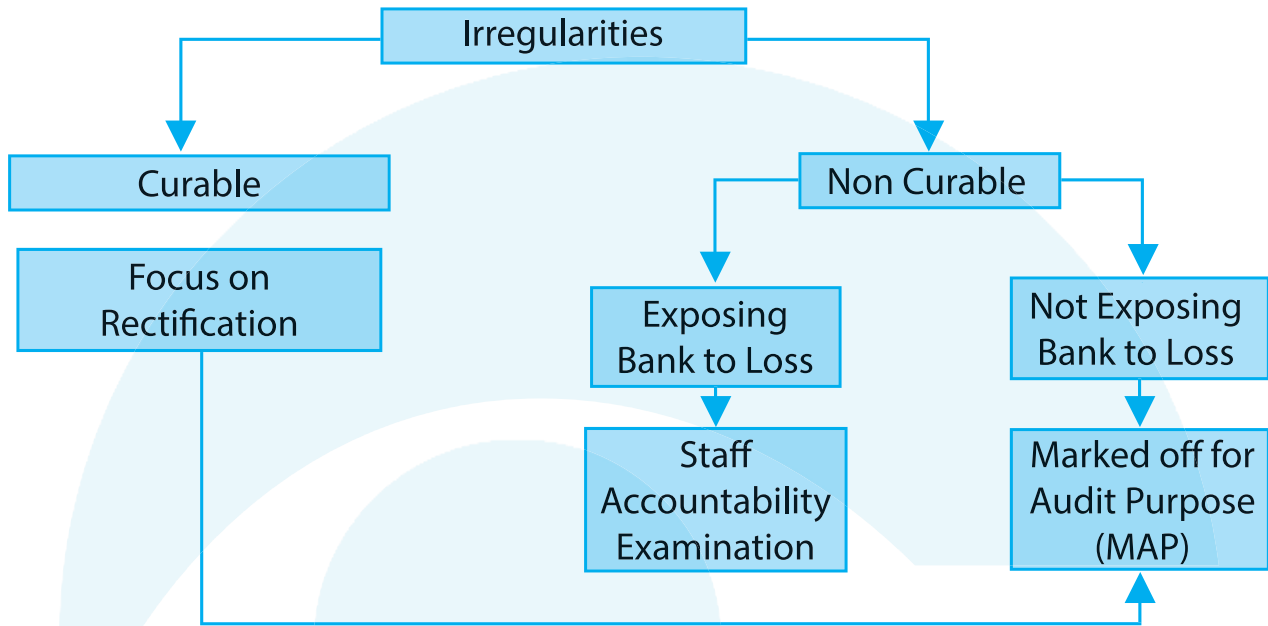
If any irregularity is rectified in accordance with prevalent Bank guidelines and compliance of the same is accepted by the competent authority, then the process of examination of Staff Accountability is discontinued.

However, in case the irregularities cannot be rectified due to ab-initio mistakes, violating terms and conditions of sanction and could jeopardize bank's interest {i.e. irregularities are Non-Curable (Resulting in loss to the bank)}, then staff accountability may be examined.

Further, this will also benefit the bank as the focus shall shift on getting curable irregularities rectified instead of closing them with just initiation of Staff Accountability and will help the bank in safeguarding its interest.

5. POTENTIAL FOR REPLICABILITY :

The initiative can be replicated by other organizations for the benefit of Human Capital and organization as a whole.



Pictorial Presentation of Process Flow



“ It is not sufficient to take action when some case comes to notice and that it is far more important to be continuously on the watch for and discover the sensitive spots. ”

–Santhanam Committee Report



SANDEH-NIVARAN APPLICATION

Doubt Clearance: Anytime, Anywhere

1. BRIEF INTRODUCTION :

Sandeh-Nivaran Application initiative was made live on 18.02.2022 to bridge the knowledge gap of employees and take a crucial step forward to enhance preventive vigilance. Efforts have been made to popularize the initiative and make it an automatic go-to.

2. BACKGROUND :

During the course of investigation/scrutiny of reports, it was observed that majorly procedural lapses figure as irregularities. Clarity and guidance are not always readily accessible to field functionaries and further, differ on a case to case basis.

With this observation as the central focus, an initiative was launched to create formal and direct channels of communication between field functionaries and Subject Matter Experts posted at Regional Training Centers/Corporate Departments for solving procedural/conceptual issues related to the employees' job role.

We envisaged a reduction of operational risk, especially 'People risk' by bolstering adequacies in human capital.

3. IMPLEMENTATION :

A mobile/web-based application called UCO Sandeh-Nivaran [literally-doubt solver] has been developed in-house by our IT team in the bank.

- Questions will be raised by field functionaries. Jurisdiction for answering employee's questions is on the basis of region/zones falling under a certain training center (Regional Training Center (RTC)/Central Staff Training College (CSC)).The TAT for the same is 2 days.
- If the question remains unanswered or RTC/ CSC is unable to answer, the question is then escalated to Corporate Departments, depending on the subject it pertains to. Each Corporate Department has a nodal officer assigned for this purpose. TAT at this level is 2 days.
- If the cumulative TAT is breached, HRM Department will follow up the same and ensure its timely redressal. Vigilance Department is in charge of overall monitoring, process flow and implementation of suggestions received.

Application has several services available for instance:

- (a) 'My Question' (questions raised by user and status of the same)
- (b) 'Public Question' (all closed public questions which can be referred to by any user)
- (c) 'E-Reference' (Bank's policies, job-cards and circulars)

(d) 'Resource Manager' (where user can self-declare him/ herself as resource manager on any particular topic)

Till date, the number of queries answered are 1010, with the bulk of questions related to technology and retail.

4. IMPACT AND BENEFITS :

- Accurate decision making with long term impact on Bank's asset quality and revenues

- Enhanced customer service due to faster resolution of doubts requiring clarifications

5. POTENTIAL FOR REPLICABILITY :

Organization wide approach, accessible to each employee and the basics can be replicated/ customized to any organization.



No Service worth the name can claim to exist if it does not have in view the achievement of the highest standard of integrity.

-Sardar Vallabhbhai Patel

Stressed Asset Recovery Automated Solution (SARAS)

1. BRIEF DESCRIPTION OF THE MEASURE/INITIATIVE:

Our bank has taken lead role in creating Software for digitization and automation of Recovery Portfolio under the name and style of Union Stressed Asset Recovery Automated Solution (SARAS).

Different Flow points are as under:

- System driven automated recovery actions
- Workflow and Templates fed in the system and system will guide the initiation and further recovery actions
- All recovery actions will be digitized by using Artificial Intelligence
- All court cases updation will be captured automatically by using API
- Digitised Follow-up of TPEs i.e., Advocates and Recovery Agencies will be monitored through Mobile based App and their review performance will be captured through App/digital mode
- Repository creation: All data and recovery actions will be available anywhere anytime

2. BACKGROUND:

To maximize and early recovery through robust technology driven automated process and Monitoring Recovery Portfolio in the Banking Sector in more accurate manner, real-time basis, frictionless and agile process by creating ecosystem to tap all available potential to

improve and overcome Debt collection and loan recovery challenges.

- Digitizing all Recovery functional areas including field related work and converting through automated process flow of all recovery actions from initiation to its logical end
- Automated trigger for initiation of action, alerts-based recovery action continuity, template-based auto fill process and preserves data as repository
- Android based communication channel with Advocates and automated Review Performance of Advocate and Recovery Agent based on system based scoring matrix
- API based integration of system and collecting real time based information from Court websites, ROC, IBBI, India Post, CERSAI etc.

The process is having the following advantages:

- Timely initiation and continuation of all Recovery Action including legal actions will accelerate recovery and early resolution
- Ensures flawless action which results in reducing litigation scope
- Acts as a guide to the Branch as to what the Branch needs to do
- More of effective recovery action, error free mechanism and user friendly
- Trigger and alert-based recovery actions pave way to effective monitoring

- Android based performance review of Advocates and Recovery Agents will monitor on real time basis on case postings and progress, performance of the TPEs. The software will provide green, orange or red indicators i.e. time take to resolve, number of adjournments provided, recovery made and success rate
- Overall, the automated software product is a step in the right direction aimed at improving not only the collection and recovery, but also have a positive environmental impact through flawless, paperless process. Additionally, this shall also improve the health of the Banking system
- Leveraging technology product in collection and loan recovery reduces the manpower resource and provides better time management which will eventually assist sound improvement of Banking system

3. IMPLEMENTATION:

This unique initiative was developed by our in house IT team. Following Modules completed and introduced:

- Willful default
- Advocate empanelment
- Insurance
- Valuation
- DRT Case filing

Implementation of following modules are under process:

- SARFAESI
- IBC
- Civil Suit
- Non- Cooperative Borrowers

- Review Performance of RA/IA/EA/Advocates
- Engagement of Recovery Agents
- Vehicle Loan
- Write Off
- Revenue Recovery
- Arbitration
- Staff Accountability
- Data
- e-Courts

4. IMPACT AND BENEFITS :

Immediate:

- Enables ease of doing recovery action
- Effective follow-up
- Ensures Nil pendency in recovery actions
- Easy monitoring
- Educative process flow
- Ensures continued actions
- Ensures data accuracy
- Ensures timely action & time saving,
- Error free recovery actions

Long run:

- Error free mechanism reduces litigations and finds early resolutions
- Ensures Nil Pendency in initiation of all recovery actions
- Ensures timely actions and avoid process delay
- Ensures accelerated recovery & reduction of NPA level
- Ensuring compliance of statutory and regulatory follow up

- Increases the chances of early upgradation and resolutions
- Saves man hours
- Effective monitoring and assessment of TPEs
- Timely completion of examination of staff lapses/wilful default/ non-cooperative borrowers
- Timely valuation and insurance of assets

5. POTENTIAL FOR REPLICABILITY :

It is one of the unique initiatives of Union Bank of India. The same can be used in other organizations for effective digitization to monitor recovery process.



“The most important preventive measure is of course the evolution of a social climate in which no public servant or a person holding a public office, unless he is wholly devoid of moral sense, will be tempted to stray from the path of integrity and resort to corruption.”

–Santhanam Committee Report

“It has to be noted that a good percentage of our public servants, even those who have opportunities, maintain and function in accordance with, strict standards of integrity. We have to base the efforts for a thorough cleansing of our public life, on this solid and hard core of honest public servants.”

–Santhanam Committee Report



Integrity Orientation Survey in Bharat Dynamics Limited, Hyderabad

1. BRIEF INTRODUCTION

An online research survey on Integrity Orientation in Bharat Dynamics Limited (BDL) was conducted and the detailed study was presented to the Management highlighting areas that have shown strength in the organization and areas that need Management focus for development while dealing with Human Resources.

2. BACKGROUND

A research survey was conducted to analyse the prevailing Integrity orientation of Organization at Personal, Workplace and at Organisational levels in all Units of BDL as perceived by the executive employees.

A total of 653 executives at 10 different grades of the Company responded to the online questionnaire developed in-house. The Questionnaire deployed consists of 30 items (10 items on Organizational Integrity, 12 items on Personal Integrity and 8 items on Workplace Ethics) assessed on 5-point Likert's Scale ranging from 5 (Strongly agree) to 1 (strongly disagree) to measure the integrity orientation of the Organization. The Statistical Package for Social Sciences (SPSS) was used to do the diagnostic survey.

3. IMPLEMENTATION

The data collected from the respondents were analysed using various statistical tools like Means, Percentages, ANOVA and Factor Analysis etc. as part of SPSS. Further, the questionnaire's

reliability was measured using Chronbach's measuring scale. A high value of Chronbach coefficient- alpha indicates greater reliability of the measure based on its internal consistency whereas low value conveys that the items failed to capture the construct comprehensively. The internal consistency in respect of the questionnaire measured was ranging from 0.785 to 0.942 for all the items under study. Hence, the questionnaire is considered reliable.

Analysis of the data collected from the survey suggested areas where improvements are needed in the organization which are as below:

- i) Improving upward and downward communication channels to have transparency and accountability.
- ii) Study reflected that employees are hesitant to admit their mistakes for taking corrective action and controls. Exact reasons for such behaviour need to be probed and suitable interventional strategies need to be implemented.
- iii) It was noticed that more employees feel that those who take ethical short cuts are more likely to succeed than those who don't. Areas of such deviations need to be identified and measures that are more transparent need to be taken which will inspire the trust and acceptance of decisions taken.

4. IMPACT & BENEFITS

The findings of the developmental areas in the survey prompted the Management to

undertake various initiatives and develop systems for Organizational effectiveness. Management developed a Communication Channel wherein all officers to interact with their immediate subordinates in the hierarchy on a half-yearly basis covering areas such as Target set vs. achieved, Impediments faced and efforts made to address it, plan for growth etc. During the course of such interactions, suggestions needed to be solicited for developing existing processes and idea generation is to be encouraged. This kind of review of interaction

helps in building trust amongst employees and may improve transparency in work environment.

5. POTENTIAL FOR REPLICABILITY

Conducting Integrity Survey to assess the integrity orientation of any Organization can be easily done with the help of in-house resources and the survey data can be analysed to know areas which are of importance for developing culture of honesty and integrity in the organization.



“Ways and means have to be found to ensure that idealism and patriotism have their proper place in the ambitions of our youth.”

–Santhanam Committee Report



Employees' State Insurance Corporation

ESIC's Online Transfer/Posting Policy

1. BRIEF INTRODUCTION OF THE MEASURE/INITIATIVE:

The Employees' State Insurance Corporation is a statutory organization constituted under the Employees' State Insurance Act, 1948. The ESIC is one of the social security organizations in India which carries multi-dimensional social security scheme to protect weaker section of the society. ESIC provide the benefits against the impact of contingencies of sickness, maternity, disablement and death due to employment injury and to provide medical care to insured persons and their families.

To implement the scheme smoothly in pan India level, human resource management is very vital. Hence, to bring transparency in the functioning of ESIC, a new initiative in the form of online system, has been introduced for transfer/posting of officers in ESIC. Presently, ESIC is following manual system for transfer and posting of all officials across India. This system has been migrated to online mode.

This policy has been implemented during the period from August 2021 to July 2022 and having the potential to reduce corruption in the organization.

2. BACKGROUND

The objective of the Corporation is to have optimally functioning offices across the country for best possible operations and delivery of services to various stakeholders.

The main objectives to introduce this system are:

- i) To meet organizational requirement of officers with varied experience and enriched job knowledge.
- ii) To provide an opportunity to all the officers to improve their proficiency, self-development and career path.
- iii) To groom Officers for taking positions in higher rank and utilize their experience earned with age and position.
- iv) To conform to various DoPT/ Government guidelines/ Supreme Court directions, as far as possible.
- v) To implement Central Vigilance Commission (CVC) guidelines regarding rotation of officers in sensitive posts.
- vi) To have right person at right position and place.
- vii) To have transparency in transfer and posting.

3. IMPLEMENTATION

Annual General Transfers would be normally ordered once a year in the month of March for which the online process through the portal has been initiated during the month of December of the preceding year. Apart from this, other transfer/posting also comes under the policy prescribed for the purpose in larger public interest, to run field offices smoothly,

retirement of officers, opening of new offices, promotion, complaints, vigilance cases etc.

Every officer of the Corporation will have to go through the captured details available in the ERP system related to his/ her transfer/ posting details and mandatorily add/ update/ modify his/ her past posting details since joining services under ESI Corporation, by 1st November of each year in the online portal/ ERP application developed by the ICT Division. Updated/ modified posting details would be provisional and will be verified and approved by the concerned Head of the office by 15th November of concerned year from the Service Book/ Service Card of officer concerned. Head of the office will be accountable for the correctness of approved information.

This online system has been developed by ESIC in-house by the Information Communication Technology (ICT) Division.

4. IMPACT AND BENEFITS

After completion of Maximum Tenure at a station, the online ERP portal will prompt the officer concerned to compulsorily give option for choice of station posting as per the provisions of this transfer policy. A list of such officers due for mandatory transfer will also be made available through online module.

This initiative will help in facilitation of transparency in transfer and posting of officers. Online mode also helps in mitigating various complaints and vigilance risks curbing long-term nexus between our employees

and employers which might have promoted corruption. Earlier, in many cases, complete posting details since joining were not inserted by the Head of offices as per the Service Book of officer concerned which led to gap in transfer details and resulted in ineligible officers becoming eligible or their names went missing in the module or vice versa. Hence, through this online module, all the Head of offices were directed to re-check the online details and ensure that only correct information has been fed into the system.

The exercise of transfer and posting through online portal will reduce grievances and enhanced satisfaction and productivity level among personnel of the organization. This exercise will help in maintaining data base of all officials (medical and non-medical) in the organization like ESIC which is multi unit and having pan India presence.

This online system will help in fair transfer and posting of the officials in the Organization. This system will also help in avoiding individual administrative biases.

5. POTENTIAL FOR REPLICABILITY

At present, the System is implemented for Group A and B officers at Headquarters level. This system has a potential for replicability in the transfer and posting of Group C officials at Field Offices. System will also help in promotion of preventive vigilance; it is already in use in various government organizations and should be utilized by all.





Power Finance Corporation Limited

Streamlining process for short-listing of candidates in recruitment

1. BRIEF DESCRIPTION OF THE MEASURE/INITIATIVE:

To make the recruitment process objective and robust, an initiative was undertaken by the Vigilance wing to streamline the process for shortlisting of the candidates.

Measures:

The following measures were recommended to improve the recruitment process:

- To mandatorily constitute the shortlisting committee in accordance with the Power Finance Corporation Limited (PFC) policy.
- Clear guidelines should be framed for the shortlisting committee to aid in the shortlisting of the candidates.
- The scrutiny of the applications should be clearly done in accordance with the advertisement issued.
- There should be no subjectivity in the selection of the candidates.
- The scrutiny of the candidates should be strictly in accordance with the PFC policy of maintaining a broader skill sets.
- Same yardsticks of scrutiny should be applied to all the applications.

When was it undertaken and completed:

The aforementioned measures were recommended to the management of PFC during the FY 2021-22. The management adopted the systemic improvements as recommended.

2. BACKGROUND:

During the scrutiny of files relating to recruitment, Vigilance Unit observed shortcomings/gaps and subjectivity in shortlisting due to which the above measures were recommended.

The existing system which was replaced:

- Lack of uniformity in constitution of shortlisting committee.
- No specific justifications for selection/rejection of applications were being recorded.
- In absence of specific details, discretion and subjectivity crept in selection/rejection process.
- Subjectivity resulted in complaints from the applicants.

Problems/Vigilance Risk addressed:

- Discretion, Arbitrariness, Subjectivity
- Lack of Transparency and hence lack of Accountability
- Ineffective internal controls

3. IMPLEMENTATION:

Required/Used Resources:

Detailed guidelines were issued by the Human Resource Unit to all concerned in accordance with the measures recommended by the Vigilance Unit. The Guidelines includes the following:

- While determining the eligibility with respect to nature and area of experience, the unit shall take a broader view so that opportunity is given to all the candidates including the ones whose nature & area of experience falls under border-line cases, e.g. if requisite experience is sought in power sector, it may include the experience in any of the areas of power like generation/ transmission/ distribution/ captive power plants etc. including new and renewable power and energy sectors. The Unit may also consider experience of the candidate in other sector/ industry provided the candidate is working in the areas of power related matters in that sector/ industry. The unit shall submit the final recommendations along with the lists of Short-listed and Not Short-listed

candidates, indicating the specific reasons for short-listing/ not short-listing in respect of each and every application.

- General remarks such as 'not meeting criteria' or 'experience not relevant', shall not be a sufficient reason for not short-listing a candidate. The remarks should clearly mention the criterion not met or the irrelevance of experience elaborating upon the details of experience/ expertise possessed by candidate vis-à-vis experience sought in the advertisement.
- Same yardstick shall be followed for scrutiny of all applications.
- The concerned HoU shall sign on every page of the recommendations including annexures.

4. IMPACT AND BENEFITS:

Preventive Measures	Impact	Benefits
To mandatorily form shortlisting committee for shortlisting of candidates.	Improved systems	Increased efficiency and effectiveness
The recommendation of the shortlisting committee should be clear with specific/ elaborative reasons, for rejections/selections	Increased Accountability, Transparency & objectivity & Reduced discretion	Prevent mis-use of power and discretion
The advertisement and the scrutiny should depict the same criteria and nothing should be left to the judgment of anyone scrutinizing the application	Reduced arbitrariness	Prevent mis-use of power and discretion
Same yardstick should be applied for scrutiny of all the applications.	Improved systems, Reduced arbitrariness / discretion	Increased Accountability
To take broader view while shortlisting candidates	Wider base for selection	Recruitment with wider domain knowledge

Impact on other functions:

The above preventive measures would promote good governance practices in the company. The improved process would result in selection of meritorious candidates. This will lead to reduction in arbitrariness and ultimately the system will become transparent, accountable with reduction in complaints.

How the vigilance risk has been reduced:

By limiting powers, reducing discretion & subjectivity, increasing transparency and accountability, streamlining procedures and increasing internal controls.

Estimated benefits envisaged in long run for the organization:

- Prevention of misuse of authority

- Increased Accountability, transparency and efficiency
- Improved feedback mechanism to management

5. POTENTIAL FOR REPLICABILITY

Measure can be implemented in any organisation for devising Guidelines for shortlisting of candidates for improved accountability, transparency, efficiency and effectiveness.



Above all, I would advise you to maintain to the utmost the impartiality and incorruptibility of administration.

–Sardar Vallabhbhai Patel



Syama Prasad Mookerjee Port, Kolkata

Digital Life Certificate: A Preventive Vigilance Tool

1. BRIEF INTRODUCTION:

The process of Digital Life Certificate (DLC) as a biometric enabled digital service for pensioners and its management for continuance of pension has truly been designated as “Ease of Living” tool for our seniors. In Syama Prasad Mookerjee Port, Kolkata (SMPK; erstwhile known as Kolkata Port Trust), DLC was identified as a significant tool in Feb, 2021, to verify the status of pensioners before paying the arrear of pension due to pay/wage revision w.e.f. 01.01.2017 (henceforth as arrear). In unprecedented COVID situation bundled with restricted movements, verification of eligible pensioner with social distancing and in a COVID appropriate method was the need of the hour. The total outgo as arrear was estimated as ₹180 Crores, to be disbursed to around 14,000+ pensioners who retired prior to 01.01.2017, including aged 80+ and some residing outside West Bengal.

