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e-Biz



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eBIZ

eBIZ

The focus of eBiz is to improve the business environment in the country by enabling fast and efficient access to Government-to-Business (G2B) services through an online portal.

Need of the Initiative

Starting a new business in India requires an entrepreneur to register with various regulatory authorities and obtain several licenses, clearances, No Objection Certificates, approvals etc. Information about these registrations, licenses, clearances and approvals under multiple Acts, rules and procedures are difficult to locate and are scattered across a number of departmental websites. Entrepreneurs are forced to sift through a maze of information to assess their licensing requirements. They then begin a protracted series of interactions with intermediaries and middle men to obtain necessary clearances – often requiring multiple visits to the Departments' offices. eBiz tries to provide a one stop solution to all these cumbersome processes.

About eBiz

- eBiz is being implemented by Infosys Technologies Limited (Infosys) under the guidance and aegis of Department of Industrial Policy and Promotion (DIPP), Ministry of Commerce & Industry, Government of India.
- eBiz – India's Government-to-Business (G2B) portal was conceptualized with support from National Institute of Smart Government (NISG) in a Public Private Partnership (PPP) Model for a period of 10 years.
- e-biz Mission Mode Project has been conceptualized under the National e Governance plan.
- The eBiz portal with License & Permit Information Wizard was launched on 28th January, 2013.

How eBiz will help in ease of doing business?

- This will help in reducing unnecessary delays in various regulatory processes required to start and run businesses.
- It aims at reducing the points of contact between business entities and Government agencies, standardizing "requirement information", establishing single-window services, and reducing the burden of compliance, thereby benefitting stakeholders such as entrepreneurs, industries and businesses, industry associations, regulatory agencies, industrial promotional agencies, banks and financial institutions, and taxation authorities.

- It will also boost the business environment in the country by promoting ease of doing business.

How does eBiz work?

- The project aims to create an ecosystem by making all business and investment related regulatory services across Central, State and Local Governments available on a single portal.
- The eBiz portal includes an ‘interview-style’ Wizard which poses the investors a series of questions to assess the licensing needs of their business.
- Based on the answers provided, the wizard provides a customized list of Licenses/Clearances that the investor needs to begin their business operation and a list of regulations that they need to comply with as part of operating their business.
- One of the salient features of eBiz is its payment gateway solution. With integration of PSU banks, government fees are transferred on ‘T+1’ basis.
- For eBiz transactions, an electronic PAO system (ePAO) has been set up in DIPP which will make booking and reconciliation of all Central Government fees received through eBiz portal.
- The Comptroller General of Accounts has given approval to establish the electronic system of collection, apportionment and remittance of fees collected under the eBiz portal.
- It is for the first time in the country that collection of fees through credit and debit cards for different services have been permitted making it very convenient for business to deposit fees.

Significance of the initiative

The following are the outcomes of the eBiz project

- A world-class G2B portal that enhances India’s business competitiveness through a single, service oriented, event driven interface for all G2B interactions.
- Integrated G2B Services across Central, State & Local Government & across all geographies in India.

The above outcome results in the following benefits to the investor,

<p>1-Stop Shop</p> <ul style="list-style-type: none"> • Consolidated Information • Content updated periodically • Apply & Pay for licenses online 	<p>Anytime, Anywhere, Anyhow</p> <ul style="list-style-type: none"> • 24 X 7 access to information and services • Online, IVR and Mobile
<p>Reduced Total Time</p> <ul style="list-style-type: none"> • End-to-end online transactions (Forms, Attachments, Payments) • Reduction in Inter-department wait time 	<p>Visibility and Transparency</p> <ul style="list-style-type: none"> • Intermediate status updates • SMS and email alerts & notifications
<p>Reduced Total Cost</p> <ul style="list-style-type: none"> • Elimination of in-person visits • Reduced dependency on middlemen and touts 	<p>Secure Transactions</p> <ul style="list-style-type: none"> • Digital Signature Certificates • Strategic Control & Security (ISO17799-1:2005 compliant)

How it had worked so far?

- The Department of Industrial Policy and Promotion (DIPP), Ministry of Commerce & Industry today announced the launch of 11 Central Government Services on eBiz portal.
- These services are required for starting a business in the country - four services from Ministry of Corporate

Affairs, two services of Central Board of Direct Taxes, two services of Reserve Bank of India and one service each from Directorate General of Foreign Trade, Employees' Provident Fund Organisation and Petroleum & Explosives Safety Organisation.

