**Rejected Payments Audit Note October 2020**

This note has some suggested steps for an action plan to work on Rejected Payments at the block level. Such a campaign could involve camps held at the bank, block or Aadhaar enrolment centre. It could be followed up with a Jan Sunwai or a Jan Sabha.

**Objectives**

* To highlight the issue of rejected payments in their area of work.
* The block and panchayat officials should be able to understand how to resolve each type of rejected payment issue (for each reason).
* The fellows should be able to guide workers on what steps to take to resolve bank or Aadhaar related issues.
* The fellows may consider the Jan Sunwai or Jan Sabha to raise this issue with the block or a higher-level officials to take corrective measures and regenerate the FTOs.

**How to conduct an audit of rejected payments**

The data report has a list of all rejected transactions for different financial years arranged in ascending order of the job card numbers village wise for the panchayat.

You must request the point person (try to involve GRS/ Mukhiya wherever possible) in the villages beforehand and organise a meeting of all affected workers. The workers should be informed to bring their job card, bank account passbook, Aadhaar card and any muster copy/ grievance copy that they have. (Aadhaar and bank account are critical). Make sure they have the bank account details of all the accounts they hold.

Try to ensure that you speak with the worker under whose name the muster was issued and not another family member. If they are not available, seek another time to meet them or ask all such workers to assemble at the kendra on a particular day.

Go over the details from the data and ask the worker where they have worked and ask if they have received the full payment for their work. Fill out the attached formats, the consent (to collect Aadhaar and Account details) and grievance forms. This detailed investigation should narrow down the account or other issues which have caused the rejection.[[1]](#footnote-1) Refer to the guidelines to see possible steps for action depending on the rejection reason.

**Once you meet the workers go to the block** and check the Aadhaar number, bank account number and whether the job card is deleted or not in the MIS with the BPO/ operator. If the workers Job card is deleted or Aadhaar number is incorrect in the MIS, please ensure that the block first rectifies that in consultation with the state rural development department. For further details – look at the checklist for NREGA payments.

Depending on the type of rejection, the workers may have to be present at the bank/ pragya kendra to do the eKYC/ open a new account. **Please ensure that you work with the block to arrange a time at the bank or pragya kendra so all workers who have problems can come at a specified date and time (keep 2-3 options for time/date) and get their account related problems rectified.** The block BPO or e-manager should take responsibility of doing this. It may be worthwhile to go to the bank a day prior to find out the issue with the respective accounts of the workers. Please inform the workers what documents (passbook, Aadhaar, photographs, job card) they must carry.

Once this groundwork is done, you can collate all the cases and hand it over to the fellows & block administration for them to follow up on the payments. All the processes followed and each type of rejected payment issue should be discussed during the Jan Sunwai/Jan Sabha.

Have an extra copy of all rejected payments and try to find a good place in the panchayat to stick it so that everyone can see it.

After a few days, the fellows could check with the bank & block about the status of the payments. The block administration must regenerate the FTOs for the payments to happen.

In case there are issues that are not resolved, the team must contact the State Rural Development Department/ State MIS officer. If there are repeated rejections especially with respect to Inactive Aadhaar or Aadhaar mapping to IIN, the block administration should email the National Payments Corporation of India (NPCI) for resolution.

**Case Studies and details**

Please ensure that all the details and grievances that are documented are filled up in one place so your team at the block/district or state may be able to follow-up.

1. Request the workers and see if they are willing to shoot a short video clip (and a picture) to document the difficulties they have faced. This can be used as evidence of the complexity of the issue. [↑](#footnote-ref-1)