- **Start and End Date:** The first DLC camp was held in SMPK campus with India Post in February’2021. However, DLC campaign gathered momentum after the second wave of COVID was over i.e. from September’ 2021 to August’ 2022 and the same is still continuing.
- **Large Scale of Operation:** DLC introduced as a pre-requisite for arrear payment was a mammoth exercise by Vigilance Department of SMPK.

2. BACKGROUND

- SMPK pensioners need to furnish a ‘Life Certificate (LC)’ every year for further continuation of pension. During COVID, majority of the pensioners faced discomfort in physically presenting themselves, manually getting the paper based ‘Life Certificate (LC)’ made and submit. It was more painful task for the old, ailing and infirm pensioners.
- Further, after COVID’s first wave, LC due since November’ 2020 were not received in many cases by May, 2021 and thus, to pay arrears based on Life Certificate of previous year became a tough decision. On humanitarian ground, SMPK Administration wanted timely arrear payments to avoid hardships to pensioners, but there was no mechanism to get updated status of pensioners. In many cases, pension was withheld for want of LC even for previous year.
- Pension arrear is unique as it becomes ‘Life Time Arrear (LTA)’ once the pensioner to whom it was due, is deceased and is given to the eligible nominee. Thus, the arrear cannot be just credited in the deceased pensioner’s account; further, calculation of LTA is restricted upto the date of death of the pensioner. In such case, it was essential to find the status of pensioner and that too, in a COVID appropriate manner.

3. IMPLEMENTATION :

- After COVID's second wave (September 2021), the camps were organised jointly with India Post in more than thirty Post Offices throughout the state of West Bengal, in the vicinity where pensioners were concentrated. Wide publicity was given through frequent newspaper advertisements, bulk SMSes and radio announcement. In camps, SMPK team identified pensioners through their documents and India Post team conducted DLC through the 'App' and portable 'Biometric Devices'. The campaign continued with Doorstep service of India Post for those who informed their incapacity to reach Post Office.
- DLC with biometric devices (finger prints and iris scanner) had its own limitations, especially with old pensioners. Further, there was dependence on India Post team too. A self-sufficient method to generate DLC was eagerly awaited.
- By December' 2021, Face Recognition based 'Jeevan Pramaan' app (FR App) was introduced by DoP&PW, enabling general public to download the app in Android mobile and generate DLC by anyone, in the comforts of home.
- The Vigilance team took initiative by downloading the App and prepared a Do It Yourself (DIY) protocol and placed the same on the SMPK website.
- In campaign mode, the vigilance team communicated to the left-out pensioners through letters to other states (3606 Nos.) and return postcard in West Bengal (3347 Nos.), explaining the DIY protocol in bilingual format (English and regional language) and also provided a mobile number as Helpline. The team also made calls to 4,641 Pensioners at available numbers to reach pensioners. Demo/hand-holding through video call was also conducted making kin of pensioners conversant with DLC generation through their mobile phones. The returned letters (2,500 Nos.) with remarks from postman were used for database updation.
- Rigorous efforts were made to reach left-out pensioners across the country and educate them to do DLC. Wherever requested, vigilance conducted outreach program for the ailing pensioners at bedside in home/hospitals, in-vehicle/ambulance and even those visiting the office.
- The Chairman, SMPK wrote to the apex bodies of disbursing agencies, emphasizing on sending 'comprehensive' paper based life certificates for left out pensioners.
- In total 14,853 DLCs were registered under SMPK on Jeevan Pramaan Portal and 13,771 DLCs were verified as successful SMPK Pensioners including those eligible for arrears. Rest were not related to SMPK/duplicate DLCs.
- SMPK had earmarked 14,573 pensioners for arrear payment, out of which 12,287 could be verified through DLCs (84%) to receive arrear. The pramaan ID was used as unique code in the arrear bill payment for mapping and a total of ₹ 110.35 Crore has been credited directly to pensioners' accounts as arrears.
- As per data under SMPK in Jeevan Pramaan portal, 293 DLCs have been made for pensioners with age above 90 years and 2,891 DLCs for those who are in the range of 80 to 89 years.

- Left out 2286 pensioners (=14,573-12,287):
 - (i) For deceased (7%), arrear is being paid to eligible nominees,
 - (ii) For LC sent by Banks (4%), pensioners are being digitally verified for arrear payments and,
 - (iii) those yet to be located (5%), all round efforts are still being made.

4. IMPACT AND BENEFITS

- **Pensioner end:** DLC can be generated anywhere & anytime through FaceRD app for free, received online without any need to physically submit. Processing updates are received through SMS/email in a transparent manner. It's truly a huge relief and "Ease of Living" for home/hospital confined pensioners.
- **Organisation end:** DLC confirms existence of genuine Pensioners/Family Pensioners beyond doubt for Organisation and Disbursing Agency. Once generated, it is immediately received and is downloadable as well as amenable to processing by the Port directly. Reports on Jeevan Pramaan portal also help the organisation to create the MIS and update the database.
- **Accuracy of the process:** This process helped the organisation in crediting the Arrear payments directly in Pensioners' account on the basis of 'Digital Life Certificate', without any dependency on Banks for subsequent adjustment/refund of unused pension of deceased pensioners. Not a single complaint was received towards any false payment.
- **Correctness in Payment to eligible pensioners:** Against an estimate of ₹ 180 Crore, as on date only ₹ 110.35 (61.3%) has

been disbursed. Making correct payment to the eligible pensioner with verified database including date of birth (additional component of pension gets affected) was the major criterion for the arrear payment rather than savings.

- **Pace and savings in the process:** Faster identification, simultaneous verification and updation of the pensioner database, especially aadhaar, date of birth and contact details with saving on cost, manpower and time of SMPK than in manual process. It streamlined the whole physical process of generation of Life certificate, despatch to various agency, collection, processing and finally recording in database into paperless certificates being digitally transferred, processed and recorded.
- **Synergy Vs Silos:** The Port got an opportunity to reach and serve its own pensioners, and instead of SMPK, India Post, Banks and Pensioners working in silos, the process transformed into synergy with common objectives.
- **Reduced Vigilance Risk:** Generation of DLC by leveraging technology, as detailed here above, eliminated risks associated with the earlier paper based process, which was prone to vulnerabilities like incompleteness of information, fake/false information, involvement of touts, commission based Life Certificates with unwanted dependence & intervention of outsiders and so on. As such, this technology enabled DLC solution has reduced Vigilance risks to a great extent.

5. POTENTIAL FOR REPLICABILITY

DLC is just one of the various fields where Face Recognition and Aadhaar based identification

can be effectively used. In fact, this process has a strong potential to be utilised as a “Preventive Tool” and can be scaled up to any possible extent. For instance, in Port operations with ISPS codes within the Customs Bonded areas, identity of the persons entering into the Dock premises can be authenticated through this tool, which will ensure the security aspect. This tool can also be used for verifying genuineness of candidates applying for competitive exams, job interviews, Board exams, etc. This preventive

tool can further be used to authenticate the travellers at Airport, patients in hospitals, for passport generation, outsourced/ labourers/ beneficiaries, account holders of bank, policy holders of Insurance etc. The process is simple, easy to operate, can be scaled up, independent of age of person and can carry out recognition even if there is a time lag of a decade between the time of data captured by Aadhaar and that of using this tool.



“Where there is power and discretion, there is always the possibility of abuse, more so when the power and discretion have to be exercised in the context of scarcity and controls and pressure to spend public money.”

–Santhanam Committee Report





Bharat Petroleum Corporation Limited

Price Assurance at BPCL Energy Stations

1. BRIEF INTRODUCTION OF THE MEASURE/ INITIATIVE

The core expectation of a fuel customer is assurance of correct price & quantity, right quality and safe / hassle free fueling experience.

Fuel price at all Energy stations (petrol pumps in common parlance) change daily in line with change in international crude prices & exchange rate fluctuations. Daily prices for each fuel dispensed from BPCL Energy Stations are downloaded and implemented every morning at 6 AM across our network. This ensures that each fuel transaction for any fuel at any of the 19,000 energy stations PAN India is at correct price.

IRIS – Bharat Petroleum’s Digital Nerve Centre, enables monitoring of this price updation across network and locks the nozzle/s where price does not get updated. This ensures **correct price each time, every time.**

This technology led intervention reinforces the **Pure for Sure (PFS) customer promise of Price Assurance** while eliminating the need for a manual/ physical authentication by dealer (or his staff) and Bharat Petroleum of fueling at correct price across all Energy Stations.

2. BACKGROUND

The malpractice of not updating the fuel prices in line with laid down processes & guidelines

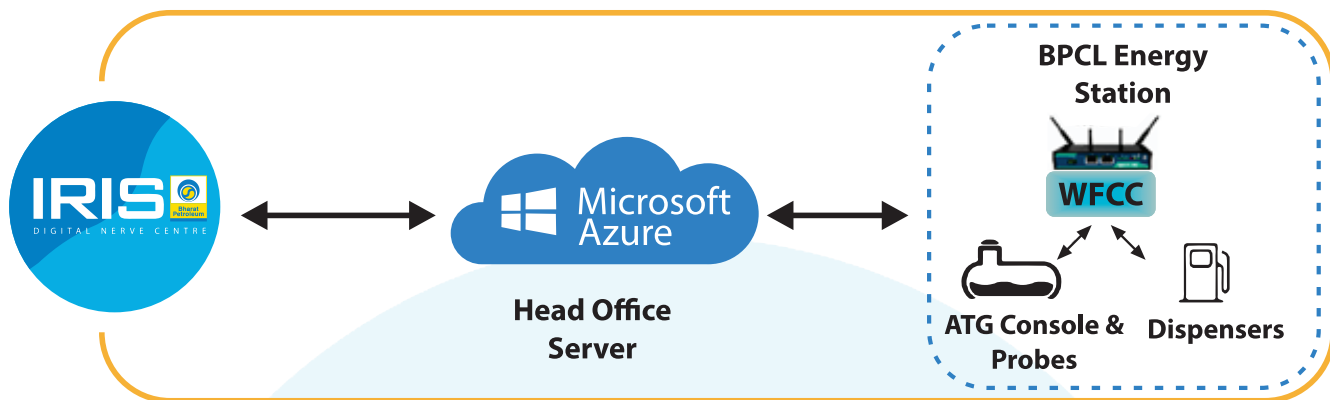
was adversely impacting Company’s image and deceiving customers. In case of downward revision of fuel (petrol, diesel etc.), unscrupulous petroleum pump dealers would not revise the fuel price & continue to sell fuel at old high price to customers. This wrongdoing is eliminated by technology enablement and it ensured price assurance for each fuel transaction across 19000 petrol pumps without any human intervention.

3. IMPLEMENTATION

Keeping the above in focus, IRIS was conceived and delivered as a technology platform capable of handling millions of inputs per second **to recognize and manage exceptions** across Businesses in BPCL.

Price Assurance to fuel customers required implementation of **Auto RSP (Retail Selling Price) Use case** through IRIS at all energy stations of BPCL. This entailed integration of all WFCCs (Wireless Forecourt Controllers), which are connected to all tanks and nozzles at a given energy station with IRIS thru a central cloud server. The technology is such that it empowers WFCC to act once exception is encountered.

In case, price download does not happen at a certain WFCC on any given day, WFCC shall lock all the nozzles and ensure that fueling does not happen to our customers at incorrect price. On correct updation of price, again WFCC is capable to resume sales.



Centrally Monitored, Smart, Intelligent Operations

4. IMPACT AND BENEFITS

The impact & benefits of implementation of **Auto RSP (Retail Selling Price) use case through IRIS for Price Assurance** can be broadly categorized for following stakeholders.

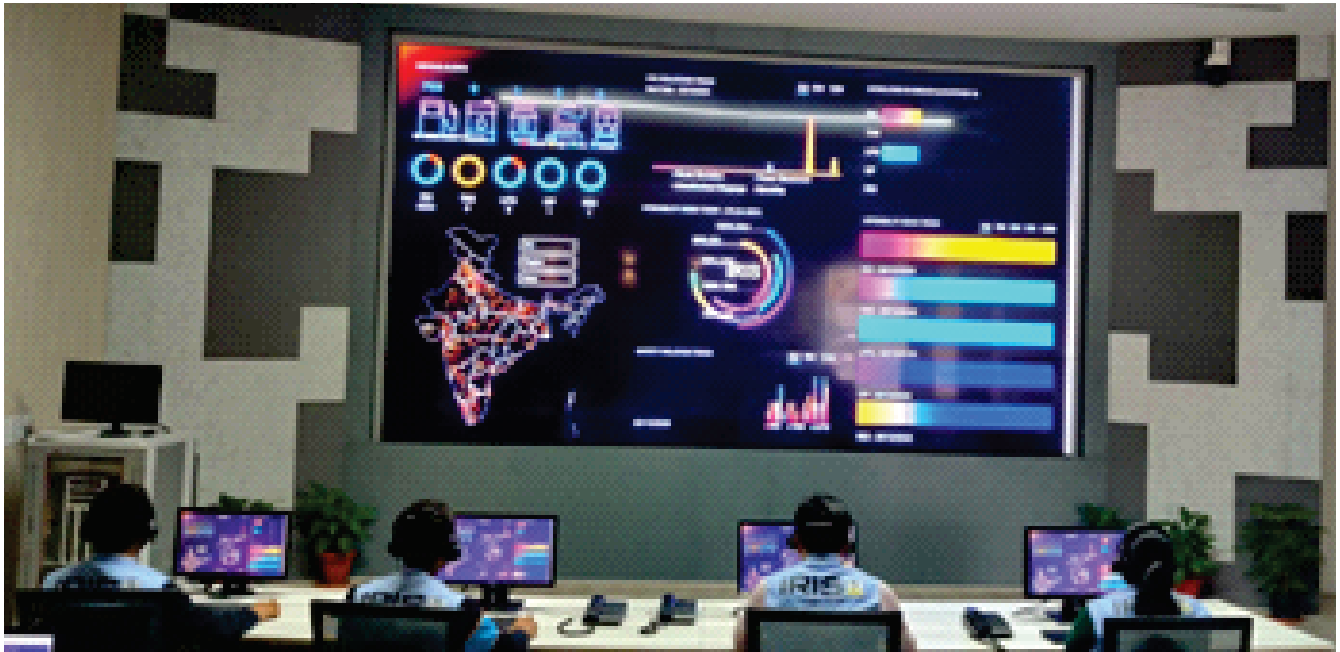
- a. **Benefits to Customers:** Price assurance for each fuel transaction across 19,000 Energy Stations through technology without any human intervention.
- b. **Benefits to Dealers:** Build customer trust through technologically enabled Price Assurance; adherence to laid down processes & guidelines without manual intervention and Fuelling at incorrect price (in case of upward rate revisions) may have resulted in loss to dealers, which is now eliminated due to technological enablement
- c. **Benefits to Bharat Petroleum:** Driving differentiation w.r.t other energy companies to emerge as the first choice of customers and ensuring adherence to daily price updation mandate without any manual

intervention through technology to deliver on PFS Promise consistently

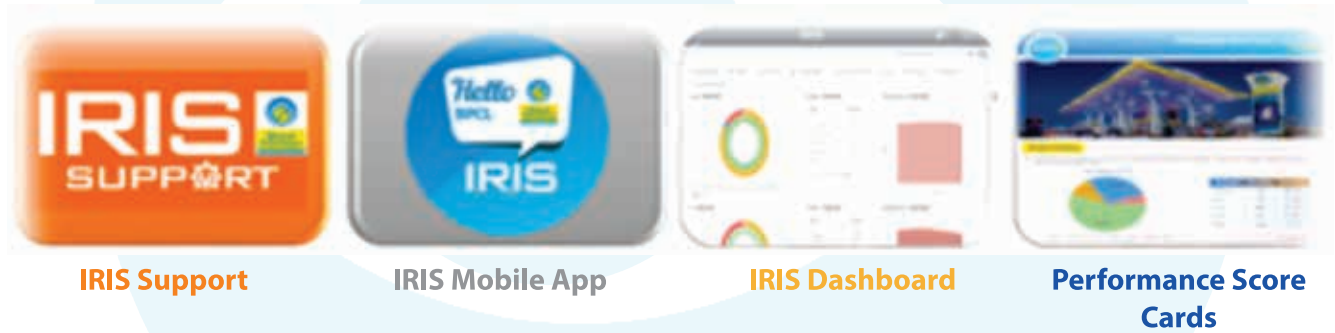
Think of what it takes to monitor such a staggering network of over 19000 Energy Stations. What comes to mind is a multitude of administrative tasks, operating procedures, schedules /indents etc. The platform liberates the human experience from this routine drudgery, enabling efficient and delightful operations. This initiative, aptly named as IRIS - Digital Nerve Centre, has **digitally re-imagined operations to monitor price** of every drop of fuel dispensed through our energy stations across the country.

5. POTENTIAL FOR REPLICABILITY

IRIS platform has employed cloud based integration of multiple systems to ensure price assurance. Similar IoT (Internet of Things) based solutions can be deployed in varied industries requiring consistent monitoring of parameters like temperature, pressure, air velocity, flow rate etc. at a continuous basis and initiating pre-configured actions.



(IRIS Command Control Centre)



(Operating & Monitoring framework)





Central Warehousing Corporation

Implementation of Warehouse Aggregation Portal, in Central Warehousing Corporation

1. BRIEF DESCRIPTION OF THE MEASURE / INITIATIVE:

Warehouse Aggregator is an e-tool of the Corporation which would bring warehousing service providers across PAN India, both public and private, on a single platform. This would not only provide a convenient utility to citizens for opting for a service from a gamut of options but would also help the Corporation in establishing a stronghold in the warehousing sector. Apart from storage space, Aggregator would also provide supplementary services to users such as PCS etc. An online retail shop-like user interface would smoothly guide the users across various services and options, thus, increasing satisfaction and reliability.

2. BACKGROUND:







As per the demand of Customers and market needs, the Regional Offices (RO) used to hire godown in respective area and physically visit the place of warehouse owner. This led to delay in hiring as sometimes the RO Committee is busy in other assignments and not able to visit proposed godown personally or the warehouse owner may not have much time to wait and hence there was direct loss of business. Therefore, it was decided to develop a warehouse aggregation portal wherein godown owners can register the details of their

godowns or available lands along with the pictures and video of the godowns, free of cost, to have ready data available with CWC and to utilize the same as and when there is need of hiring of godown/open land for any depositor.

3. IMPLEMENTATION:

- a) Accordingly, the 1st Phase of Warehouse Aggregation Portal was developed in-house and launched by as WEE@CWC (Warehousing for Everyone, Everywhere), for online hiring of private warehouses at PAN India level, after completion of Phase-I development for creation of database of godown owners.
- b) **Under the WEE Portal, a dashboard has following options:**
 - i) Region wise and district wise data
 - ii) Stage of hiring of godowns
 - iii) Utilization and vacant space or land
 - iv) WDRA registered warehouse
 - v) Godowns nearest to Railway shed
- c) **Dashboard for Vendor/Customer:** Customer/Depositor will book space having particulars about utilization of warehouses and space vacant with complete details available. Total 621 nos. of warehouses are registered at the portal.

Integrations of WEE Portal

-  WMS
-  GIS with Google Maps
-  SMS and email
-  AI-based Chat Bot
-  Digital Signature
-  Payment Gateway



4) IMPACT AND BENEFIT

Some of the benefits of WEE Portal are as under;

- a) Readily available pool of warehouses cut short the hiring process
- b) Short-listing of godowns online through available data on WEE portal
- c) Ease of doing Business
- d) Fast track decision making
- e) No need of visiting site physically to initiate the process
- f) Reduction in operation cost of the Corporation
- g) Reduce the manual intervention thus reducing chances of Corruption
- h) Bringing Transparency in the System and satisfaction to godown owner
- i) Ensuring optimum utilization of available resources/godowns
- j) Mitigating the risk of fraud as all details /documents asked at the time of registration on portal

5) POTENTIAL FOR REPLICABILITY:

The Warehouse Aggregation portals have the potential to be replicated by State Warehousing Corporations once the same is completely developed.





Employees' Provident Fund Organisation

e-Inspection and e-Court Management System in EPFO

1. BRIEF DESCRIPTION OF THE MEASURE/INITIATIVE

Employees Provident Fund Organisation (EPFO) is a statutory body functioning under the administrative control of Ministry of Labour and Employment, Govt of India. Central Board of Trustees, Employees Provident Fund (CBT, EPF) which is the apex body of EPFO was established by Employees Provident Fund and Miscellaneous Provisions Act, 1952 and at present administers three social security schemes, viz. Employees Provident Fund Scheme, 1952, Employees Pension Scheme, 1995 and Employees Deposit Linked Insurance Scheme, 1976.

The primary role of EPFO is to ensure extension of social security benefits in the nature of Provident Fund, Pension and Insurance benefits to workers employed in establishments with employment strength of 20 or more by implementing the provisions of the above three schemes. Whereas the EPF Scheme, 1952 ensures payment of a lumpsum amount to the workers at the time of their retirement to cater to their old age needs, EPS 1995 provides a constant source of income in the form of monthly pension to the retired employee and his family members in case of death of the employee. Insurance benefits up to ₹ 7 lakh are provided to the family of the deceased employee for death while in service under Employees Deposit Linked Insurance (EDLI) Scheme, 1976.

For EPFO to extend the above social security benefits to workers, it is imperative that the employers of the establishments covered under EPFO deposit the EPF and allied dues of its employees in time by way of Electronic Challan cum Return (ECR) form. In case of default or delay in deposit of the EPF dues, EPFO as part of its mandate carries out physical inspection of the records of the establishments to determine the dues payable by the employer for the default period.

With a view to ensure ease of doing business and encourage voluntary compliance by the employers, a soft and persuasive approach in the form of e-Inspection initiative has been adopted by EPFO. As part of this initiative SMS based alerts are first sent to employers intimating them about the default and seeking a response to the e-inspection notice which appears in his login in Employer portal of EPFO. Employers have the option to deposit the statutory EPF dues of its employees for the default period or submit their response intimating the reasons for non-deposit, viz. permanent/temporary closure of the establishment, financial losses, operational/technical issues, natural calamities etc. with valid documentary proof. Further necessary action is initiated by EPFO after scrutinizing the response received from the employers instead of subjecting them to unnecessary inconvenience in the form of repeated physical inspections. Dues are assessed through e-Court

Management system in case the employers in default fail to respond properly to the e-Inspection notices.