- Under the eBiz platform Twenty Central Government service has been launched with fourteen services of Andhra Pradesh Government, 14 services for Govt. of Odisha and two services of Govt. of NCT of Delhi. Three joined-up (L3) services named INC7 with 7 services, INC29 with 5 services and 5 services under Labour act of Ministry of Labor & employment has been launched.
- A business-user today avails these services either from the portal of respective Ministry/Department or by physical submission of forms.
- With the integration of these services on eBiz portal, he/she can avail all these services 24*7 online end-to-end i.e., online submission of forms, attachments, payments, tracking of status and also obtain the license/permit from eBiz portal.
- It is envisaged that during the next few years, more than 200 services related to investors and businesses will be rolled-out across the country.

Challenges

- Technological capabilities of govt. staff,
- Business process re-engineering,
- Change in management etc.
- Accessibility of the internet in India.
- Concerns over security, fear of spam.
- Seamless implementation of the project

Way Forward

- Most of the regulatory clearances for businesses are required at the state level and unless it is a very large project, 99.9% of the projects do not require central government clearance. Centre can focus on strengthening the state level single window clearance concepts.
- Technological improvement of government officials and timely clearance of the projects should be ensured.

e-PROCUREMENT PROJECT

This MMP aims at making government procurement simplified, transparent, and result-oriented.

Need of the initiative

- The traditional systems of procurement in government departments through manual modes suffered from various problems such as inordinate delays (approximately 4 to 6 months) in tender/order processing, heavy paper work, multi-level scrutiny that consumes a lot of time, physical threats to bidders, cartel formation by the contractors to suppress competition, human interface at every stage, inadequate transparency, discretionary treatment in the entire tender process, etc.

About the initiative

- It is being implemented through the Directorate General of Supplies & Disposals (DGS&D), a central purchasing organisation under the Ministry of Commerce and Industry, which has core competency in

procurement of goods and services.

- Government eProcurement System of National Informatics Centre, GePNIC Product facilitates procurement of Goods, Services & Works.
- The e-Procurement will cover all aspects of procurement from indent of tender to tender preparation, bidding, bid evaluation and award of contract.
- In light of the CVC mandate that all Departments publish their tenders on the internet.
- It is mandatory for all Ministries / Departments of the Central Government, Central Public Sector Enterprises (CPSEs) and Autonomous and Statutory Bodies to publish all their tender enquiries on the CPP Portal.



Significance of the project

- It will establish a one stop-shop for all services related to government procurement made across various Ministries and the line Departments.
- Reduce cycle time and cost of procurement.
- Enhance transparency in government procurement.
- Enhance efficiency of procurement.
- Bring about procurement reform across the government.

Unique Features



- ✓ Single product, configurable workflow with selective features
- ✓ Flexibility to invite - RFP/RFQ/EOI/Global tenders with Multi Currency/Open/Single/Limited/QCBS/ReverseAuction/Rate Contract
- ✓ Facility for single/multiple cover(s), Multiple Bid Openers
- ✓ Online: -Clarification, Tender Opening, Evaluation, Comparative Chart generation, Award of Contract, Post tendering
- ✓ Online Payment and Refund of Tender Fee/Bid Security
- ✓ Global tenders, participation by vendors of foreign origin
- ✓ Configurable Technical Parameter sheet with Auto tendering process Vendor Management
- ✓ Complete transparency through Tender Tracking in Public Domain
- ✓ Archival of all Tender information
- ✓ Analytic tools with drill down Dashboard
- ✓ Completely adheres to World Bank, GFR 2017 and CVC guidelines
- ✓ Two factor authentication with Digital Signing of all documents
- ✓ Bid encryption of Technical and Financial separately using PKI based Technology at client end
- ✓ Data Secured on transit using SSL, Secured Hosting with ISO 27001
- ✓ Secured Log shipping with archival
- ✓ Role based access, configurable on the fly
- ✓ Use of Network Time Protocol to synchronize transaction clock
- ✓ Usage of legally valid class of Digital Signature Certificates as per Indian IT Act 2000 for authentication and non-repudiation at all levels.
- ✓ Periodic Security Audit Certification from Standardisation Testing and Quality Certification (STQC), India
- ✓ CRL Verification and its updation with all CA under CCA India

- It also provides information on active tenders, global tenders, high value tenders, awarded tenders etc.
- It is also integrated with Government eMarkertplace.
- Handle end-to-end rather than just tendering Improve efficiency of procurement by way of costs and cycle times
- Enhance the unified buying power of the state and thereby savings

How the system works to protect security of data?

- The system has strong in-built security features including two-factor Authentication with Digital Signature Certificates (DSCs) as per IT Act, Usage of SSL, Role-based User Access and Bid-encryption at Client end etc.
- Each document uploaded into the system is digitally signed for authentication purposes which introduces accountability on the part of the stakeholders, namely officials / bidders.
- The system has undergone regular security audit and is certified by Standardization Testing and Quality Certification (STQC) as per EPS guidelines issued by MeitY.

How it had worked so far?

- Savings in terms of Time and Cost has been noticeably witnessed. Many Organizations like Indian Army, Indian Oil, Govt. of West Bengal have conducted study and have substantiated these facts.
- Immense transparency has been brought in the procurement process by auto population of key information in Public Domain at appropriate milestones. This has considerably reduced RTIs/ Litigations / Complaints.
- Adherence to policy – Under the guidance of Procurement Policy Division, Dept of Expenditure, Min of Finance all policy matters are strictly adhered to. It can be also be customized as per requirements of State Government and Central Public Sector Enterprises.
- Wide visibility all tenders PAN India in CPP portal has led to reduction in Newspaper advertisement leading to considerable savings.
- Government owned and operated platform provides continuity of business, Data Security, Data in Government Domain, availability of enhanced features.
- Comprehensive dashboard with KPIs has enabled various academicians to study and analyze the procurement trends and impact.

Implementation Status

- It has been implemented successfully in 28 States & Union Territories and 450 Central Procuring entities.
- 30States/UTs , CPSEs, Central Public Procurement Portal
- 600+Organisations
- 6.75 MillionOnline tenders
- 94734.81 BillionValue processed

Way Forward

- Many public institutions limit their activities to a simple transfer of their information and services online without taking into consideration the re-engineering process needed to grasp the full benefits. The government must have a clear strategy to overcome the barriers to change.
- Part of the strategy is to engage in a rigorous assessment of the current situation, the reality on the ground and the inventory of projects, articulate costs, impacts and benefits of programme as well as continuously monitor and evaluate the project upgrading.
- Borrowing a lesson from the private sector, e-Procurement must be customer-driven and service oriented.

- Another important aspect that the Government and PSU's need to look into is driving organizational compliance with negotiated contracts. This would enable Governments to keep and sustain their savings.

DIGISAKSHAM

DigiSaksham - a digital skills programme is launched to enhance the employability of youth by imparting digital skills that are required in an increasingly technology driven era.

Need of the initiative

Around the world, 2020 has emerged as one of the most challenging years in many of our lifetimes. In six months, the world has endured multiple challenges, including a pandemic that has spurred a global economic crisis. As societies reopen, it's apparent that the economy in July will not be what it was in January. Increasingly, one of the key steps needed to foster a safe and successful economic recovery is expanded access to the digital skills needed to fill new jobs. And one of the keys to a genuinely inclusive recovery are programs to provide easier access to digital skills for people hardest hit by job losses, including those with lower incomes, women, and underrepresented minorities.

About the DigiSaksham

- The program was launched by the Ministry of Labour and Employment in September 2021.
- This is a joint initiative with Microsoft India, an extension of the Government's ongoing programs to support the youth from rural and semi-urban areas.
- Through DigiSaksham initiative, free of cost training in digital skills including basic skills as well as advance computing, will be provided to more than 3 lakh youths in the first year.
- The Jobseekers can access the training through National Career Service (NCS) Portal.
- The initiative gives priority to the job-seekers of semi urban areas belonging to disadvantaged communities, including those who have lost their jobs due to Covid-19 pandemic.
- Through this initiative, nearly one crore active jobseekers registered will be able to access training in areas like Java Script, Data Visualisation, Advance Excel, Power Bi, HTML, Programming languages, software development fundamentals, Introduction to coding , etc, equipping them with the skills required in a digital economy.
- DigiSaksham will be implemented in the field by Aga Khan Rural Support Programme India (AKRSP-I).