2. BACKGROUND

As per the previous regime of inspection when any employer defaults in payment of statutory EPF dues of its employees, Enforcement Officers (EO) of EPFO used to visit the premises of the establishment to verify its records to assess the quantum of EPF dues payable by the employer. This process of physical inspection was highly time consuming, inefficient, discretionary and many times resulted in employers complaining of harassment by PF Inspectors. In order to overcome these inefficiencies, inherent in the old system of inspection, a digital, faceless, interactive and e-communication based e-Inspection system has been deployed by EPFO in which;

1. List of defaulters is generated on 21st of each calendar month
2. SMS is sent immediately to the defaulter establishment
3. Email is sent to defaulters who fail to respond to SMS
4. e-Inspection Form displayed in Login of establishment which fails to respond to SMS & email and continue to default for more than three months
5. Response or no response of Establishment is available to Regional offices on Dashboard which is updated on real time basis
6. Through e-inspection Forms, Employer can
 - i) Intimate closure of business & upload proof thereof
 - ii) Declare amount due and seek instalments to pay the outstanding dues, if required
 - iii) Report and remit the outstanding dues
7. Only those establishments which fail to respond to SMS/ e-mail / e-inspections forms are treated as wilful defaulters for inspection by physical visit of Enforcement Officer
8. Inspection is allotted online through Shram Suvidha Portal of Ministry of Labour & Employment (<https://shramsuidha.gov.in/home>) with unique inspection ID to any EO. The allotment is delinked from geographical jurisdiction of EO. System generated SMS alerts are also sent to the employer intimating him about allotment of inspection
9. EO has to visit the establishment on the scheduled date and upload his report within 48 hours in the Shram Suvidha Portal for further necessary action by EPFO
10. In case of continued default, inspection is followed by assessment of dues which is carried out in e-Court Management System known as Compliance e-Proceedings Portal wherein the employer attends the hearing in virtual mode to put forth its submissions in keeping with the principles of natural justice
11. The records of daily hearings and final orders are uploaded on the portal. Case status & orders are available to all parties online on the Portal (<https://eproceedings.epfindia.gov.in/epfo/public/caseenowisearch.php>)

3. IMPLEMENTATION

The portal has been conceived, designed and developed by the in-house IT Team of EPFO utilizing the internal resources of the organization. The facility was tested at Regional Offices of Agra & Karnal on pilot basis before pan India launch.

4. IMPACT AND BENEFITS

- Continuous nudging from first month of default through SMS and email resulting in 40% to 50% of defaulters filing ECRs- Employer makes voluntary compliances
- These ECR non-filers are not flagged as defaulters for inspection in the first instance and not treated as defaulter
- E-inspection Forms are deployed in the login of employers centrally and in a faceless way - 30% to 40% of defaulters either remitted the dues or declared the outstanding dues or declared closure of business or filed incomplete response through e-Inspection Forms
- Employer self declares the amount due- a sufficient evidence for subsequent process of assessment and recovery, if required
- The number of cases required for Inspection by physical visit of EO is drastically reduced -Non-wilful defaulters do not attract inspections by physical visit of EO

Overall the initiative has been instrumental in achieving an increasing trend of voluntary compliance on the part of the employers in depositing the statutory EPF dues of its employees. It saves time and resources both for the employers as well as EPFO, results in better compliance and transparency while reducing drastically possibility of high handedness and eliminate corruption during physical inspections. Randomised allotment of inspection through Shram Suvidha Portal to any Inspector and virtual mode of hearing through e-Court Management System also ensure eliminating the possibility of corruption to a large extent.

5. POTENTIAL FOR REPLICABILITY

The application can be utilized by other government departments and PSUs which are mandated to enforce implementation of statutory provisions by way of assigning inspections of defaulting entities with minor modifications in the application customized to the specific need of the departments.





The Oriental Insurance Company Limited

Write-up on Automation of Surveyor Allocation

1. BRIEF INTRODUCTION :

'Automation of surveyor allocation' is essentially a 'process-automation' within the Company's core Application – INLIAS (Integrated Non-Life Insurance Application Software). The system is automated such that upon registration of the Claim, a surveyor is automatically appointed from the mapped list of surveyors for Claims with estimated losses up to ₹ 50,000/- and details of claim are sent to the surveyor on SMS and E-mail in real time.

The project was undertaken in the year 2021 and completed on 31.03.2022.

The project was launched on pilot basis at two Regional Offices at Bengaluru and Chandigarh on 04.01.2022. The PAN-India roll-out of the initiative was completed on 31.03.2022 and the project is running successfully since then.

2. BACKGROUND:

Earlier, the surveyor appointment was a manual process as per the financial authority of the dealing office. The process was not only time-consuming but also fraught with opportunities for indulging in corrupt practices.

Since the surveyor deputation was to be done manually, the cases reported beyond office hours or holidays had to wait for the next working day for the claims to be registered and surveyor being deputed resulting into a protracted claim settlement process. At times, the vehicles meeting the accident were moved by the insured from the spot resulting in

complication in the process, especially in cases requiring spot surveys.

Delays in the deputation of the surveyor resulted in an increase in the Turn-Around-Time for the claim settlement and payments being made to the insured. The aggravated insured took exception to the delays and often turned into mouthpiece of bad publicity for the Company.

Connivance between the Surveyor Deputation Authority in the Company and Surveyors was also reported and it resulted in disproportionate number of surveys being allotted to a handful of surveyors. It not only led to favouritism in the allocation of survey work but also resulted in disenchantment among other surveyors. Allegations of demand of bribe for the appointment of surveyors were commonly reported.

Other irregularities such as non-updating of records or competent surveyors being overlooked for allocation of work, dovetailed the manual process of surveyor deputation.

3. IMPLEMENTATION:

Apart from the prime objective of speeding up the claims-cycle from the initial stage of claim registration itself, another objective behind automation of surveyor allocation was to ensure allocation of survey work to all the empanelled surveyors on rotation basis. Once a new allocation cycle begins, each surveyor gets a job allocation before moving to the next cycle.

Approximately 65% of Motor OD (Own-Damage) Claims fall under 'Up to ₹ 50,000/- estimated loss' bracket, hence a substantial percentage of Motor OD Claims have been brought under the scope of automatic surveyor allocation, improving the overall Turn-Around-Time as well.

Regional Offices and SVC (Service Centre) officials were provided with a user manual Power-Point presentation for explaining the system allocation logic, mapping process, reports etc.

No external agency was involved in the process and the application was developed in-house by the IT Vendor.

4. IMPACT AND BENEFITS:

The initiative not only fast-tracked the process of surveyor deputation but also mitigated the inherent vices in the manual allotment, making the whole process transparent.

With utilisation of this automated process, surveyor appointment for Motor OD Claims up to ₹ 50,000/- is now a more seamless, swift

and fair exercise. Keeping in with the spirit of Surveyor Management Policy, the automation of surveyor allocation eliminates any scope for favouritism by maintaining equity in job allocations.

The automation of the process has plugged the avenues of corruption that were otherwise open in the manual process of deputation of surveyor.

Maintaining of manual records has been done away with. Every surveyor gets an opportunity under the automated process and which in turn helps the Company in evaluation of their performance in an equitable manner.

5. POTENTIAL FOR REPLICABILITY:

In the long run, we aim to integrate this segment of automation in the end-to-end automation of the claim cycle, whereby right from first notice of the loss and finally to the settlement of claims, the entire process will be automated to provide best claim servicing experience to the insured.





Contract Closing Portal

1. BRIEF DESCRIPTION OF THE MEASURE / INITIATIVE:

In the contract management, contract closing is an important milestone as the successful closure of a contract ensures complete settlement of obligations/liabilities of either parties and in a way measures whether the desired objective of contract is met or not. Therefore, an efficient and transparent contract closing system is imperative in public procurement.

To achieve the above objectives, an IT enabled Contract Closing system has been developed by Power Grid Corporation of India Limited (POWERGRID) with commencement of portal on pilot basis during year 2020 and made fully operational during F.Y. 2021-22. The processes required for contract closing like identification of balance pending works or Punch points/list, issuance of Taking over certificate, Reconciliation of materials, Reconciliation of payment, Submission of as built drawings etc. are carried out through the Contract Closing portal. This has made the closing process more efficient and transparent. Also, vendors are active stakeholders in the process with transparent visibility of the entire process. Faceless & Contactless access to vendors, online tracking of the status of the contract closing by vendors as well as review by Management are added features of the system which make this application a powerful tool in effective contract management.

2. BACKGROUND:

- a) POWERGRID procures a wide variety of goods and services and undertakes execution of works in Transmission, Telecom and Consultancy related businesses. Once the work is completed and asset is about to be commissioned, various contractual activities are initiated so as to commence contract closing process, which are outlined below:
 - i) Receipt of drawings, Quality Assurance (QA) documents and O&M manuals
 - ii) Pre-commissioning checks
 - iii) Physical Completion of scope of work
 - iv) Commissioning & Taking Over certificate
 - v) Material Reconciliation
 - vi) Performance Guarantee Test
 - vii) Processing of scope variation covering quantity variation, extra items/claims & issuance of final amendment
 - viii) Time Extension & settlement of Liquidated Damage (LD)
 - ix) Extra claims and settlement of disputes
 - x) Processing & release of final bill
 - xi) Successful completion of warranty
 - xii) Release of CPG

b) To achieve the above objectives, as soon as the contractor's scope of work under a contract approaches completion, the said contract is included in the list of contracts for closing. In order to ensure that entire scope of work has been completed, confirmation from concerned Responsibility Centres in POWERGRID are taken in form of issuance of Contract Closing Proformas (CCPs). These CCPs cover all aspects of a contract and are dealt with by various Responsibility centres in POWERGRID. From Contractor's side, a representative, duly authorized by the company signs the CCPs. Also, Management reviews the closing process time to time on regional basis as well as on organizational basis so as to ensure timely closure of contracts.

Earlier this whole process was done through manual submission of documents, manual monitoring of process, visits of vendors to concerned centres, offline communication between vendors & POWERGRID. The offline process was seen resulting in unwarranted delays in some of the cases besides issues in timely material reconciliation, non-submission of documents by vendors, non-availability of proper MIS etc.

In order to address the above issues and to make the Contract Closing process more transparent and efficient, the Contract Closing portal has been developed by POWERGRID.

3. IMPLEMENTATION:

The entire process has been developed in-house by POWERGRID team by using

4 separate systems viz., (i) ERP system for identification of Contracts due for closure; (ii) EPR (Employee Service) portal for assigning individuals responsible for corresponding Contract Closing steps along with making entries against the same and online acceptance process; (iii) ERP (Supplier Relationship Module) portal for access by the vendors to view the status, update the status from his side along with online submission of documents; (iv) Intranet portal developed using .NET Platform with SQL-DB for Management dashboard and overall monitoring of the status.

As POWERGRID has developed the portal in-house using its ERP system, on-boarding of all stakeholders has been done in a relatively seamless fashion.

4. IMPACT AND BENEFIT:

- a) This Online Contract Closing System has been divided in three parts:
 - i) **Corporate Monitoring Group (CMG):** To identify the contracts that are due for initiation of closure process
 - ii) **Regional Monitoring Group & other executives (RMG):** To nominate/authorize responsible person for closure of Punch Points/ list and coordinate for various CCPs & upload the documents/update the status
 - iii) **Vendors:** vendor can access the portal and submit the document/ update the documents and Status of activities to be completed from his side

b) Salient features of the system are as below:

- i) Identification & allotment to responsible executives for faster processing of Contract Closing
- ii) Faceless & Contactless access to vendor
- iii) Paperless & Online Process
- iv) Real Time Tracking about status of Contract Closing process
- v) Management Dashboard about status of Contract Closing

5. POTENTIAL FOR REPLICABILITY:

The IT enabled Contract Closing portal is an online system that helps the project executing authority to track key stages of the contract closing process. The system can be further designed to integrate other aspects of contract management so as to achieve value for money by transforming data into knowledge, speeding up the decision making, and improving accountability and transparency. It will also streamline and automate stages of the contract management and enables monitoring and reporting.

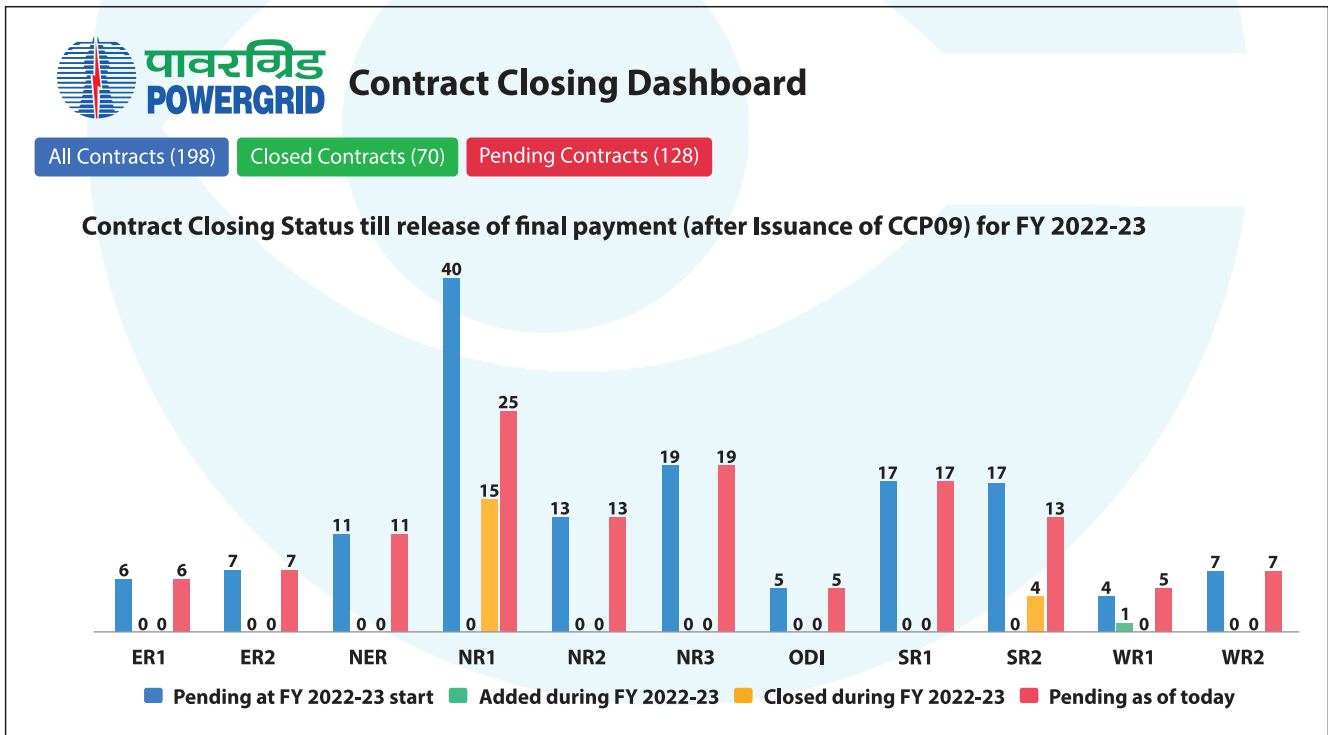


Figure: Contract Closing Portal Dashboard

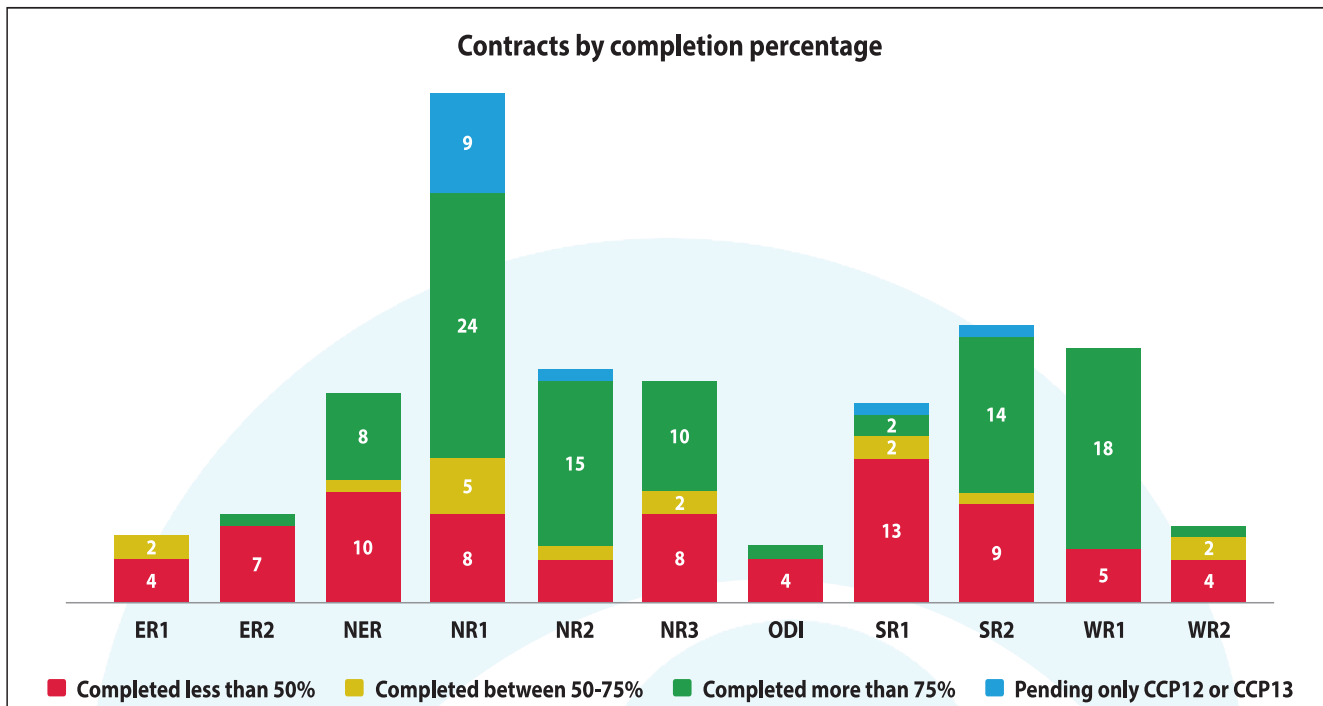


Figure: Status of Contract Completion Region wise



“The lack of moral earnestness is perhaps the greatest single factor which hampers the growth of strong traditions of integrity and efficiency.”

–Santhanam Committee Report



e-Cash Receipt System (through SMS)

1. BRIEF DESCRIPTION OF THE MEASURE / INITIATIVE:

e-Cash receipt system is introduced in the bank to provide e-confirmation of cash deposit in the form of SMS to the cash depositor. The e-cash receipt i.e. confirmation of cash deposit in the form of SMS is being sent to the mobile number of the customer/third party cash depositor without disclosing the balance in the account.

The changes/modifications undertaken in the Core Banking Solution of the Bank is as under:

- Creation of the field in relevant menu for feeding Mobile number of depositor at the time of cash receipt entry by cashier.
- After credit in the account, e-receipt in the form of SMS is being delivered on mobile number provided by depositor with masked account number without disclosing available balance in the account. Regular SMS as already being sent for transactions to the account holder registered for SMS banking will be continued.

The initiative was implemented PAN India in August 2021.

2. BACKGROUND :

In some of the cases non credit of cash in the account of customers came into light where account connected to the migrant laborers & cash deposited by third party. Also in the accounts where multiple small credits are received on regular basis & the same is reconciled at later date.

Since maintaining the scrolling system has been dispensed by our Bank, if a cashier pockets the cash deposited by the customers without posting in the system, it cannot be detected & comes to the knowledge of branch officials only after receipt of the complaint from customer at later date.

To dispense with the perceived risk of cash mis-appropriation, e-cash receipt system was introduced.

3. IMPLEMENTATION :

This initiative was implemented in Core Banking solution of the Bank & implemented with the help of our in-house IT team.

4. IMPACT AND BENEFITS :

It impacts the organization positively by reducing the complaints of non- deposit of the cash in the account in the cases where cashier pockets the cash deposited by the customers without posting in the system.

This process also reduced the dependence of the customer for immediate updation of the passbook.

5. POTENTIAL FOR REPLICABILITY :

The same can be used in other organization to check the incidences of cash mis-appropriation and measures for averting any untoward incidence.







Warehouse Management System

1) BRIEF DESCRIPTION OF THE MEASURE/ INITIATIVE

Warehouse Management System (WMS) is a state-of-the-art e-governance initiative taken by Central Warehousing Corporation to automate and streamline warehousing operations by enabling integrated management of resources with a robust technological solution.

2) BACKGROUND

Prior to the implementation of WMS, the complete warehousing operations were recorded manually in the registers. Around 70+ registers were maintained at any warehouse, wherein duplication efforts were also being put in by the officials. Besides tampering with the records, recording any false information and human error was a huge risk.

WMS is developed to provide tighter control structures, optimize inventory with accurate forecasts and provide flexible automated support for processing movement of goods and management of stock. The solution is designed to modernize facilities and tune operations to tackle emerging competition driven by the increasing demand for these sophisticated services.

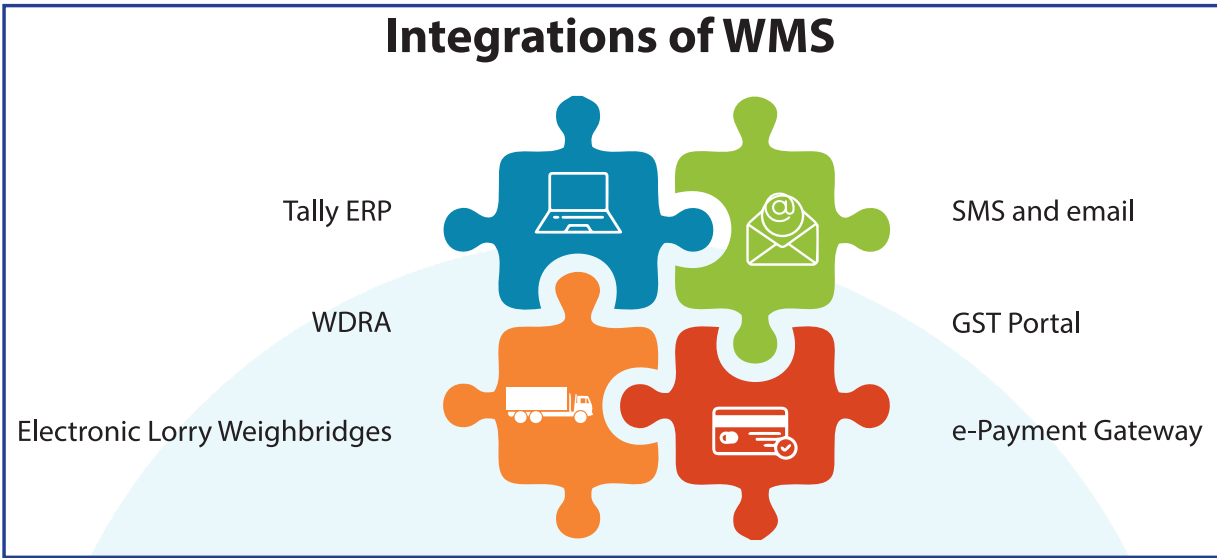
Post implementation, all operations are performed in WMS, ensuring automatic preparation of all required registers/reports. Also, through various dashboards/reports,

necessary monitoring can be ensured by the management.