How the project will work?

- Under the DigiSaksham initiative, there will be basically three types of training viz. Digital Skills – Self paced learning, VILT mode training (Virtual Instructor led) and ILT mode training (Instructor led).
- The ILT training which is in person training would be conducted at the Model Career Centres (MCCs) and National Career Service Centres (NCSC) for SCs/STs across the country.

Significance of DigiSaksham

- Digi Saksham is an innovative step from the Government of India to bridge the gap between the demand and availability of skilled human resources in-country.
- It will help the youth from rural areas to get IT training.
- This Digishsaksham will empower job seekers in the tech-driven economy of our country.
- It is estimated that almost 10 million jobseekers will be benefited by this Digisaksham scheme.

Way Forward

- Constant skilling, reskilling and up-skilling is a must with fast-paced technology upgradations.
- Centre-State cooperation should be ensured for the better implementation of the scheme.
- Digital infrastructure of Common Service Centers should be enhanced to reap the better result for rural areas.

e-RUPI

e-RUPI is a one time contactless, cashless voucher-based mode of payment that helps users redeem the voucher without a card, digital payments app, or internet banking access.

Need of e-RUPI

- The transparency issue of Direct-Benefit Transfer, discrepancies and delay in the service mechanism rendered the social service to be ineffective. To tackle the issue of targeting the real beneficiary the service was needed.

About e-RUPI

- e-RUPI is basically a digital voucher which a beneficiary gets on his phone in the form of an SMS or QR code.
- It is a pre-paid voucher, which he/she can go and redeem it at any centre that accepts its.
- e-RUPI should not be confused with Digital Currency which the Reserve Bank of India is contemplating. Instead e-RUPI is a person specific, even purpose specific digital voucher.
- The National Payments Corporation of India (NPCI), which oversees the digital payments ecosystem in India, has launched e-RUPI, a voucher-based payments system to promote cashless transactions.
- It has been developed in collaboration with the Department of Financial Services, Ministry of Health & Family Welfare and National Health Authority.
- NPCI has partnered with 11 banks for e-RUPI transactions. They are Axis Bank, Bank of Baroda, Canara Bank, HDFC Bank, ICICI Bank, Indian Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of India and Union Bank of India.
- The acquiring Apps are Bharat Pe, BHIM Baroda Merchant Pay, Pine Labs, PNB Merchant Pay and YoNo SBI Merchant Pay.

How e-RUPI works?

- For example, if the Government wants to cover a particular treatment of an employee in a specified hospital, it can issue an e-RUPI voucher for the determined amount through a partner bank. The employee will receive an SMS or a QR Code on his feature phone / smart phone. He/she can go to the specified hospital, avail of the services and pay through the e-RUPI voucher received on his phone.

How is e-RUPI advantageous to the Consumer ?

- e-RUPI does not require the beneficiary to have a bank account, a major distinguishing feature as compared to other digital payment forms.
- It ensures an easy, contactless two-step redemption process that does not require sharing of personal details either.

- Another advantage is that e-RUPI is operable on basic phones also, and hence it can be used by persons who do not own smart-phones or in places that lack internet connection.

How is e-RUPI different from digital currencies?

- While the introduction of e-RUPI is the first step towards having a digital currency in India, it in itself is not a digital currency but rather a social service voucher system, to ensure the reach of particular benefits to the eligible beneficiaries without any discrepancies and delay.
- This is different from cryptocurrencies which buy goods and services, or trade them for profit. More importantly, it is government-regulated. The prepaid voucher that is paid for by the government will largely be utilised, at least initially, to provide welfare subsidies.

Significance of the initiative

- e-RUPI is expected to play a major role in strengthening Direct-Benefit Transfer and making it more transparent. Since, there is no need for physical issuance of vouchers, it will also lead to some cost savings as well.
- Being a prepaid voucher, e-RUPI would assure real time payments to the service provider.
- e-RUPI is expected to ensure a leak-proof delivery of welfare services.
- It can also be used for delivering services under schemes meant for providing drugs and nutritional support under Mother and Child welfare schemes, TB eradication programmes, drugs & diagnostics under schemes like Ayushman Bharat Pradhan Mantri Jan Arogya Yojana, fertiliser subsidies etc.
- Aimed at bridging the digital gap among the unbanked population, the beneficiaries or users of this payment mechanism will not require a card, digital payments app, or internet banking access to redeem the voucher.
- Even the private sector can leverage these digital vouchers as part of their employee welfare and corporate social responsibility programmes.

A person and purpose specific digital payment solution launched by Hon'ble Prime Minister Shri Narendra Modi

Salient Features:

- ▶ e-RUPI's prepaid feature assures timely payment to the service provider without involvement of any intermediary
- ▶ It is expected to be a revolutionary initiative in the direction of ensuring a leak-proof delivery of welfare services
- ▶ It can also be used for delivering services under schemes meant for providing drugs and nutritional support.

How it had worked so far?

- NPCI has tied up with more than 1,600 hospitals where e-RUPI can be redeemed.
- e-RUPI is expected to widen, with even private sector using it to deliver employee benefits and MSMEs adopting it for Business To Business (B2B) transactions.
- The introduction of Covid vaccination voucher is also aimed at ramping India's vaccination drive as e-RUPI allows beneficiaries to easily book appointments for the shots.

Way Forward

- The launch of e-RUPI could potentially highlight the gaps in digital payments infrastructure that will be necessary for the success of the future digital currency.
- However, with the beneficiary not required to disclose their identity, these vouchers are also likely to be claimed by other people. This loophole needs to be taken care for the purpose of safety of benefits.

eTAAL (ELECTRONIC TRANSACTION AGGREGATION & ANALYSIS LAYER)

Ministry of Electronics and Information Technology (MeitY) along with National Informatics Centre (NIC), the nodal information technology arm of Government of India, have developed **Electronic Transaction Aggregation & Analysis Layer (eTaal)** portal

Need of the initiative

■ About eTaal

- ▶ eTaal is a platform for dissemination of e-Transaction statistics of National and State level e-Governance Projects including Mission Mode Projects.
 - ▶ It automatically pulls the e-Transaction Data from applications integrated with it using Web Service Technology and facilitates quick analysis of transaction data for the user.
 - ▶ The dashboard also facilitates quick analysis of data of various applications in tabular as well as graphical form enabling users to drill down to the lowest level of detail without compromising security and integrity of the servers from where data has been captured.
- The project was started in 2015.
 - **Implementing agency:** NIC/NICSI

Categories of eTaal:

Category A	Category B	Category C	Category D	Category E	Category F
Statutory and Non Statutory Services	Utility Bill Payment	Business to Citizens (B2C) Services	Informational Services	Social Benefits	Mobile Governance
1. Statutory services like @Certificates @Payment of taxes (Income Tax/VAT...) @Payment of subsidies/ Scholoarships/ Social Welfare transfers (DBT...) 2. Non Statutory services like @ services delivered under Agriculture/ POS/Rural development schemes etc.	Water bill, telephone bill, electricity bill, e-minicipality services piped-gas bill etc.	1. Transactions like banking transactions, Mobile/DTH recharge. 2. Transactions like banking transactions, Mobile/DTH recharge	1. Information access from various e-Governance Portals/ Website. 2. Downloading of forms tenders 3. Enquiry (such as Passport Status, dial gov in services, Railway PNR enquiry, result of an examination etc.)	Repetitive Government disbursements to citizens like social sector pensions. MGNREGA Payment, DBT, Scholarships etc. which are periodic in nature are to be accounted in this category	End-to-end services delivered through mobile device are to be accounted in his category

- Provides visibility for the National/State level services of e-Governance Projects and presents status on actual utilization of various systems running at various locations.

What is e-Transaction?

- An e-Transaction is a transaction delivering public service using ICT tools to improve access, enhance transparency and reduce response time while also satisfying all of the following four conditions:
 - ▶ Service is requested through electronic means (self-access or assisted access) including mobile devices.
 - ▶ Workflow/approval process is electronic
 - ▶ Database is electronic/ digitized.
 - ▶ Service delivery is electronic.
- In order to improve access, enhance transparency and reduce response time is termed as an e-Transaction.

Objectives of eTaal

- Providing quick view of Transactions performed electronically (self-service or assisted access mode).
- Measuring the no. of Transactions performed by various eGovernance applications on a real time basis.