3) IMPLEMENTATION

For implementation of WMS, third-party resources have been utilized. The complete application has been developed by a MSME vendor.

WMS has been implemented at 400+ warehouses, wherein complete operations have been digitized with an aim to improve efficiency, transparency, ease of doing business, paperless & faceless working, enhanced customer service delivery etc. Till date a total number of 6468 depositors have been registered in WMS and a total number of 40,770 invoices have been raised through WMS. WMS is integrated with Tally-ERP, wherein all necessary accounting details directly flows from WMS to Tally, in real time, thereby resulting in transparent, error-free, easy & early reconciliation of the accounts. Customers are facilitated with an option to make online payment of their invoices through integration of e-Payment Gateway, using debit/credit cards, internet banking etc. WMS is also integrated directly through API with GSTIN's e-Invoicing system, which results in real time issuance of the e-Invoicing. Besides, WMS is integrated with Electronic Lowry Weighbridges, SM and Email gateway for improving efficiency and transparency.



The General & Technical inspection modules have also been made live. Till date, 926 technical & 123 general inspections have successfully been performed through WMS. Each Technical Inspection, through WMS, saves a minimum of one day effort of the inspecting official & around 50 pages per inspection. Similarly, each General Inspection saves three mandays effort of the inspecting official and around 200 pages per inspection.

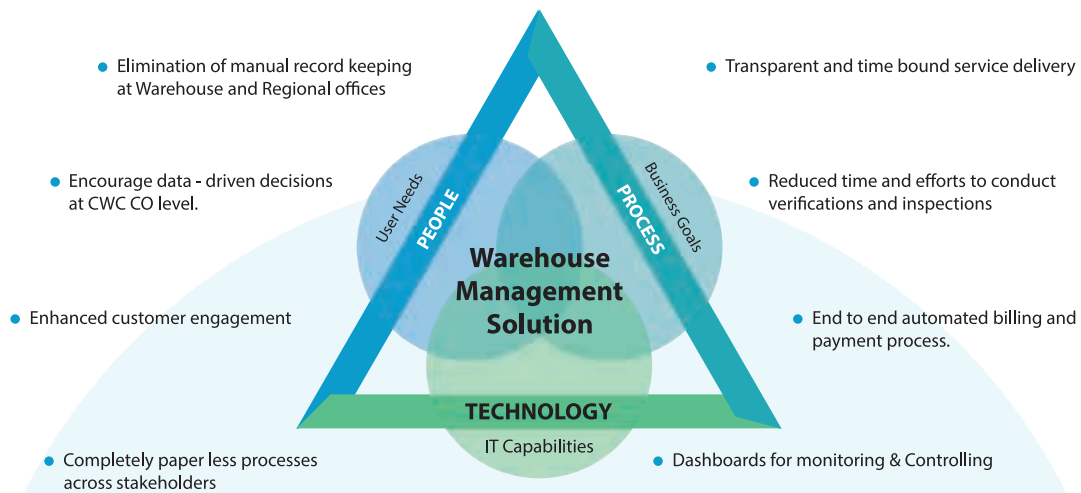
4) IMPACT AND BENEFIT

- a) Promotes efficiency and transparency through online capture of transaction data during receipt and issue of stock and other warehouse operations.
- b) The software is available 24 X 7 and increases the ease of doing business as depositors

- c) Multiple MIS & real time reports catering to Warehouse, Regional Offices and Corporate Office enabling them to make informed timely decisions in the interest of the organization. The software has also been designed to send both SMS & EMAIL alerts at various events to ensure information reaches the stake holder in a timely manner.

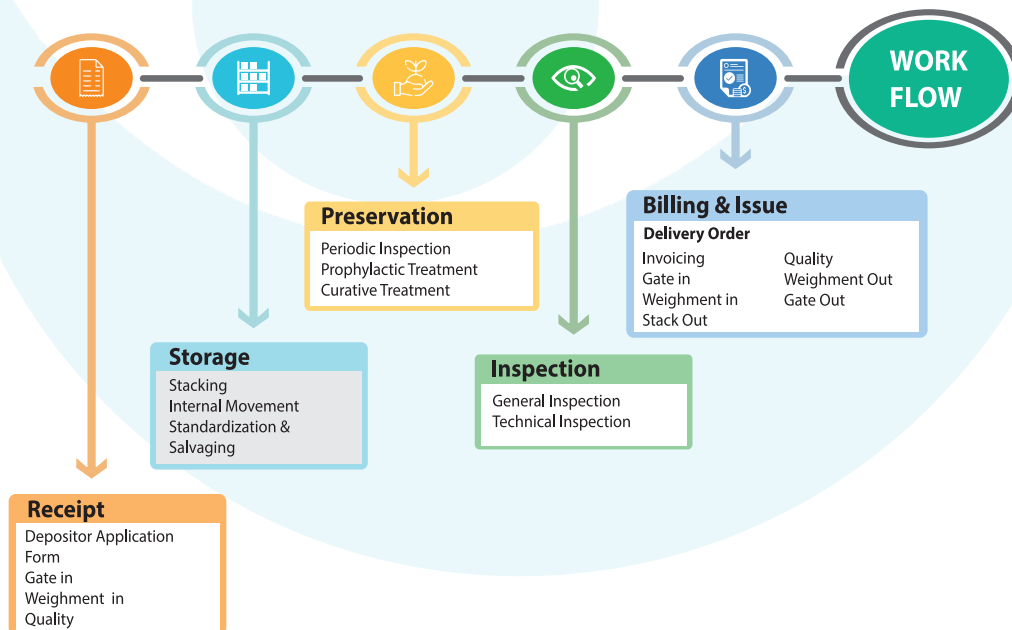
d) Following figures depict the year wise reduction in manpower. However, Corporation is able to perform each & every operation efficiently owing to the e-Tools, inspite of reduced manpower, increased capacity & increased turnover.

Year	Manpower	Capacity	Revenue
2017-18	3570	99.7 LMT	1583 Crore
2018-19	3042	99.8 LMT	1605 Crore
2019-20	2880	100.18 LMT	1728 Crore
2020-21	2642	106.8 LMT	2168 Crore
2021-22	2289	111.78 LMT	2232 Crore



5) POTENTIAL FOR REPLICABILITY:

WMS has been replicated in Bihar & Odisha State Warehousing Corporations and can be used in all state warehousing Corporations. The system can be replicated in any Government organization, where scientific and general storage is undertaken.





Hindustan Aeronautics Limited

Reduction in wastage of raw materials (with shelf life) by instilling accountability, transparency & integrity in manufacturing process (In one of the units of HAL-Bangalore)

1. BRIEF INTRODUCTION OF THE MEASURE/INITIATIVE

During the month of October 2021, the Vigilance department had noticed that crores of worth shelf life expired raw materials (prepreg) used for manufacturing composite structural parts of helicopter and aircrafts were stacked up in various locations. Consequently, the Vigilance department carried out a detailed study on the procurement & utilization of prepreg raw materials and suggested various systemic improvement measures to avoid such recurrence of wastage and also to bring more transparency in the manufacturing process. Accordingly, the suggested systemic improvements have been implemented in the month of July'2022 and action taken report has been submitted to the Vigilance department.

2. BACKGROUND

- Aircraft Composite Division of HAL manufactures and supplies composite structural parts and assemblies for Helicopter and Aircraft projects like Advance Light Helicopter, Light Combat aircraft, Light Combat Helicopter, Light Utility Helicopter and PSLV/ GSLV
- The raw materials (prepreg) used in the manufacturing of composite parts are having shelf life period 12 to 18 months at specified temperatures (-18°C). At room temperature, shelf life of these materials varies from 15 to 30 days. For manufacturing composite parts, these materials are to be brought to the room temperature
- For effective management of room temperature for life of the raw materials, these raw materials are issued once in a week in bulk against the bunch of shop/work orders
- The Bill of Material (BOM) for each part is derived on the complexity of the parts dimensions & orientation. Thus, a cutting and rejection allowance of 25% is added to the BOM
- During production, required materials are cut manually/mechanically by individual shop technician. Consumption of the material depends on the various factors
- Savings of material accrued due to efficient cutting or inbuilt 25% rejection allowance can/cannot be utilized based on the availability of combination materials against the task on hand
- Since the cost of leftover materials gets absorbed in the cost of the production, the same are not taken back in to inventory. As such, the leftover materials are allowed to remain in the shop floor and these get

expired in due course. Due to this, the cost of production increases resulting in national waste though it gets reimbursed from the customer

3. IMPLEMENTATION:

Based on the recommendation of the Vigilance Department, the following systemic improvement has been implemented in order to control the wastage of the material, bringing more transparency & integrity in the ERP system and to plug the loopholes:

- The rejections of parts are captured by quality department through ERP systems and monthly review is being done to reduce the same
- The cutting allowances have been reduced based on scientific study
- Materials left in shop floor due to efficient cutting are being taken back to inventory for re-issue
- Trigger to prevent issue of excess material against shop orders has been deployed
- Conflict of roles and responsibility and checks & balances has been deployed in ERP systems. To ensure transparency & integrity of ERP system, ERP audit is being conducted
- A proper inventory management control system and review are being carried out for the prepreg materials once in a quarter by System Audit and IT Department
- Quarterly verification of work in progress put in place

4. IMPACT AND BENEFITS

Implementation of suggested systemic improvements, the prevailing inventory control & manufacturing process of composite parts have been re-engineered in the following manner:

- Material adequacy statements are prepared by taking into consideration BOM, Rejections, WIP, dues in and Stock in hand
- Materials are procured on staggered deliveries to downward revision of quantities
- Documenting and monitoring of Rejections
- All Shop orders to be closed after QA acceptance / rejection of said part. Shop orders not to be opened after closure
- Enable proper material consumption analysis
- Shelf life and room temperature life are monitored in ERP
- Disposal at regular intervals of life expired Materials
- Till date, 350 tons of life expired raw materials were disposed

Consequently, quantifiable benefits such as reduction in operation costs will be achieved in long run for the organization apart from reducing the scope for any sort of irregularities.

5. POTENTIAL FOR REPLICABILITY

The above recommendations for Systemic Improvement are also applicable for the Aviation Industries using prepreg materials for the production of composite parts.





Preventive Vigilance Initiatives in Handling of Raw Materials at Central Stores Department

1. BRIEF DESCRIPTION OF THE MEASURE/INITIATIVE:

- a) Central Stores Department plays a vital role in improving the efficiency of Steel Plant by proper sample collection & testing, accepting quality materials, systematic storage as per specifications and timely issue of the same as per the requirement. During a surprise check, it was observed that the material which was under rejection category as per test report was accepted by the Inspecting Authority at Central Stores Department (CSD). Further, it was also observed that CSD and SMS/Operation jointly collected the samples of Quick Lime and the same were tested at Metallurgical Services Department (MSD) of Salem Steel Plant (SSP). The test reports were sent to the Inspecting Authority at CSD but the user department was unaware of the test report. There was no system to cross verify the test report by User Department which led to the acceptance of sub-standard material.
- b) As a preventive measure, suitable changes were advised in the guidelines/procedures with regard to acceptance of materials at CSD to prevent such types of instances in future.

2. BACKGROUND:

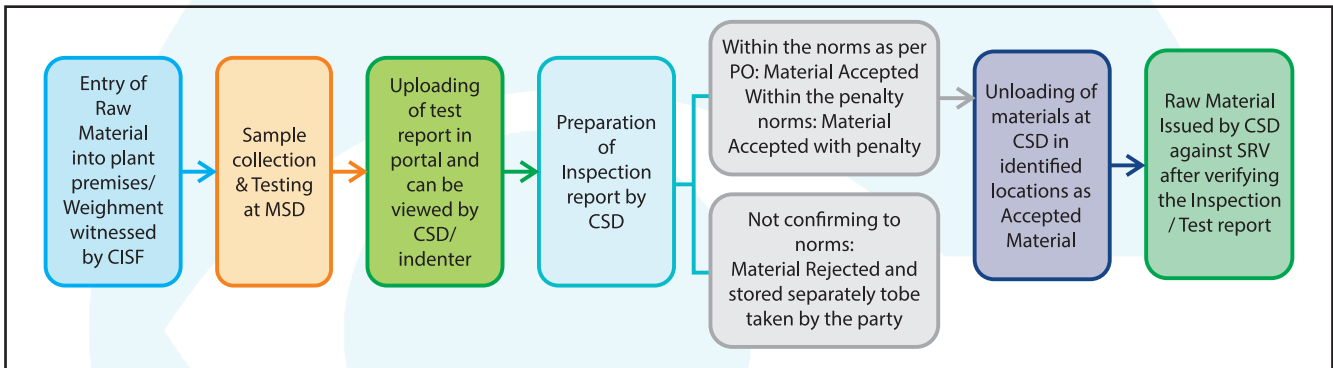
- a) SSP procures Quicklime as flux for the purpose of separation of impurities/slag and to have protection layer on the refractory bricks, in Steel Melting Shop (SMS). In one case, it was found that based on the Test report of MSD, the Inspecting Authority (IA) of the MM/Central Stores Department prepares the Inspection report for acceptance/rejection of the materials. During Surprise check by Vigilance Department, it was observed that the material which was under rejection category as per test report of MSD was accepted with penalty by the Inspecting Authority and further it was found during investigation, 05 nos. of test report issued by the IA were non-conforming to the technical specifications mentioned in the Purchase Order, however the material were accepted by the IA.
- b) During investigation, the IA prepared revised inspection notes against 4 out of total 5 consignments and sent the same to Finance department while no action was taken by the IA in the remaining 1(one) consignment which fell under rejection. Recovery was made from the supplier and system improvement of developing a system to feed the analysis report online at Testing Lab was suggested.

3. IMPLEMENTATION:

A system has been developed having features as enumerated below:

- a) Indenter can view the test report for ensuring the receipt of the materials as per specification
- b) Store Receipt Voucher (SRV) can be raised at Stores after getting clearance from both Inspection Wing of stores and Indenter after ensuring acceptance of materials

- c) Central store is having one storage area/ Shed, where both Burnt Lime/Quick Lime and Burnt Dolomite is getting stored. In this storage area, for rejected lots, identification has been provided to avoid issue of rejected lots and to prevent mix-up of rejected materials
- d) The new material flow diagram is placed below:



4. IMPACT AND BENEFITS:

- a) Ensures user receive materials as per the desired specifications
- b) Segregation of materials at different lots (Rejected/Accepted) to prevent mix-up
- c) Ensures transparency in Testing & acceptance of Raw Materials

- d) Ensures prevention of manipulation
- e) Real time availability of prevailing stock quantity of each and every item in Stores

5. POTENTIAL FOR REPLICABILITY:

The system can be replicated in other Plants/ units of SAIL.



STRENGTHENING VIGILANCE ADMINISTRATION





Sensitive Post Rotation System (SPRS)

1. BRIEF DESCRIPTION OF THE MEASURE / INITIATIVE

Long tenure of employees on sensitive posts is not desirable from the point of view of probity and prevention of development of vested interest. CVC guidelines also prescribed PSUs to identify sensitive posts and limit tenure of officials against these posts. In line with CVC guidelines, Sensitive Post Rotation Policy has been revised in March, 2022 in BHEL and issued for compliance by all Units. The same has also been got configured in HR system. It has been rolled out to all the Units/ Regions/ Divisions within BHEL and covers all the executives numbering about 10000. The online system envisages to handle the complete workflow/ review process of rotation of officers working in sensitive posts.

2. BACKGROUND

The process of rotation for executives posted on sensitive posts was being handled offline through manual maintenance of records followed by placement decisions by Units, and subsequently by Corporate Office as required. Monthly Information Reports (MIR) were

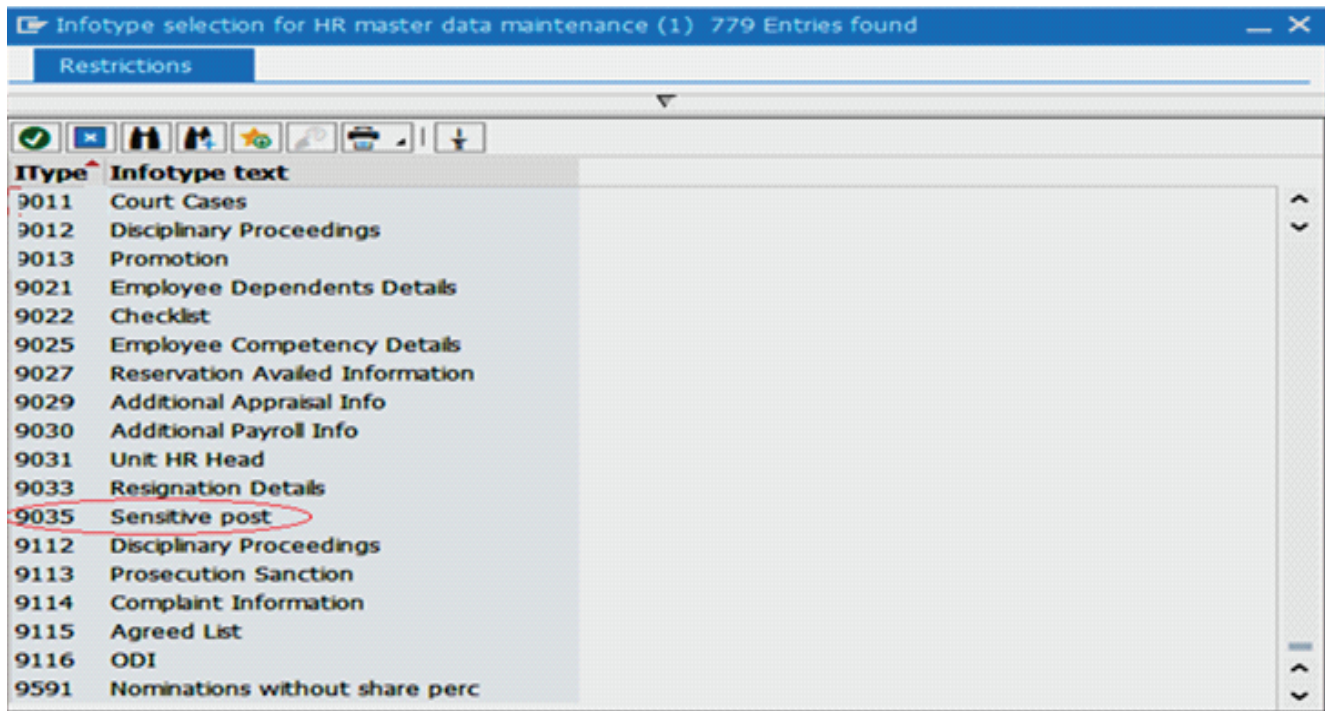
sought from Units. The tracking of officials who were holding sensitive posts was carried out manually on monthly basis in the form of compilation through miscellaneous MIRs and involved human intervention and chances of inadvertent as well as advertent error were present.

3. IMPLEMENTATION

The Online Sensitive Post Rotation System (SPRS) has been developed in-house on BHEL ERP-HR system. The online system has been developed in line with revised BHEL Sensitive Post Rotation Policy issued in March, 2022.

(i) Work Flow

The system has been configured so as to facilitate the complete exercise through ESS. In module, info-type IT9035 is to be maintained for executives who are holding sensitive area(s). Start date of IT9035 will be the date of placement of the executive in the respective Sensitive Area, End date will be last date of placement in the respective Sensitive Area. Multiple records are to be updated if Employee holding more than one sensitive area.



Following areas are to be captured as Subtypes of the stated Sensitive Post Info-type (IT9035):

- 0001 Procurement of Goods & Services in all Areas/deptts. (Purchase/Works Contacts/ Contracts/Sub Contract/ Outsourcing/Scrap Disposal/ Stores)
- 0002 Finance (Bill Passing, Third Party Payments)
- 0003 Transportation Contracts (CDC/Shipping/ Logistics)
- 0004 HR (Recruitment), Estate Matters
- 0005 Vendor Development/ Supplier Development Cell
- 0006 Estimation/ Pricing for Bid Submission
- 0007 Quality Inspection (Inspection at VendorWorks/Incoming Material Inspection)
- 0008 Vigilance
- 0009 Identified by Unit (Nature of Work to be mandatorily maintained for this subtype only)

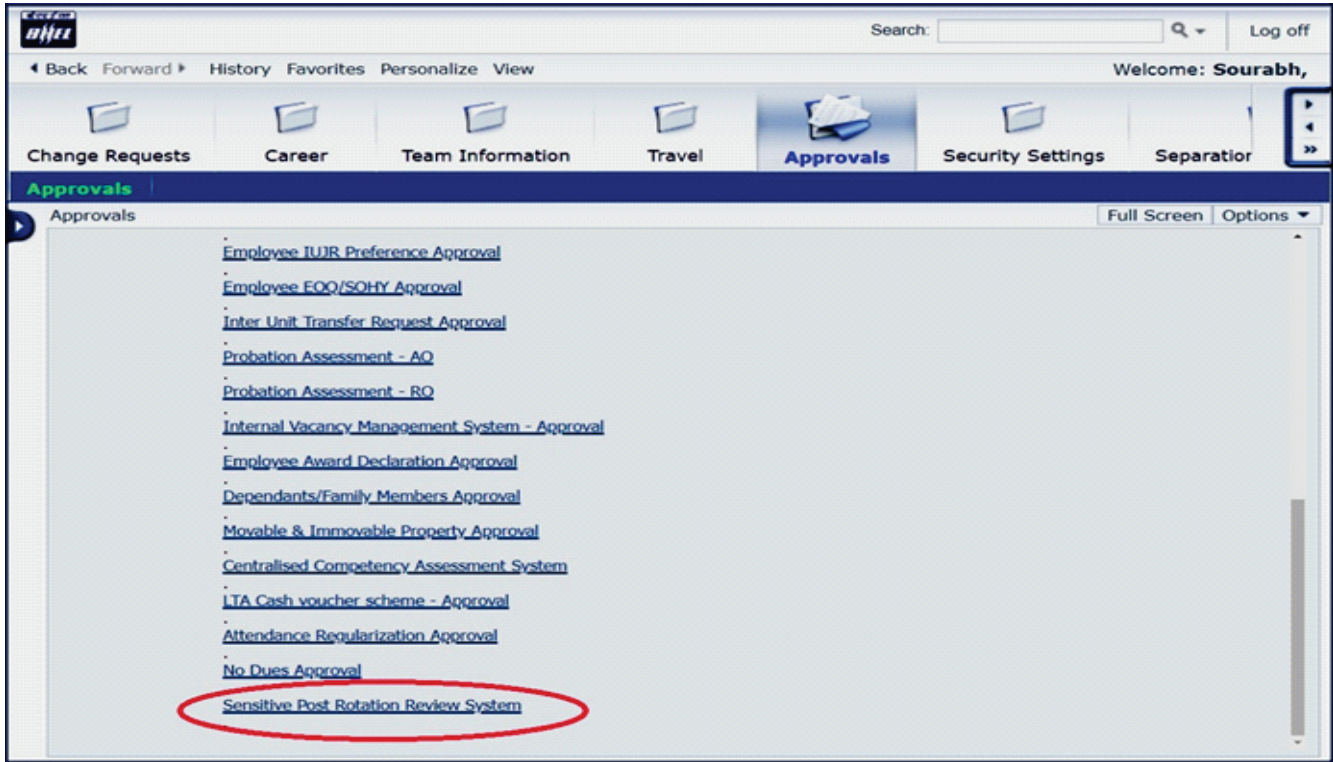
HR Department of BHEL Units have to ensure proper tagging of executives in the system, who are working in the designated Sensitive Post areas on real time basis so as to ensure timely review regarding their continuous posting in the sensitive area(s). Online reviews shall be triggered in the system based upon the continuous posting on the sensitive post by an employee.