- Acting as an indicator of scale of services being delivered to the citizens.
- Providing quick analysis of transaction in tabular and graphical form analysis by the service, by the time-period, by the State/Dept, or by the geography, instantaneously.
- Enabling the Ministries/Depts. Implementing e-Governance projects get a real-time view of the impact of their projects and take remedial steps or interventions where needed.

Current status of eTaal:

- Over 2913 cr. e-Transactions have been recorded since inception of eTaal till 1st May, 2017
- National e-Transaction count in 2016 = 1089.81 cr. (i.e. average txn of 91 cr. per month approx.).
- Average txn of 116 cr. per month approx. since 1st Jan, 2017 to 1st May, 2017. Hence, compared to last year 2016, the average txn count per month has got increased by 25 cr. in last 4 months.
- 3,362 eServices integrated since inception from 20 Central Ministries and all 36 States/UTs and 21 Mission Mode Projects (MMPs).

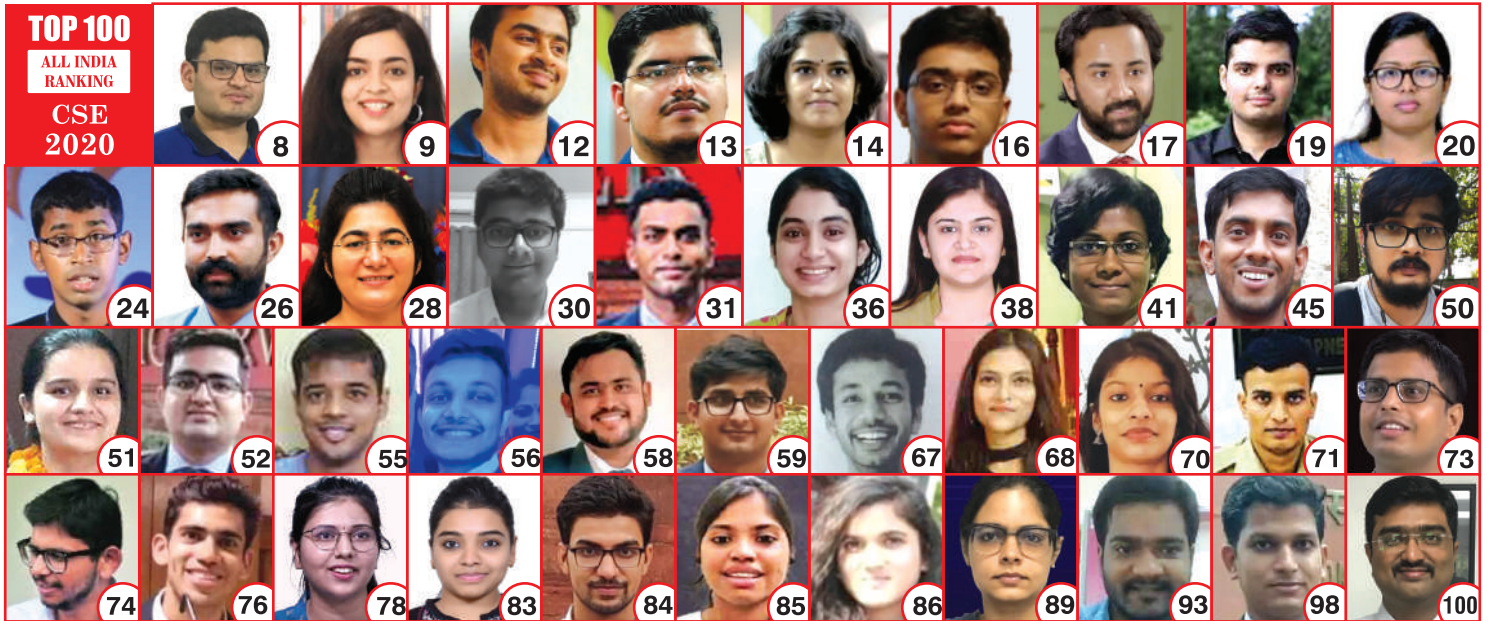
Way Forward

- Identification of Departments which are offering eServices should be done for the purpose of integration of more data service analytics.
- Identification of eServices being delivered from these departments should be done.
- Workshop for Trainers Training.
- Creation of Web Service by the application teams: For each server, we need to create a Web Service after proper testing.

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CSE RESULTS



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