(ii) Approver Review System

Approver need to login his/her ESS account and follow the Path: ESS-> Approvals-> Sensitive Post Rotation System

Approver will have option for "Recommendation for Continued Posting/ Recommendation for Change in Role/Work". Under "Recommendation for Continued Posting", Approver needs to provide input mandatorily "Continued Posted upto date" & "Reason". Further, Date of extension not allowed beyond 3 months after completion of 5 years.

Based upon the reviews and data, a provision is being made to monitor the same through miscellaneous MIRs on timely basis.



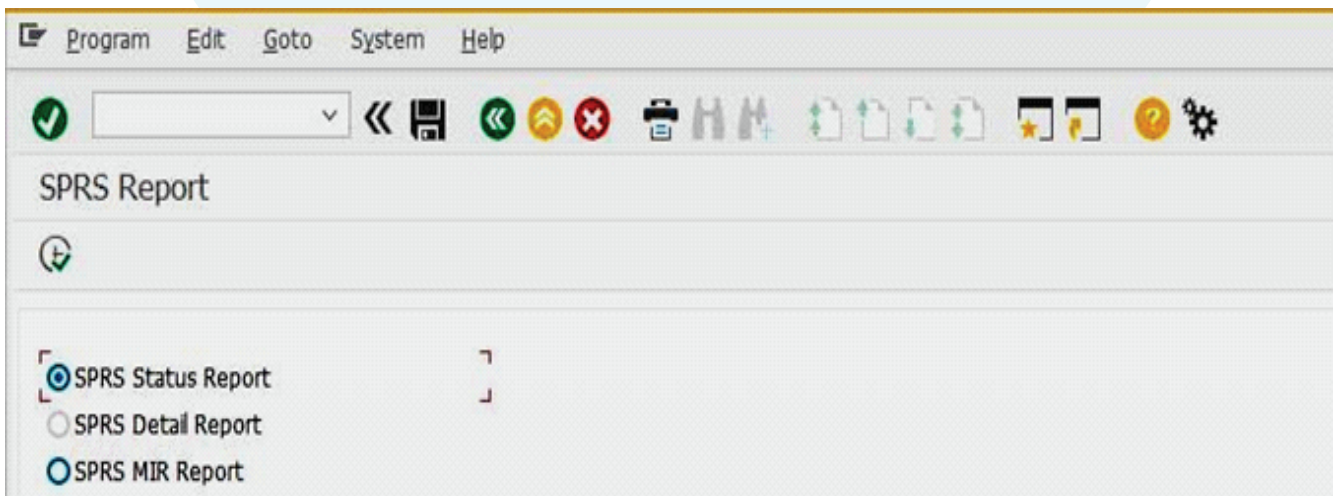
(iii) Reports

Three type of Reports can be generated through SPRS using T-code ZHR_SPRS_REPORT

i) Status Report- To view Status of Review initiated

ii) Detailed Report - To view Cases whose Review initiated/not initiated/ Addition/ Deletion/details in a period

iii) MIR Report



4. IMPACT AND BENEFITS

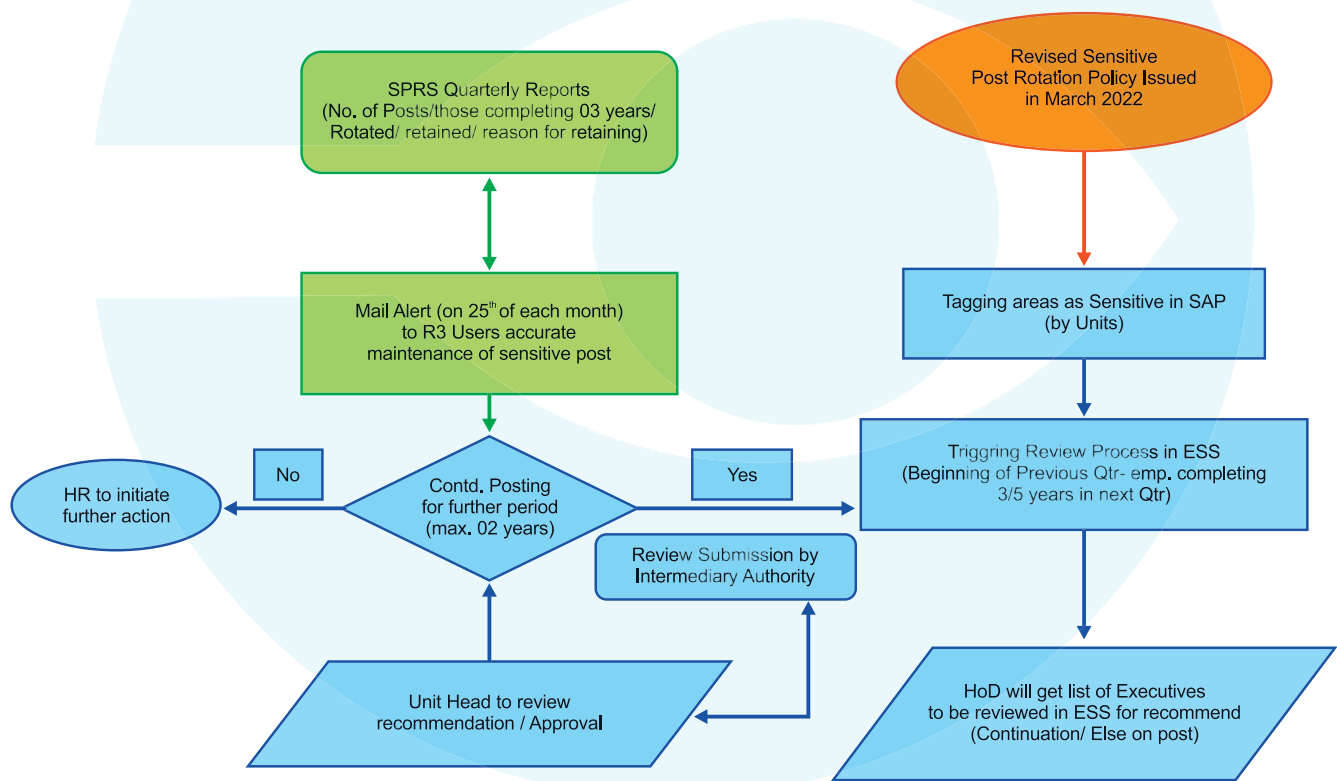
The online system envisages to facilitate timely interventions for rotations thus ensuring compliance with the policy by the Units. The complete system has made the process online and transparent.

The deployment of officials posted on sensitive posts can be tracked on real time basis. Further, reports can be generated at the click of a button rather than waiting for days to compile the data manually from all the Units within BHEL, to enable monitoring status of executives posted on sensitive posts.

In long run, the system shall enable timely rotation and succession planning of such officials who are holding sensitive posts. It will also reduce the possibility of collusion with outside stakeholders and also improve image of the Company among stakeholders.

5. POTENTIAL FOR REPLICABILITY

The process is same for all the officials posted in the sensitive post areas irrespective of their departments and work areas.



SPRS FLOW CHART





Preventive Vigilance Measures in Auto Loan

1. BRIEF DESCRIPTION OF THE MEASURE / INITIATIVE:

In Auto Loan, a new menu ALADISB of CBS operating system of Bank named FINACLE was introduced and implemented in all branches across the Bank. In this menu, complete details of authorised Car / Two Wheeler Dealer is entered in FINACLE by concerned controlling authority, Regional Office by adopting Maker & Checker concept. These dealers should be on panel of Bank having Memorandum of Understanding or authorization by the higher controlling authority, Zonal office. Branches of the Bank have to disburse Car / Two Wheeler loan amount to these authorized dealer accounts only as per the list available in CBS. This prevents disbursement to unauthorized dealer or payment in fraud account of fictitious dealers.

Project completed on 01.12.2021 and working live on server of Bank.

2. BACKGROUND:

As per existing guidelines of Baroda Auto Loan Scheme, Bank should deal with authorized dealer of the Company (OEMs) and such dealers need to be approved by way of MOU in each Region.

If the company authorized car dealer shows disinterest in signing said MOU, Zone at its discretion, may allow Region / Branch to deal with such dealers based on merits.

Problems / Vigilance Risk that was addressed :

Branch needs confirmation from Region regarding MOU status of Car / Two Wheeler dealers having multiple outlets at various locations which, sometimes, adversely impacts Turn Around Time of car loan sanction.

The existing HLADISB menu consists multiple steps of disbursement for remittance of loan proceed into dealer's account where dealer is maintaining account with other Bank. Moreover, there is also possibility of disbursement in wrong account or non-authorized dealer's account.

3. IMPLEMENTATION:

It has been already implemented from 01.12.2021 and Dealer on boarding will be done by Regional office Users wherein details of authorised dealers such as MOU status and its validity, account and IFSC details, GST numbers etc. will be fed by Regional Office User with maker and checker concept.

It has been developed in house by Bank of Baroda IT team.

4. IMPACT & BENEFITS:

Improvement in Turn Around Time for sanction of Car Loan, reduction in fraud, increased customer and dealer satisfaction across the Bank.

Earlier other FINACLE Menu was used to disburse Auto Loan. Now, it has been 100% replaced by the existing Menu ALADISB.

It prevents disbursement of Auto Loan to fictitious / fraudulent accounts of Car / Auto Dealers.

Branches will be able to remit the disbursement proceeds in MOU entered Dealer's account

directly through "ALADISB" menu and no chances of Banks funds in the accounts of unauthorized dealers, which save Bank's from fraud with fictitious and fraudulent account opening in the name of dealer by miscreants.

5. POTENTIAL OF REPLICABILITY :

This can be replicated for Housing Loan disbursement in approved project cases.



You should regard it as a proud privilege to belong to the service, Covenants of which you will sign, and to uphold throughout your service its dignity, integrity and incorruptibility.

–Sardar Vallabhbhai Patel



Automated Data Flow from Supervised Entities - A Preventive Vigilance Tool

1. BRIEF INTRODUCTION OF THE MEASURE/INITIATIVE

A technological initiative has been implemented by the Bank wherein there is flow of information on individual loan accounts in a seamless and automated manner, without any manual intervention, in a pre-determined format, from the core servers of the Supervised entities i.e. Housing Finance Companies (HFCs) to Bank's server at set frequencies. At present there are 95 HFCs in India with Asset Size ranging from as high as ₹6 lakh crores to as low as ₹15 crores. National Housing Bank is the Supervisor of all the HFCs in India. In the past frauds have happened wherein HFCs have manipulated or hidden the data from the Regulator/Supervisor. With the implementation of this initiative it will ensure that HFCs are submitting tamper-proof data to the Supervisor. It also aids the Bank in granular supervision and generation of various exception reports. It also acts as a preventive vigilance tool by ensuring that the HFCs do not submit wrong/incorrect/misleading information.

This initiative has been implemented with 20 large HFCs which constitute more than 95% of the housing finance business of HFCs. Information on individual and corporate loans is currently being captured and in the future it

is expected that information about the entire balance sheet of the HFCs will be captured.

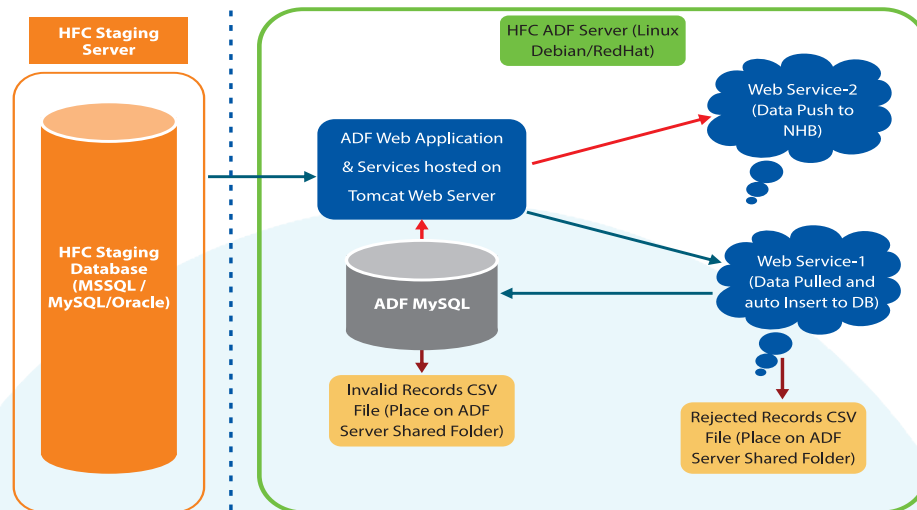
2. BACKGROUND

NHB at present has the Online Reporting Management Information Systems (ORMIS) which provides a platform for HFCs to submit all statutory and other returns securely over Internet after signing returns digitally using their Digital Signature Certificates (DSCs). Although ORMIS has its own utility in supporting the standard MIS reporting requirement of the Bank, a need was felt to obtain granular level data of HFCs to meet supervisory requirements for ad-hoc queries regarding health and soundness of HFCs. In this regard, RBI had also advised NHB to strengthen the off-site supervision by capturing data from the Core systems of HFCs through a direct interface to the system of NHB for better and granular level assessment of financial health and soundness of HFCs.

3. IMPLEMENTATION

The Phase-I of the project was successfully initiated with 5 large HFCs in April 2021. The Phase-II of the project with remaining 15 large HFCs was undertaken in July 2021. In Phase-III the project will be implemented with the remaining HFCs whose asset size is above ₹1000 crores.

The architecture is given below:



4. IMPACT AND BENEFITS

- a) As the data dump on Individual and Corporate loans is now available every month, it results in saving of time spent in perusing through the same information during annual inspections.
- b) It enables the Inspecting Officials to Identify vulnerabilities and distress signals if any at an early stage which enhances the preventive vigilance capabilities of the Bank.
- c) Its use as a preventive vigilance tool is further enhanced by the fact that it discourages the HFCs from submitting wrong/incorrect/misleading information as the Bank generates various exception reports based on the data submitted.
- d) Various automated reports on early warning signals including BI reports and reports on Risk indicators are generated.
- e) Greater automation has been promoted at the level of HFCs thereby further strengthening their compliance levels.
- f) In the long run it is expected that the information on the entire balance sheet

of the HFCs will be transferred through this method thereby leading to increase in surveillance and oversight capabilities of the Bank which will aid in making forward looking judgements.

- g) With availability of larger data sets on the repository which is growing exponentially and availability of legacy data of 5-7 years with NHB, it is imperative to go for advanced analysis using AI/ML tools for behavioral pattern study, pattern analysis, scenario analysis, what-ifs etc. for an augmented and advanced monitoring.

5. POTENTIAL FOR REPLICABILITY

The technology can be used by other Supervisors also as it will lead to greater monitoring of the Supervised entities. Capturing the entire Balance sheet information directly from the core servers of the Supervised entities will eliminate the need to submit various kinds of information by the Supervised entities. The Supervisor can automatically generate any kind of customized report that is needed.





Centralised Document Repository & Co-ordination Cell (CDRC Cell)

1. BRIEF INTRODUCTION OF THE MEASURE / INITIATIVE:

CDRC Cell is aimed at forming 'One Stop Centre' for providing all information/documents to Investigating Agencies including CBI, irrespective of the location of Law Enforcement Agencies (LEAs) seeking information from field and act as repository of all related documents pertaining to cases which are under investigation.

CDRC Cell has started functioning since 25.11.2021 on large scale.

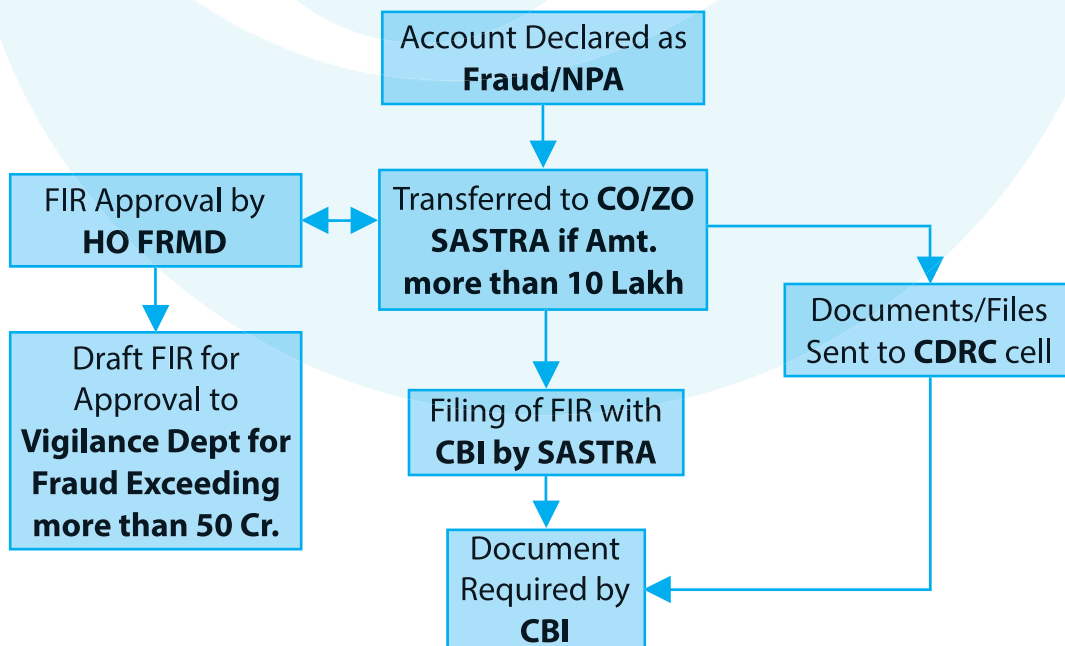
2. BACKGROUND :

Earlier, in all ongoing investigations w.r.t borrowal frauds, the concerned Branch/

Administrative Office used to deal with the law enforcement agencies for providing requisite documents and information which often lead to inordinate delay in supply of such information/documents to LEAs/CBI as the person dealing with the LEAs/CBI was not well versed with the requirement/functioning of LEAs/CBI. LEAs/CBI were also not sure as to which office of Bank should be contacted for requisites. This often resulted in delay in framing of charges/filing of charge sheets.

3. IMPLEMENTATION :

System & procedures and SOPs have been aligned with the approval of the board in terms of the requirements of LEAs/CBI. Used in-



Pictorial Presentation of Process Flow

house human resources and infrastructures of the Bank in CDRC Cell.

4. IMPACT AND BENEFITS :

The formation of CDRC Cell has improved the pendency of requirement by LEAs/CBI. The CDRC Cell, acting as single point of contact for LEAs/CBI, has reduced the TAT in supply of desired information to the LEAs/ CBI which may lead to early recovery in fraud accounts as well as timely action against fraudulent borrowers.

In the earlier system, as there were several points of contact for LEAs/CBI without centralized monitoring at Head Office and as such, there was substantial vigilance risk involved in the matter as the person dealing with

CBI at the branch level is often not equipped with legal expertise/operational knowledge and may also be influenced by the borrower having large credit exposure. By introduction of centralized system at HO for communicating with LEAs/CBI, such risk is mitigated.

As Bank's huge money is stuck in several borrowal fraud NPA accounts, the streamlined supply of information and tendering requisite assistance to LEAs/CBI in timely manner may lead to early recovery in fraud accounts as well as timely action against fraudulent borrowers.

5. POTENTIAL FOR REPLICABILITY :

The initiative has complete utility for replication by other players in the domain of BFSI.



“ A new tradition of integrity can be established only if the example is set by those who have the ultimate responsibility for the governance. ”

–Santhanam Committee Report



GPS based tracking of Vehicles/Locomotives inside the Plant

1) BRIEF DESCRIPTION OF THE MEASURE/INITIATIVE:

Leveraging technology is an important part of Preventive Vigilance activities/measure suggested by CVC. The system named as “GPS based tracking of Vehicles/Locomotives inside the Plant” has been successfully implemented at Bhilai Steel Plant (BSP) as a part of System Improvement Project (SIP) undertaken by Vigilance.

2) BACKGROUND:

- a) Bhilai Steel Plant (BSP) is a flagship unit of SAIL, one of the largest steel-making company in India and a Maharatna of country’s Central Public Sector Enterprises. In BSP every day approx. 400-500 third party vehicles enter inside the Plant premises to transport the raw materials as well as primary and secondary products all over the India. Also there is vehicle deployment inside the plant for execution of projects/contracts. Unauthorised movement of these vehicles leads to loss/theft/pilferage of BSP’s material/products/property and is a challenging issue.
- b) To resolve the issue/challenge, following was recommended for System Improvements:
 - i) Providing Radio-Frequency identification (RFID) cards on returnable basis to all

vehicles transporting inside BSP Premises, this may include Weigh Bridge /Loading or unloading location and suggested path/time of stay inside BSP.

- ii) Online tracking of vehicles inside BSP premises using Global Positioning System (GPS) and Geo-fencing. Provision of Alarm/SMS warning if the vehicle deviates the designated path.

3) IMPLEMENTATION:

Area-wise implementation strategy for implementation of “GPS based tracking of Vehicles/Locomotives inside the Plant” was decided. Project was planned for phase wise implementation. Implementation plan was as under:

a) Phase-I

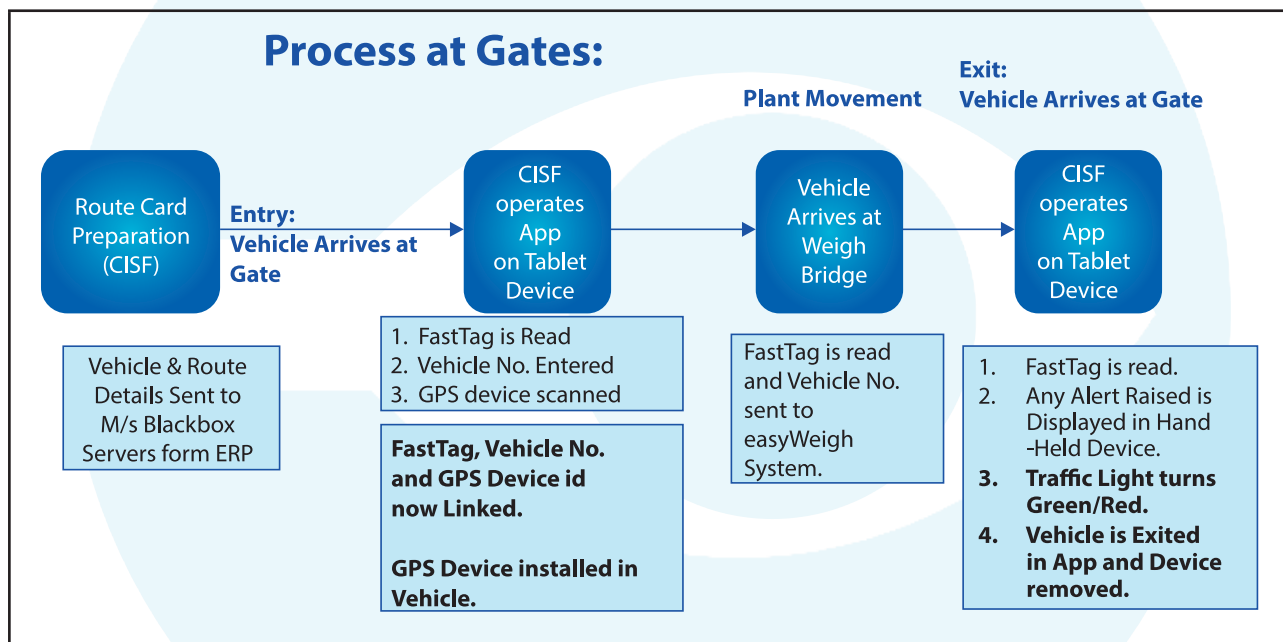
- i) Supply & Installation of all Equipment, 200 GPS devices
- ii) Development of all Software and Integration with SAP-ERP, Traffic Management System (TRAMS)
- iii) Training, Documentation etc.
- iv) Commissioning

b) Phase-II (After Commissioning): Supply of remaining GPS devices (600 Nos)

S. No.	Types of Vehicle	Phase-I	Phase-II
1	Locomotives	50	25
2	Vehicle Inside >= 1 months permission Plant Garage, FSNL, Stores, Material Recovery Department (For transportation of Secondary material/products), Projects, Contracts	50	225
3	3 rd Party Vehicles entering/exiting on a daily basis	100	350
	Total	200	600

The system was inaugurated in Jul'2022. In the first phase 100 GPS have been procured by BSP.

PROCESS FLOW CHART



Following are the salient features of the above system:

- GPS and SIM based solution with server on cloud
- SIM of both BSNL and Airtel being used
- Govt. mandated Fast Tag on commercial vehicles being read for RFID
- Use of Hand Held tablets at Gates for capturing Vehicle/GPS device data

4) IMPACT AND BENEFITS:

a) Impacts on the other functions are as under:

- Provides facility for Monitoring of "30 Day Area pass" vehicles
- Will Minimise Exit Time after Gross Weighment
- Monitor Stoppages which result in manpower cost reduction

- iv) Provide MIS on Night movement of vehicles
- v) Date/Month wise historical reports
- vi) Trip count facility being explored for Plant Garage vehicles
- v) Will reduce the operational time for loading/unloading of the material as restricted movement is allowed
- vi) Real-time tracking of the vehicle is possible which increases the execution efficiency

b) Benefits of the above system:

- i) 3rd Party Devices are electronically locked on the vehicle
- ii) Plan Route v/s Actual Route depiction, wherever possible
- iii) Prevent unauthorised movement of Vehicles
- iv) Minimise loss/theft/pilferage of BSP's material/products/property

- vii) Enhancement in the transparent and ethical business practices in the Organisation

5) POTENTIAL FOR REPLICABILITY:

The above system may also be implemented in other Units/Plants of SAIL.



“Mobilisation of public opinion against persons who corrupt the officials or evade taxes, or indulge in other anti-social practices is necessary.”

–Santhanam Committee Report





Electro Mechanical Locks on Tank Lorries Carrying Petroleum Products to Prevent Adulteration

1. BRIEF INTRODUCTION OF THE MEASURE / INITIATIVE

BPCL has an expansive network of over 19,000 energy stations (petrol pumps in common parlance), 76 Retail Terminals / Depots and 54 LPG Bottling Plants, catered through a fleet of over 25000 tank trucks across the geography of the country. In order to ensure quality, it is imperative to monitor the journey of each product supplied from Depots to Energy Stations.

BPCL Retail has introduced GPS (Global Positioning System) based EM (Electro Mechanical) locking system for tank lorries replacing conventional mechanical locks to prevent malpractices (in-transit pilferage/adulteration) and to ensure safe and secure movement of petroleum products from supply location to its customers.

Two numbers EM locks are mapped with each tank lorry (one Lock for tank Lorry's discharge valve box and other lock for tank lorry's compartments). An electronic key is given to each customer.

The geo-fencing of petroleum terminals of BPCL premises of retail outlets / industrial dealers is mapped on the EM locks portal hosted on a server. Vehicle Tracking System (VTS) is integrated with EM Locking System which sends location (Latitude & Longitude) of tank lorries to EM Locking System.

A mobile application has been provided to the dealers to authenticate electronic key for opening EM Locks. EM Locks can be opened at dealers' premises through an OTP based authentication, which can happen only within the dealers' geo-fenced area, for enabling electronic key to open EM locks.

2. BACKGROUND :

Tank Lorries were conventionally fitted with mechanical locks for securely transporting petroleum products to customers. Over a period of time, the integrity of mechanical locks was compromised and the number of cases of en-route product pilferage, adulteration etc. were reported. This was not only detrimental to Corporation's brand image but was also a setback to our promise of delivering product to customers with utmost safety and correct Q&Q (quality & quantity).

3. IMPLEMENTATION

The job of implementation of Petroleum & Explosives Safety Organisation (PESO) approved EM Locking System was awarded to service provider covering the entire job of supply, installation and maintenance on Opex model i.e. Operating expenditure of a pair of EM locks per tank lorry per month. Round the clock customer care has also been set up to assist dealers for ensuring seamless functioning of EM Locking System.



(Locks)



(Keys)



(Fitment in progress)

4. IMPACT AND BENEFITS

To Retail Partners / Customers

- Product movement in an access / authorization based environment
- No risk of developing duplicate keys
- Geo-fence validation for ensuring authorized access to EM Locks

To Transporters

- Check on in-transit theft/pilferage by tank lorry crew
- Enforcement of ITDG (Industry Transport Discipline Guidelines) to maintain integrity of locks as any attempt of unauthorized access/tampering will get logged

For the Business

- Safe and secure transportation of petroleum products delivering Q&Q promise
- Complete audit trail with date/time stamp is available for usage of locks and keys, hence manual records being maintained at locations for reconciliation of lock and keys are not required

5. POTENTIAL FOR REPLICABILITY

It can be replicated in the industries where tamper proof locking system is required.





e-Operations Management System for Cross-country Oil Pipeline operations

1. BRIEF INTRODUCTION OF THE MEASURE/INITIATIVE

Pipelines operations were using paper-based logbooks and registers for recording entire operational data of cross-country pipelines of India Oil spread across length and breadth of the country. The legacy system exposes teams to inefficient processes, illegible or incomplete information, lost logbooks, contamination, error in data entry, and other compliance risks.

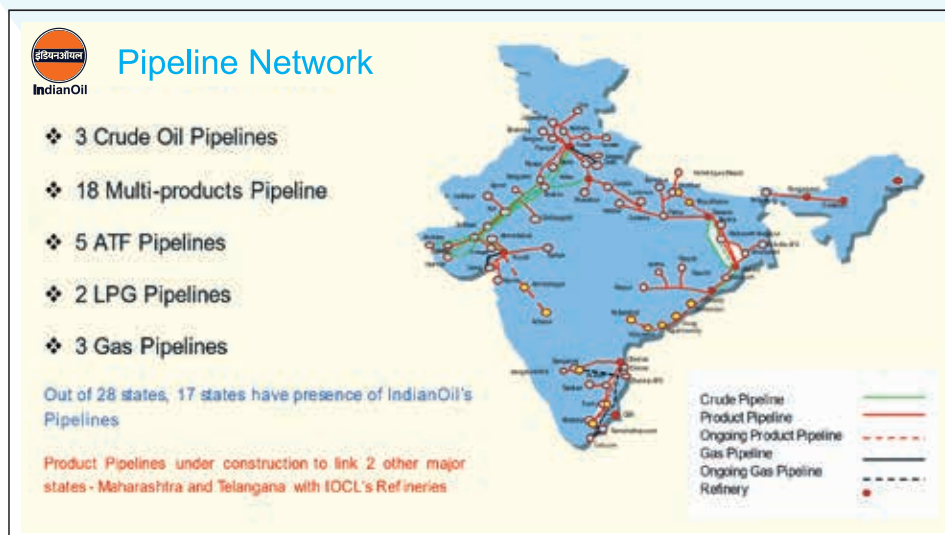
An enterprise wide software based solution has been deployed to capture all kind of operations and reports information in standardized format. The 'e-Operations Management System' has been implemented across all pipelines of Indian Oil comprising of crude oil pipelines, product pipelines (multi-dedicated & LPG) and gas pipelines.

2. BACKGROUND

Legacy System


31 pipelines with over 100 locations are under operation on 24x7 basis across India to ensure seamless transportation of product, crude oil and gas. Operation data and events at each pipeline location were recorded in multiple hard copies like logbook, log sheet, register, etc. Data was then collated in spreadsheets which were further used for generation of hierarchical MIS reports manually or for analytical purpose for checking health of different equipment. Locations were using their own formats for information and data capturing.

Collating archived data from hard copy for analysis was a cumbersome process and sometimes inaccurate as it was prone to human errors. Accuracy of such records is most vital for accident/incident investigations and mitigation measures thereof.



Paper based Operations:


- Difficulty in tracing past data (logbooks / registers are on month basis and at the end of the month kept in record rooms)
- Different formats for same set of data (different locations having their own formats)



Current Operations Scenario

Paper Based Operations


- ⊙ Difficult in tracing past data
- ⊙ Different formats for same set of data



Mainline Pump Unit						
MLPU No.	RPM	Suc. Pr (kg/cm ²)	Dis. Pr (kg/cm ²)	Casing Temp (°C)	DE Bearing Temp (°C)	NDE Bearing Temp (°C)
Set Point (Trip)						
		275kg/cm ²	59.5kg/cm ²	-	15°C/93°C	
MP ² ₄	1129	10.6	23.3	25.1	415.2	42.8
MP ⁴ ₄	2975	28.1	18.7	26.2	64.4	66.0
MP ² ₄	1128	10.5	23.2	23.4	415.6	44.8
MP ⁴ ₄	2975	28.0	18.6	26.5	64.8	66.0
MP ² ₄	1428	10.5	23.0	23.8	46.4	52.1
MP ⁴ ₄	2974	28.0	18.7	27.4	65.0	66.0

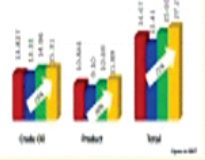
Field Operator Rounds

- ⊙ Handwriting issues
- ⊙ Repeated entry



Reporting & Analytics

- ⊙ Time Consuming
- ⊙ Inconsistency
- ⊙ Lacks Data Integration



Field Operator Rounds

- Illegibility due to handwriting issues
- Human errors - Repeated entries or non-entry (same entry for more than one parameter or missed entry)

Reporting & Analytics

- Time consuming
- Inconsistency
- Lacks data integration

3. TECHNOLOGY DRIVEN SOLUTION

To overcome the drawbacks & constraints of the existing system of logging of operational and maintenance data a software driven platform has been developed along-with the required hardware for real time entry of operational parameters.

Features of this solution:

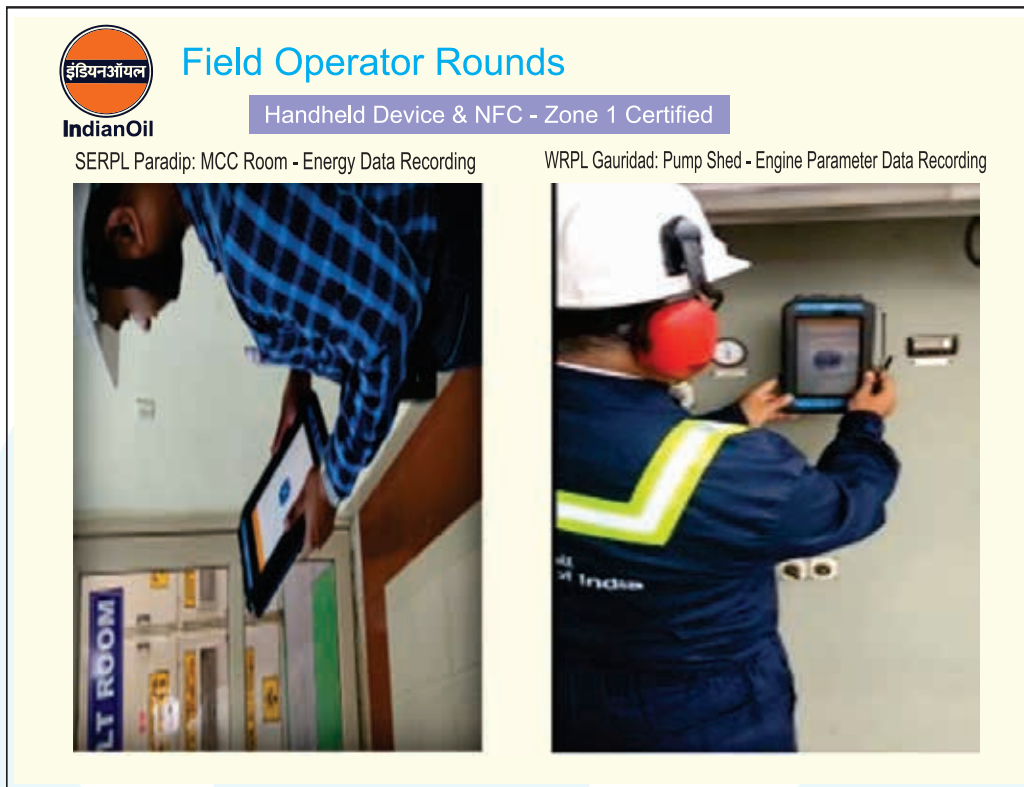
Digitization – paperless solution

- Electronic formats
- Tablets for real time data entry
- Centralised data base
- Integration with pipeline SCADA (Supervisory Control and Data Acquisition) for capturing of data
- Work-flow and approvals with auto processes

E-operations module

- Shift handing over and taking over – mandatory to follow HOTO to enable shift formats for data entry
- Operations and maintenance records – M&I records of storage tanks and other equipments

- Dashboard and reports
- Audit trail logs – submitted data can be changed but not deleted. It can be tracked in audit trails



4. IMPLEMENTATION

The system has been introduced in phased manner over the last year, at all Pipeline locations of Indian Oil, achieving almost complete implementation during July-August 2022. The fine tuning of the system, complete functionality is being ensured further at all locations of the Division.

5. IMPACT AND BENEFITS

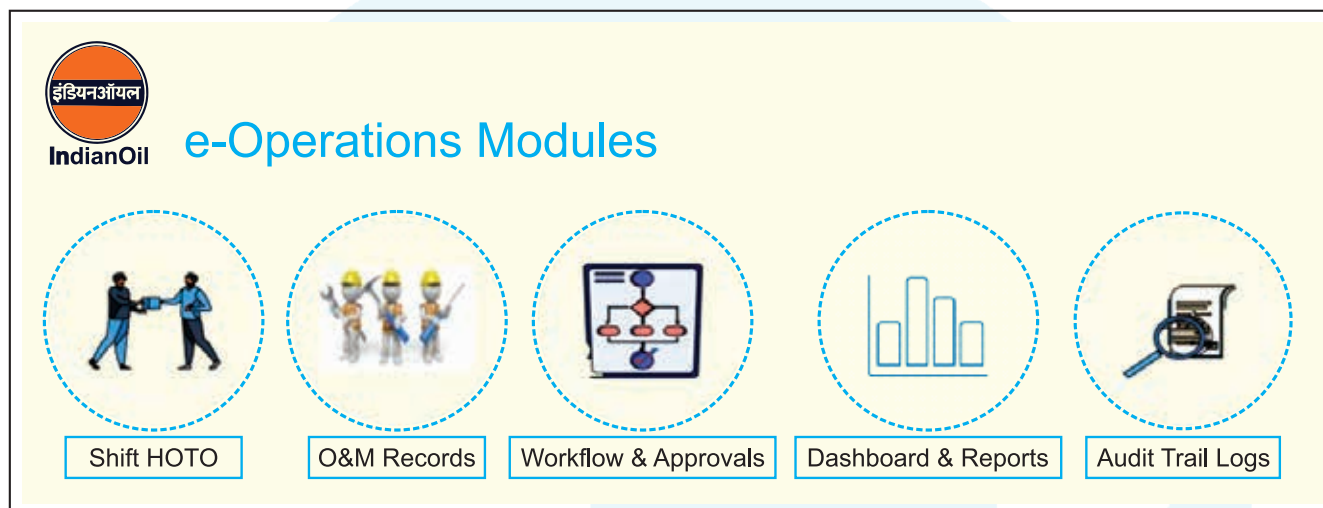
- Pipelines operations management has been shifted from a paper based physical documents system to an electronic data management system thereby improving efficiency, transparency and accountability. The system is tamper proof, error proof system with complete audit trails for effective investigation of any incident, if required.
- Integrates pipelines operations visibility through dashboard, ensures customised and auto hierarchical MIS report generation and aids data analytics for efficient pipeline operations.
- Eliminates information tampering, reduces chances of human error. Audit trails are maintained for any change of submitted data through change management approval system.
- Provides transparency in information sharing with various stake holders in O&M, HSE and senior management for enabling visibility of Pipelines Control Room operations in standardized manner. Single point data entry ensures quick information flow.
- Eliminates use of paper logbooks/log-sheet/

registers, etc. in control rooms which helps in saving of around 2 Tonne Paper which is equivalent to carbon dioxide emission of nearly 1900 kg per year.

- All data entry is role based and access controlled. Approvals are accorded in the system with feature for auto escalations of

approvals. Data entries can be changed only by the original data supplier. Data cannot be deleted or over written.

- System provides a high integrity platform for investigating any incident related to operational irregularity in pipelines across the country.



Vigilance perspective

- The newly designed and implemented e-Operations Management system is tamper proof and error proof with complete audit trails for effective investigation of any incident and provides transparency in real time sharing of information with various stake holders including Senior Management.
- High integrity of data provides a platform for investigating any incident related to operational irregularity in pipelines across the country.
- Possibility of intentional tampering of data is eliminated. Access of pipeline data on real time basis can aid in detection of pipeline pilferages and prevention of oil theft.

- This state-of-the art digital intervention improves operational efficiency, and strengthens preventive vigilance by enhancing accountability, transparency, and integrity of data, while also improving internal customer satisfaction and contributing to reducing the carbon footprint of Indian Oil's pipelines.

6. POTENTIAL FOR REPLICABILITY

E-Operations Management System solution can be replicated in process industry, pipeline systems, manufacturing industry, medical field etc.





Optimization of Loadability of Different Types of Wagons for Carrying Coal and other Imported Material to Different Steel Plants

1) BRIEF DESCRIPTION OF THE MEASURE / INITIATIVE:

- a) Coal and limestone are essential inputs in steel making. SAIL is importing coal and limestone from different countries to meet its requirement in different steel plants. The Transport & Shipping Department (T&S) of the SAIL with head quarter at Kolkata is overall in charge of receiving these imported materials at different ports such as Vizag, Paradip, Haldia etc. and further transporting these to the various Integrated Steel Plants through Railways. Load port indicates different Indian ports where imported cargo is discharged from vessels and further loaded into wagons for onward transportation to respective steel plants of SAIL.
- b) In the existing system, there were provisions in the contracts for different ports with respect to loadability of different types of wagons. However, Railways was providing different types of wagons for loading and the loading methodology was also varying from port to port. In order to optimize the loading tonnage at different ports, a fresh study on loadability was required, based on which the minimum loading capacity of different types of the wagons can be fixed.
- c) Initiative was taken as a Systemic Improvement Project on Vigilance intervention, to study the pattern of loading in different types of wagons w.r.t. the permissible carrying capacity (PCC) at the different ports in order to optimize the loadability of the wagons to save on freight. **Based on study steps were taken to revise the loadability factor in the Port contracts at SAIL leading to financial benefit to organization.**

2) BACKGROUND

- a) The loadability tonnage per wagon was incorporated in different contracts based on a loadability study for coal wagons conducted in year 2015. As per the findings of the study, the clause on loading tonnage into wagons was modified for handling contracts of Imported Coking Coal as tabulated below :-

Hard/Soft coal	Min Load / Wagon
Standard BOX-N Wagons	58 MT
Higher capacity Wagons	61 MT
Other category imported coal	
Standard BOX-N Wagons	59 MT
Higher capacity Wagons	62 MT

- b) Different types of wagons were provided by the Railway for loading and the loading methodology was varying from Port to Port. However, for optimization no fresh study was conducted to fix minimum loading capacity for different types of wagons. On Vigilance initiative system improvement was undertaken and a study was made on the existing process with respect to pattern of loading capacity in different types of wagons, the mechanization available at different ports, pattern of unloading etc. The data considered for the study was for duration 01.07.2019 to 30.06.2020 (mixed material rakes were excluded from the study)
- c) It was found that:
- i) SAIL on an average loads approx. 65 MT per wagon comprising of all methodology of loading. Limestone is less voluminous than

coal and average loadability of limestone (which is being handled at all manual ports like Vizag, Paradip and Haldia-traditional berths) is around 66 MT per wagon.

- ii) Basically three types of loading mechanism is in practice and it is found that in traditional loading mechanism, average loadability is reduced by 2 MT as compared to mechanized loading. Both mechanized and rapid loading system has higher loading than traditional loading systems.
- d) Based on the study optimum loading pattern of different types of coal and other cargo in different types of wagons was arrived in order to minimize the idle freight being paid to the Railways. Loadability of wagons of coal (traditional and mechanical) and for limestone at various ports is tabulated below:-

Type of Wagon / Material	BOXN and related category of wagons having PCC from 64-68 MT	BOXNHL and related category of wagon having PCC above 68 MT	BOST or BOBSN having PCC of 63 MT*
Coal (traditional)	61	63	58
Coal (mechanical)	63	65	60
Limestone/Dolomite/Gypsum	64	66	61

* Loadability in these special types of rakes will be governed by their PCC in the above ratio.

e) Based on the analysis of the data and observation/ findings, the redefined loadability was approved for implementation in loading contracts.

3) IMPLEMENTATION:

The redefined loadability has already been implemented in loading contracts at all Ports where SAIL is operating.

4) IMPACT AND BENEFITS:

The total freight for post-study period is compared with corresponding period of pre-study period for similar quantity to arrive at savings on account of loading factor. The total saving arrives by this methodology is ₹ 16.35 Crore during Apr-Mar'2021. Other benefits include:

a) Optimum loading pattern of different types of coal and other cargo including limestone.

b) Minimization of idle freight payment – with huge sensitivity of increased loading to overall savings in idle freight. Average increase in loading by 1 MT will lead to reduction of yearly idle freight by ₹ 20 Crores.

c) Better transparency and control

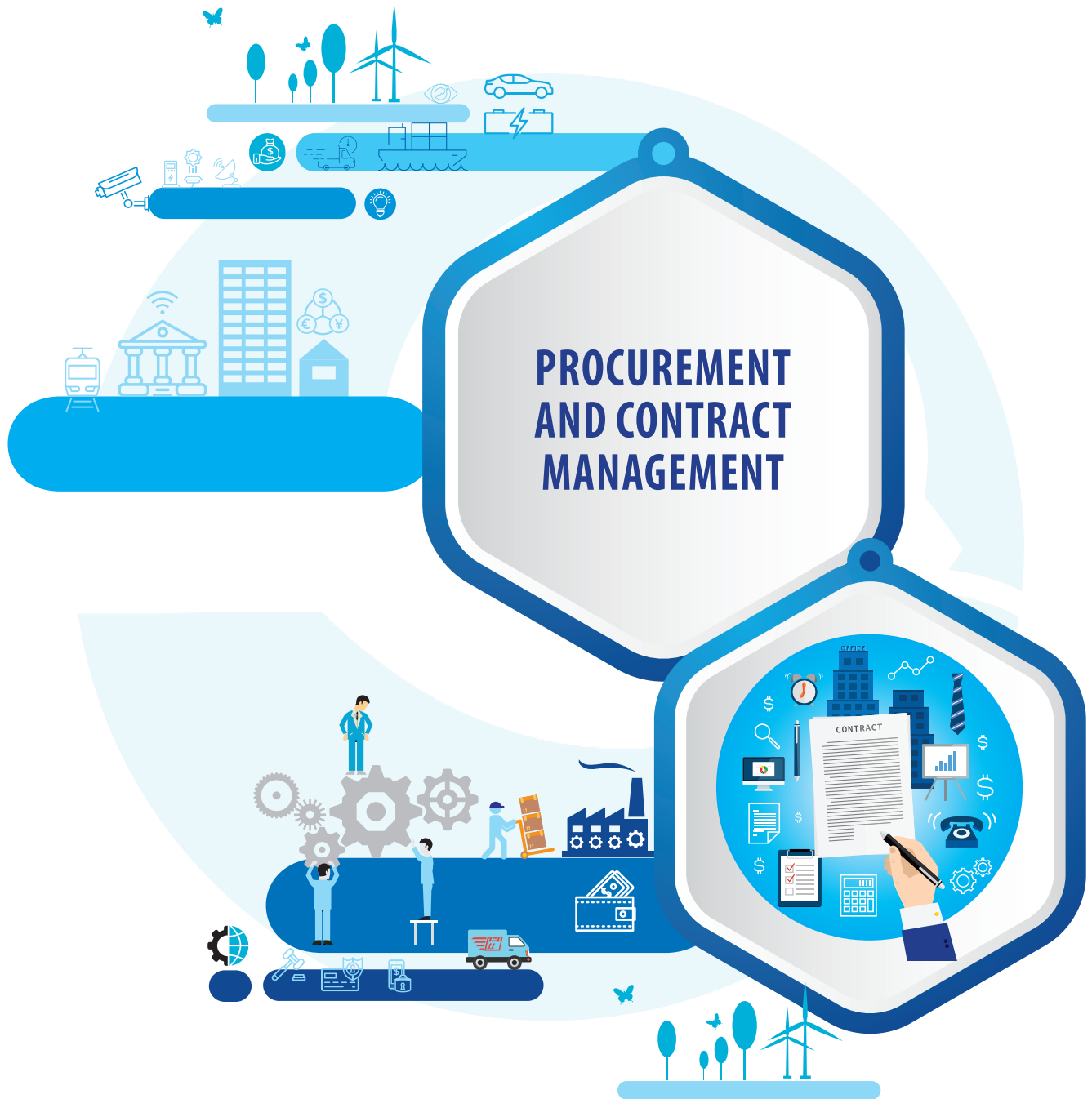
5) POTENTIAL FOR REPLICABILITY:

It is replicable in other organizations having imported materials at port and further transportation through Railways.



“The negligence of a few could easily send a ship to the bottom, but it required the whole-hearted co-operation of all on board; she could be safely brought to port.”

–Sardar Vallabhbhai Patel





Employees' Provident Fund Organisation

Principal Employer Portal 2.0

1. BRIEF DESCRIPTION OF THE MEASURE/INITIATIVE

EPFO has developed an online facility (Principal Employer Portal 2.0) for principal employers to track PF compliance of the contractors engaged by them for carrying out work in or in connection with their establishment. The portal facilitates the principal employers to upload work orders/outsourced job contracts/contract workers related information such as Name and EPF code number of the contractor, Period of contract, Contract value, Number of contract workers and Universal Account Number (UAN) of the contract employees. The initiative aims to promote effective e-governance system in compliance set up and enhances coverage to extend provident fund benefits to all eligible employees. Principal employers who are already registered with EPFO can register on the portal using their EPF Code number whereas Govt. Departments and PSUs not having EPF code number viz. Railways, BSNL, PWDs, NHAI etc. which engage a large number of contract workers can register using their PAN/TAN at the link <https://unifiedportal-gemp.epfindia.gov.in/epfo/>.

2. BACKGROUND

As per the existing provisions, the contractors who are registered with EPFO would deduct the employees' share of EPF contribution while disbursing wages to the workers every month. The above employees' share is to be deposited

along with matching contribution from the employer on or before 15th of the following month. All the above expenses relating to wages of contract workers are claimed by the contractor before the principal employer for reimbursement. While a large number of principal employers and contractors are covered under EPFO, a few instances have come to light where contractors have got their bills reimbursed whereas in reality, no or meager amount of EPF contribution has been deposited. At times, it becomes extremely difficult to recover the amount from the contractors if the default is detected after the contract period.

Further to boost generation and formalization of employment, Govt. of India has launched certain incentive schemes for employers viz. Pradhan Mantri Rozgar Protsahan Yojana (PMRPY) and Atmanirbhar Bharat Rozgar Yojana (ABRY) wherein depending on the total employment strength of the establishment and quantum of new employment generated, either 50% or total EPF cost of the new employees are borne by the Govt. of India. Contractors who avail such PMRPY or ABRY benefits should not get the same reimbursed from their principal employers. However, there have been instances where certain contractors have taken PMRPY/ABRY benefit from Govt. of India and also claimed the same from their principal employer.

To overcome these difficulties, a need was felt to develop an electronic facility for principal

employers to enable them to monitor the EPF related compliance of their contractors as well as contract workers.

3. IMPLEMENTATION

The portal has been conceived, designed and developed by the in-house IT Team of EPFO utilizing the internal resources of the organization.

4. IMPACT AND BENEFITS

Now with the deployment of the Principal Employer Portal 2.0:

- 1) Principal Employers can view the amount of wages on which the EPF dues have been remitted by the contractor as compared to the actual wages and EPF employer's share paid to the contractor allowing him to detect any misappropriation at an early stage and take appropriate measures to safeguard its own interests as well as those of the contract workers
- 2) Principal employer can check if the contractor has availed any PMRPY/ABRY benefits from Govt. of India and accordingly settle his bills

- 3) The facility is helpful in identifying contractors who fail to deposit the statutory EPF dues of its employees correctly especially in situations where a single contractor supplies manpower to several employers as the collective data uploaded by the principal employers will not match with the data filed by the contractor in the form of Electronic Challan cum Returns (ECR) thereby enabling EPFO to secure compliance from such contractors
- 4) The facility has proved extremely helpful in improving compliance on the part of the contractors thereby reducing pressure on the human and physical resources of EPFO which can be utilized in other key areas

5. POTENTIAL FOR REPLICABILITY

The application can be utilized by other Govt. organizations and PSUs dealing with labour welfare measures viz. ESIC, Central Labour Commission, State Labour Departments etc. with minor modifications customized to meet the specific need of the department to detect misappropriation on the part of the contractors at an early stage and secure compliance of their respective provisions.





Mixed indicator method for determining the age of Milled Rice stocks during acceptance of CMR milled raw rice for Central Pool Procurement

1. BRIEF INTRODUCTION OF THE MEASURE/ INITIATIVE:

Every year during the Kharif Marketing Season (KMS) and Rabi Marketing Season (in a few states), the FCI and State Procuring Agencies (procuring agencies), procure paddy from the farmers at the Minimum Support Price fixed by the GoI on behalf of GoI. The paddy so purchased by Procuring Agencies is converted into Custom Milled Rice (CMR) through rice millers. The rice millers mill the paddy purchased by procuring agencies and deliver the resultant CMR consignments conforming to the Uniform Specification laid down by the government.

During acceptance of the rice from the millers, the Quality Control officials of Procuring Agencies draw samples from the consignments and analyze the stocks as per BIS 4333 to check their conformance to parameters such as Moisture and other refractions as scheduled in the specifications issued by GoI for the procurement season. The freshly milled rice conforming to the standards is accepted, stored and further moved to various states of the country for distribution under Public Distribution Schemes to the public at a subsidized central issue price fixed by GoI.

Since the acquisition cost incurred by the government for procurement and conversion of paddy into rice for the season are very much

higher than the Central Issue Price at which the rice is distributed to the Public, there is always a risk that unscrupulous elements misuse the opportunity for diverting the old PDS rice and deliver such recycled rice as fresh rice to procuring agencies. There is also a scope of corruption in the area as some millers may connive with procuring officials and deliver such rice to the central pool.

Though FCI issued various guidelines for checking recycling parameters, it was desired that a reliable scientific methodology should be developed and deployed for ascertaining the age of the rice.

Hence the FCI adopted a procedure 'Mixed Indicator Method (MIM)' in 2021 for the determination of the age of rice in its analysis procedure. The SOP adopted in this regard is termed as 'Mixed indicator method for determining the age of Milled Rice stocks during acceptance of CMR milled raw rice for Central Pool Procurement'. The SOP was adopted throughout the Country w.e.f 01.10.2021 and shall be followed by procuring agencies accepting rice on account of the central pool.

2. BACKGROUND:

The new initiative is an additional protocol required to be followed by procuring agencies along with the existing BIS 4333 process for analysis of Rice. The new methodology has

addressed the GoI concerns regarding the diversion of PDS and delivery of recycled rice in CMR. Since irregularities by way of mixing old rice and delivering as fresh rice could be checked through the process the system would ensure delivery of benefits of welfare schemes to the actual beneficiaries.

3. IMPLEMENTATION:

The technique was introduced by FCI after conducting various pilot field trials study in the rice procuring regions. The process has been scientifically validated by NIFTEM (National Institute of Food Processing Technology), Thanjavur (Under Ministry of Food Processing, Govt. of India) as a method for determining the age of custom milled raw rice and differentiating between old and freshly milled raw rice at the time of procurement from Rice millers.

As per the SOP, the rice samples conforming to the Uniform Specifications of GOI would be subjected to MIM. In this procedure, 10 ml of 'pH indicator' (a working solution prepared by dissolving 0.05 gram of methyl red and 0.15 gram of bromothymol blue in 75 ml of ethyl alcohol and diluted with 100 ml of distilled water) is mixed with 5 gms of rice in a test tube. The resultant colour is noted after 1 minute. If the colour comes out to be green/avocado green the consignment would be accepted. If the reagent turns yellow, yellow-orange & orange then it indicates that the consignment is not a fresh consignment and the same would be rejected terming the stock as 'Not freshly Milled'.

4. IMPACT AND BENEFITS:

From the KMS 2021-22 onwards all offered lots of raw CMR are being accepted after subjecting the samples to the mixed indicator method by the procuring states. As of 01.08.2022, 62,038 MTs of raw rice have been rejected so far as old rice. Thus the process has aided to curb the tendency of millers to deliver PDS/old rice during procurement to a larger extent. The method also checks unethical middlemen/millers/contractors from diverting the PDS rice meant for beneficiaries and delivering the same as fresh rice to procuring agencies. Thus the newly introduced system would be a strong weapon not only to arrest misappropriation of government funds and corruption but also would help the government in achieving its objective of reaching the benefits of MSP and PDS to the actual beneficiaries.

5. POTENTIAL FOR REPLICABILITY:

Similar to the above process, the FCI is now exploring for methods/solutions for determining the age of wheat during the procurement process. In this regard, FCI has invited expressions of interest from research institutes/individuals for suggesting methodology/solutions and has also announced a cash reward of ₹ 5.00 Lakh. Once the solution is developed, the government would be able to put a scientifically proven method in place during the procurement of wheat for checking the recycling of wheat.





Purchase Progression Monitoring Tool (PPMT) (At one of the unit of HAL in Bengaluru)

1. BRIEF INTRODUCTION OF THE MEASURE / INITIATIVE

HAL Purchase Manual emphasizes on monitoring the indents and the purchase order regularly to ensure timely placement of order and timely delivery of materials. A software tool was designed, developed and implemented by Integrated Materials Management (IMM) Deptt., at one of the Division of HAL to facilitate easy access by all the users. The tool is called Purchase Progression Monitoring Tool (PPMT). The software tool is conceptualized based on the Purchase to Pay (P2P) business process widely being pursued globally.

2. BACKGROUND :

The system was developed keeping in view the following requirements:

- To have a transparent paperless system.
- To monitor and control purchase activities using a single tool and phase out manual registers.
- To provide ready and quick information to all stakeholders.
- To have a single platform/dashboard from Requisition to Payment and beyond, all purchase activities at one place.
- A tool for data analysis and to aid in generating plethora of MIS reports that is being prepared by IMM department.

3. IMPLEMENTATION :

The system was implemented in the Division and operating successfully. Following were the technical requirements to implement the system:

- Operating System: Windows 7 or higher
- Software Requirement: Microsoft Access 2007 or higher
- Shared Network: Access required to server: \\100.0.20.30
- Login Credentials: User-name and Password is PB No.

4. IMPACT AND BENEFITS :

- The tool has reduced time cycle required from purchase to payment.
- Information related to every stage of purchase activities is available digitally on the tool. Stakeholders can refer the same without having to refer the physical file. Documents available i.e. Proposal, PO, Invoice, BoE, AWB, Acceptance report, Payment details etc.
- It serves as a digital registry. From MPR till Payment, it has reduced paper work and manual book registers are almost phased out.

- Standard MIS reports and Customised reports on need basis can be easily generated.
- The dealing officer can easily monitor the pending activities on daily basis.
- The department head will have an overview of the purchase files at project level.
- It displays and triggers pending tasks so as to proactively follow-up in case of delays. It generates automated email alerts to various stakeholders such as Users, QA, Vendors and Finance etc.

5. POTENTIAL FOR REPLICABILITY :

The tool can be implemented in other Divisions of HAL. Further, it can also be aligned to suit project management approach and can be used as data analytics to provide critical insights such as expected lead time, risks, make buy analysis etc. for informed decision making.



“Strict adherence to a high standard of ethical behaviour is necessary for the even and honest functioning of the new social, political and economic processes.”

–Santhanam Committee Report



Framing guidelines on Empanelment Process of Lenders Legal Counsels

1. BRIEF DESCRIPTION OF THE MEASURE/INITIATIVE:

Improvements were recommended by Vigilance Unit in the empanelment process of Lenders Legal Counsels. The improvements were suggested in the light of Vigilance observations made during the inspection of files.

Measures:

The following measures were recommended to improve process of empanelment of Lenders Legal Counsel:

- To strictly follow the tendering process as per NIT and no deviations be allowed
- In case of revision in the evaluation criteria post publication of NIT, it was advised to give the wider publicity through newspaper as well, instead of just posting on website
- The Eligibility criteria and evaluation criteria should be devised in a manner that it can be verified from supporting documents. Discontinuation of the practice of self-certification for eligibility criteria wherever the same can be verified through documents
- It was advised to discontinue the self-certification and advised to do verification through documents
- To clearly define the evaluation criteria in the NIT by mentioning weightage given to each item/ criteria in the NIT or EOI

- To ensure signature of the evaluating member on all the related documents before submitting the same for approval of the competent authority
- It was advised to frame clear-cut guidelines/ procedure for empanelment for various services including empanelment of Lenders Legal Counsel

When was it undertaken and completed:

The aforementioned measures were suggested to the management of the company during the FY 2021-22. The management adopted the systemic improvements as recommended.

Scale of Operation:

Measures as detailed above were implemented immediately on recommendation by Vigilance Unit.

2. BACKGROUND:

Files and bidding documents relating to empanelment of Lenders Legal Counsel/ Advisors were investigated. Investigation resulted in highlighting the shortcomings of the system.

The existing system which was replaced:

- The Eligibility criteria and evaluation criteria was devised in a manner that it cannot be verified objectively
- Certain evaluating criteria's were accepted through on the basis of self-certification

- After pre-bid meeting, few eligibility conditions and evaluation criteria were modified and published only in PFC website and not published in newspaper
- There was subjectivity in the evaluation criteria
- Documents related to empanelment were not signed by the concerned officials

Problems/Vigilance Risk addressed:

- Discretion, Arbitrariness, Subjectivity

- Lack of Transparency and hence lack of Accountability
- Ineffective internal controls

3. IMPLEMENTATION:

Required/Used Resources:

The management has accepted all the recommendation of the Vigilance Unit and have framed NIT & Guidelines by taking into consideration the above observations.

4. IMPACT AND BENEFITS:

Preventive Measures	Impact	Benefits
The Eligibility criteria and evaluation criteria devised in a manner that it can be verified from supporting documents.	Increased Accountability, Transparency & Reduced discretion	Prevent misuse of power and discretion
Discontinuation of the practice of self-certification for eligibility criteria wherever the same can be verified through documents	Increased Accountability, Transparency & Reduced discretion	Prevent misuse of power and discretion
Obtain prior approval of the competent authority for cut-off marks in evaluation criteria	Improved systems	Increased Accountability
Sign every document of Expression of Interest (EOI) & Evaluation Criteria	Transparent record maintenance	Prevention of financial frauds

Impact on other functions:

This would entail selection of firms in an objective manner and would increase efficiency of the company. It will also reduce discretion at the hands of the officials.

How and to what extent the prevailing Business Processes have been re-engineered:

- Due to a defined process for empanelment, the transparency will increase and arbitrariness/subjectivity on the part of decision makers will be curtailed
- Reduction in complaints

How the vigilance risk has been reduced:

By limiting powers, reducing discretion, increasing transparency and accountability, streamlining procedures and increasing internal controls.

Estimated benefits envisaged in long run for the organization:

- Prevention of misuse of authority
- Increased Accountability, transparency and efficiency
- Improved feedback mechanism to management

5. POTENTIAL FOR REPLICABILITY :

Measure can be implemented in any organisation for devising empanelment procedure for improved accountability, transparency, efficiency and effectiveness.



“Corruption cannot be eliminated or even significantly reduced unless preventive measures are planned and implemented in a sustained and effective manner.”

–Santhanam Committee Report

Information on Record (IOR) Portal - A unique Procurement Process Improvement Initiative

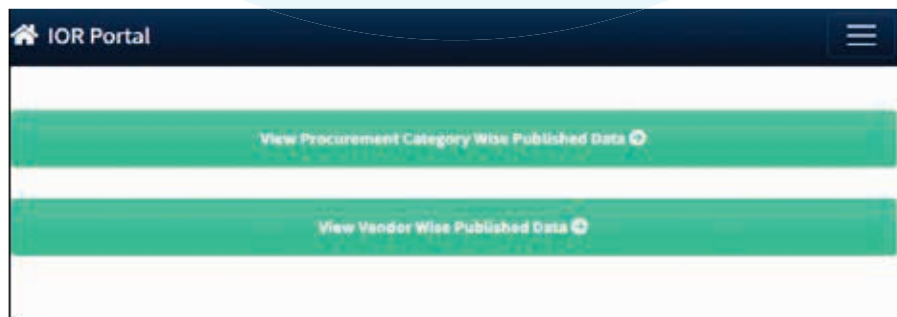
1. INTRODUCTION:

Public Procurement cycle comprises of different stages. Out of these, the stage of 'Bid Evaluation' is a significant area of procurement cycle wherein bidder's status to the specified qualification requirement is also ascertained by procuring entities. This activity involves examination of the credentials (technical as well as financial) furnished by the bidders, seeking clarification in respect of historical documentary evidence and verification of the credentials from the concerned utility. Thus, this is a time-consuming activity and often involves continuous follow up with the bidders/utilities for submission/verification. The problem is compounded wherever bidder is of foreign origin or the performance certificate has been issued by the utility located abroad. Moreover, same credentials are furnished by the bidder(s) for different tenders and in case a procuring entity deals with multiple tenders over a varying time period or activity is performed through different procurement centres, this activity is followed repetitively with a lot of

wastage of effort and time. In the absence of any centralized database on records of these credentials/details, different units/centres of an organization keep struggling in referring to a common source as authentic source. Thus, a need has been felt to have a digital platform of bidder's verified credentials (Technical & Financial), updated periodically, for finalization of Techno Commercial bid evaluation reports, thereby optimizing the timeline.

2. BACKGROUND:

For achieving the above objective, Power Grid Corporation of India Ltd. (POWERGRID), has created an online portal namely 'Information on Record' (IOR) portal as a centralized database for maintaining credentials of bidders (both technical as well as financial). For populating the database, information authenticated with the relevant supporting documents as available in the approved bid evaluation report(s), performance certificate(s) and other authentic source are compiled, digitized and uploaded on the portal.



Portal Status	
Total Vendor Entered	124
Total Manufacturing Capacity Entered	110
Total Manufacturing Experience Entered	95
Total Net Worth Entered	392
Total Turn Over Entered	589
Total Liquid Assets Entered	176
Total TL Tower Package Entered	56
Total Conductor Package Entered	18
Total Transformer Package Entered	16
Total Insulator Package Entered	55
Total AIS Package Entered	61
Total GIS Package Entered	23

Fig-IoR portal

3. IMPLEMENTATION:

The architecture of the IoR portal is based on following aspects:

- (i) The information available on IoR portal are to be used as valid source and referenced by Tender Committee for QR analysis.
- (ii) During examination of specified QR (Technical as well as Financial), the information as available on the portal in conjunction with data/details/documents furnished by the bidder in his bid are considered.
- (iii) If QR compliance of bidder is ascertained on basis of the data as per IoR, no further document is necessary for QR compliance purpose. In such a case, the report downloaded from the IoR portal is only enclosed in the Bid Evaluation Report.
- (iv) For making an information as part of IoR portal, the information as available in approved evaluation reports, performance certificates and another authentic source are taken. Further, the same is authenticated by uploading the relevant supporting documents also.
- (v) A Standing Committee comprising members from procurement, indenting and finance has been constituted for populating, maintaining and updating the information on the IoR portal after following due process.
- (vi) POWERGRID maintains the data for its major categories of procurements which are repetitive in nature viz. (a) Tower; (b) Substation (AIS/GIS), (c) Transformer, (d) Reactor, (e) Conductor and (f) Insulator.

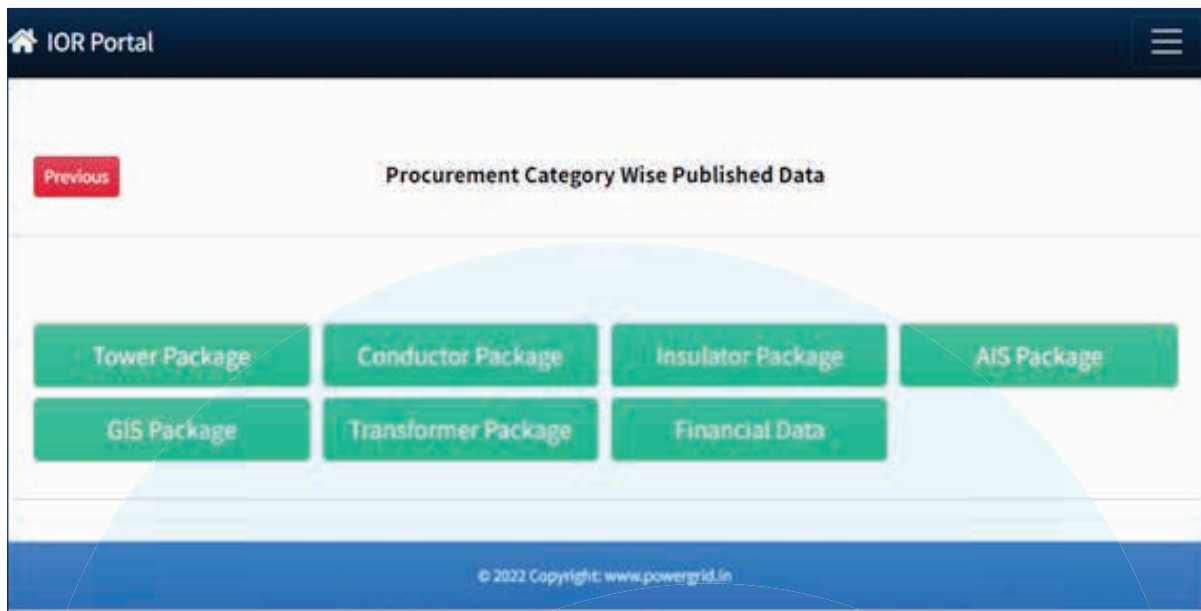


Fig-Different categories maintained on the portal

- (vii) Any updation/changes in the information are with audit trails so as to avoid any unwarranted tampering of the information/portal.
- (viii) For transparency, the vendor(s) whose credentials has been uploaded on the portal, are given viewing rights for its own information on the portal. This also ensures that bidders can contact POWERGRID in case of any discrepancy in information available on the portal which form the basis of their compliance to the QRs.

4. IMPACT AND BENEFITS:

The IOR portal has gone live w.e.f. 01st July 2020 in POWERGRID. Presently, verified information of more than 100 vendors under different categories are available on the IOR portal.

Key highlights of the major impacts and benefits of IOR portal on the procurement cycle are as under:

(i) Centralized & authentic database of bidder’s verified credentials: The

information available on IOR portal are used as authentic source on QR credentials and referenced by Tender Committee for QR analysis while finalizing the Bid Evaluation Report. Any information is uploaded along with supporting documentary evidence which may also be referred to by the Tender Committee if felt necessary.

(ii) Reduction in repetitive efforts and time: As the information on IOR portal are supported with the relevant documents, Tender Committees across the organization refer this common source of information and ascertain the compliance of the bidders. This avoids repetitive and time-consuming activities such as examination of same credentials furnished by the bidder(s) for different tenders, seeking clarification and/or repetitive verification of the same credentials etc. are reduced.

(iii) Optimized timeline of bid evaluation: The present business contexts warrants short but efficient procurement cycle. The

above centralized credential repository leads to optimizing the timeline during bid evaluation thereby reducing overall duration of procurement cycle and increases efficiency of the cycle.

(iv) Enhanced transparency: The vendor(s) whose credentials has been uploaded on the portal, are also given viewing rights for its own information on the portal. Such steps enhance transparency in the process and increases stakeholder's confidence in the evaluation process and thus overall procurement framework.

5. POTENTIAL FOR REPLICABILITY:

The IT enabled 'Information on Record' portal may be used as an authentic and centralized credential repository for vendors participating

in public procurement across India. Such effort shall lead to optimizing the timeline during bid evaluation thereby reducing overall duration of procurement cycle. Moreover, such database shall reduce repetitive efforts and time of across different units of a procuring entity. Such database of different entity may also be integrated to create universal IoR portal for increased efficiency and transparency in public procurement in India. As a measure of forward integration, the online database of credentials in which the bidders can also enter details/ documents as and when available with them may also lead to preparation and finalization of digital evaluation report through online mode and which is going to be one of the mainstays in future procurement cycle.



By common endeavor we can raise the country to a new greatness, while a lack of unity will expose us to fresh calamities.

–Sardar Vallabhbhai Patel

AUTOMATION OF IT PROCUREMENT IN SBI

1. BRIEF INTRODUCTION OF THE MEASURE / INITIATE

1. PLMS (Procurement Lifecycle Management System): PLMS is an in-house developed application based on Procure to Pay (P2P) model. The objective of the application was to capture/ digitize the entire IT Procurement journey from initiation of procurement to payment of bill and the same was achieved by the application.

2. CBPS (Centralized Bill Payment System): CBPS was developed (also in-house) in continuation to PLMS (Procurement Lifecycle Management System) for payment of IT Bills of various vendors. Its objective was to reduce the manual intervention and bills were paid only when all the mandatory steps were carried out in PLMS and are mapped properly to each step.

2. BACKGROUND

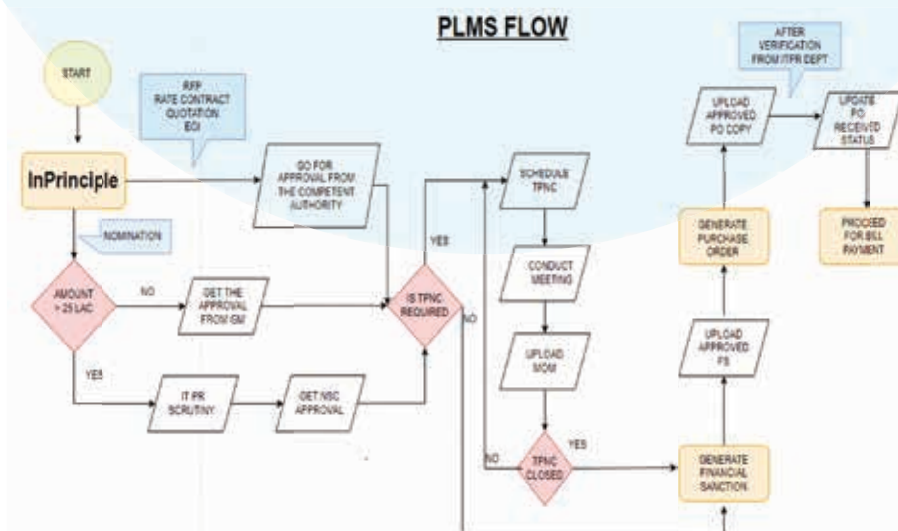
SBI is having its IT Centre at Belapur, Navi Mumbai, known as GITC (Global IT Centre). GITC is involved in all the IT procurements of the Bank. Earlier the Purchase Orders were issued manually. Now standardized and uniform Purchase Orders are being for IT procurements.

Similarly, earlier payments of Non-IT Bills were done manually. Now the process has been automated and made uniform across the board.

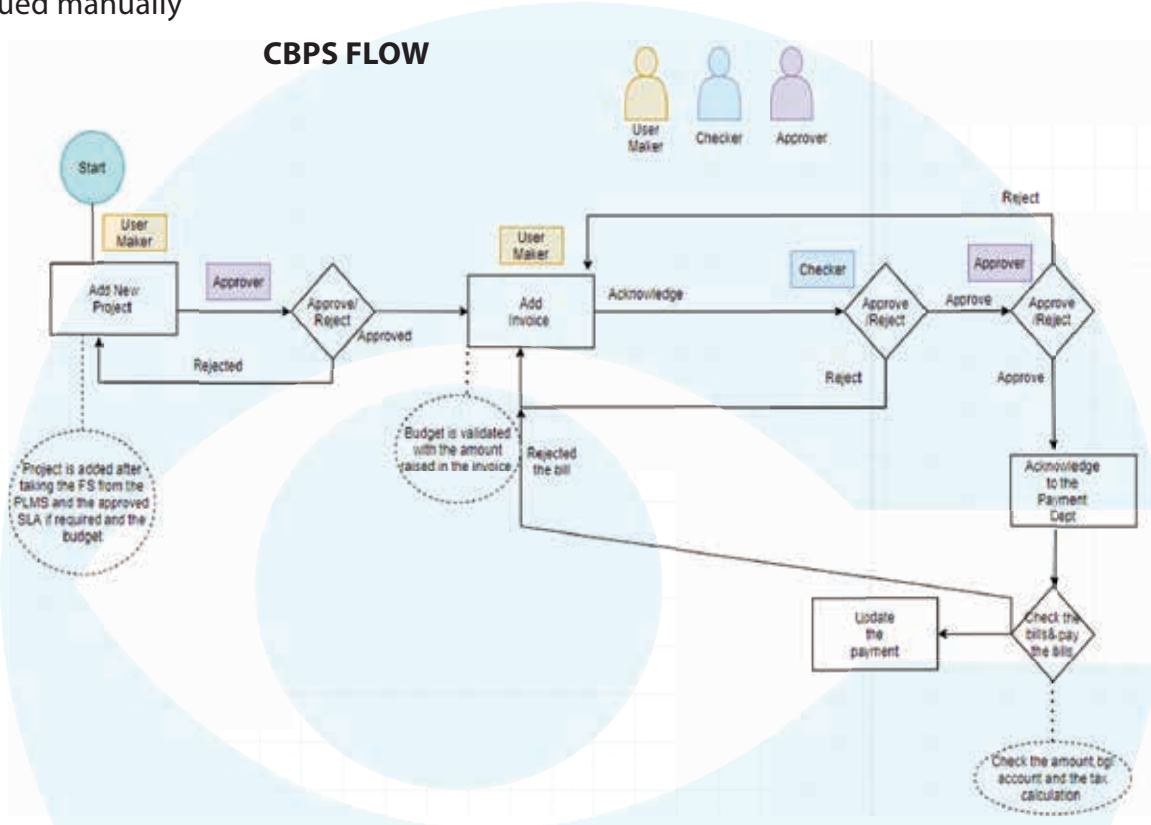
3. IMPLEMENTATION

Its workflow includes the following:

- i. Initiation of In Principal approval to initiate the procurement process (RFP, Closed RFP, Nomination)
- ii. Constitution of Technical & Price Negotiation Committee (TPNC)
- iii. Conduct of the meeting of TPNC and capturing of Minutes of Meeting (MoM)



- iv. Generating RFP Number and obtaining financial approval once the TPNC is concluded with successful vendor
- v. Obtaining financial approval and issuance of Purchase Order. Purchase Orders were issued manually
- vi. Management of Service Level Agreement (SLA) with vendor through its functionality SLAMS (SLA Management) and facilitate the periodical review of various SLA targets



4. IMPACT AND BENEFITS

- Standardization of PO across Bank and single source of truth
- Better monitoring of various SLA targets
- Transparency in entire IT-Procurement Process i.e., initiation to issuance of Purchase Order
- Tracking of procurement process i.e., approval obtained from competent authority, Procurement Committee minutes of meeting, financial Sanction etc. thus reducing vigilance risk

- Mechanism for tracking of processing of vendor bills within the limit of overall financial sanction obtained from competent authority, thus reducing vigilance risk

5. POTENTIAL FOR REPLICABILITY

Various developments were carried out since the rolling out of the application for smoothing the process. At present this application and its various functionalities are being used which can be replicated across Bank.





Recovery of Contractual Demands From Suppliers / Vendors

1. BRIEF DESCRIPTION OF MEASURE / INITIATIVE

A study was conducted w.r.t. recovery of Risk Purchase Differential Amount/ Penalty from defaulted Parties/ Contractors/ Suppliers during the Financial Year 2017-18, 2018-19, 2019-20 and 2020-21 (up to August-2020). After going through the details of different Executing Departments Contractual Recoveries were reconciled with Bills Files of Finance Department/ ERP and it was observed that in some cases recovery of Penalty / Security Deposit (SD) / Safety etc. for ₹3,12,985.90 were not recovered by Finance Department despite intimation of recovery was mentioned by the Executing Department(s). Amount of ₹3,12,985.90 was recovered subsequently on Vigilance intervention.

2. BACKGROUND

As per existing system all types of recoveries e.g. Penalty / SD / Safety etc. were sent / mentioned by Executing Department alongwith Invoice of the Parties in manual mode. Sometimes Finance / Executing Department skipped / overlooked Recoveries maintained in manual mode. Further, Executing Department did not maintain any Penalty Records at their end. Once it is sent to Finance Department it is assumed to be recovered from Defaulted Party(s). To overcome the lacunas in manual mode of Recoveries it was recommended by Vigilance to extend the Demand Creation in ERP system to

Executing Department w.r.t. Recoveries other than RPN.

3. IMPLEMENTATION

A module has been developed and implemented on 13.06.2022 by Finance Department with the help of IT Department for creation of demand in system at departmental level w.r.t. recoveries against Defaulted Contractor(s)/Supplier(s) for Non Compliance of Contract, Safety Violation, Hiring Charges, Penalty, Misc. Recovery and L.D. Recovery.

4. IMPACT AND BENEFITS

- With the Implementation of Module, Recoveries like penalty / SD / safety violations/ Ligated Damage (LD) / Other Contractual Recoveries etc. which used to be manually mentioned by Executing Departments alongwith Bills have been replaced by Demand Entry in system before sending Bill to Finance Department for Payment. Hence human intervention has been eliminated.
- As Demand of the Party is being registered in system it will automatically be recovered from any Payment Section of Finance Department which will create Revenues to the organization.
- Since recoveries will be updated in system by Executing Department at their end, chances of being overlooked / left / missing of non-recovery of Penalty / SD / Safety/

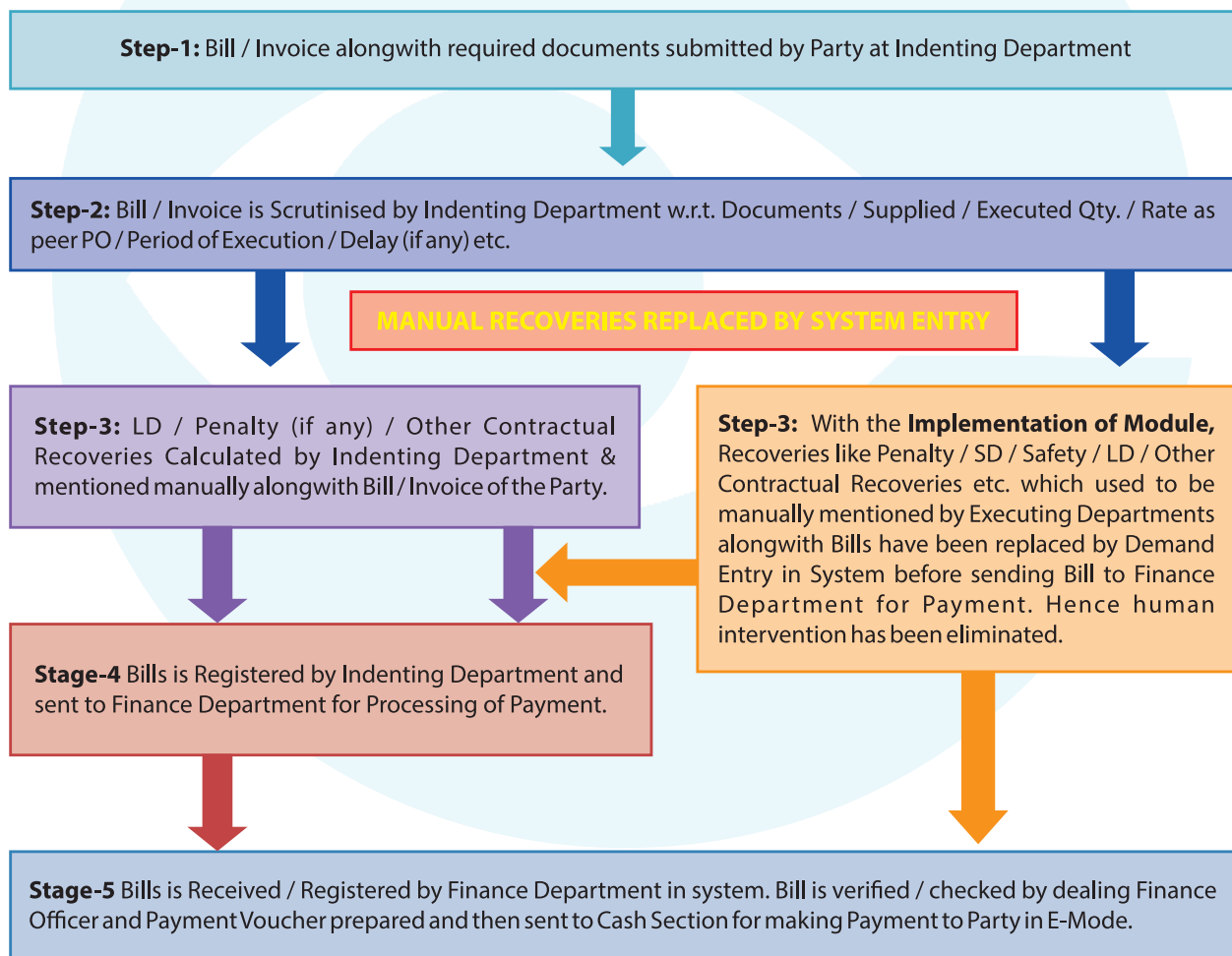
LD / Other Contractual Recoveries etc. will be eliminated at Finance / Executing Department's end

- d) Since the implementation of system in June 2022 total demand of ₹42,97,903.39 under different Heads has been updated in system out of which amount of ₹19,08,151.64 has been recovered till September 2022.

5. POTENTIAL FOR REPLICABILITY

This System may be taken as a technological intervention at other locations where such recoveries are being done manually.

Flow Chart of Penalty Recovery



Notes





सेल SAIL



स्थापना के 50 साल
50 YEARS OF INCORPORATION

स्वर्ण जयंती ★ SWARNA JAYANTI

This issue of Preventive Vigilance Booklet
is published in collaboration with



स्टील अथॉरिटी ऑफ इण्डिया लिमिटेड
STEEL AUTHORITY OF INDIA LIMITED

Disclaimer : This booklet comprises of the articles received from different organizations.
These organizations are responsible for the contents of their articles

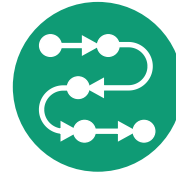
Central Vigilance Commission's New Complaint Management System Portal launched during Vigilance Awareness Week-2022. Portal enables citizens to track the status of their complaints, even if it is forwarded to another Competent Authority for necessary action.

केन्द्रीय सतर्कता आयोग Central Vigilance Commission

Complaint Management System



Citizen Login



Know your complaint Status



Complaint Handling Policy



CVC/CVO Login

Access the portal at www.portal.cvc.gov.in



Central Vigilance Commission

Satarkta Bhavan, Block-A, GPO Complex,
INA, New Delhi-110023
<https://cvc.gov.in>



Scan to Download E-copy