



# **FINANCE DEPARTMENT**

**Presentation on Major IT Initiatives**

**At the Conference of State Finance Secretaries  
Organized by GASAB, CAG**

**New Delhi on 19.09.2025**

# **INTEGRATED FINANCIAL AND HUMAN RESOURCES MANAGEMENT SYSTEM (IFHRMS)**



**KALANJIYAM: Driving Digital  
Governance in Tamil Nadu**

# IFHRMS – Objectives



- Single Source of Truth
- End-to-End Integration
- Improved Business Processes
- Minimum Turn Around Time
- Ease of Access
- Better Delivery of Services leveraging IT
- Validations and Virtual Checks Reducing Leakages

# IFHRMS - Objectives



Transparency & Accountability

Robust IT Infrastructure and Security

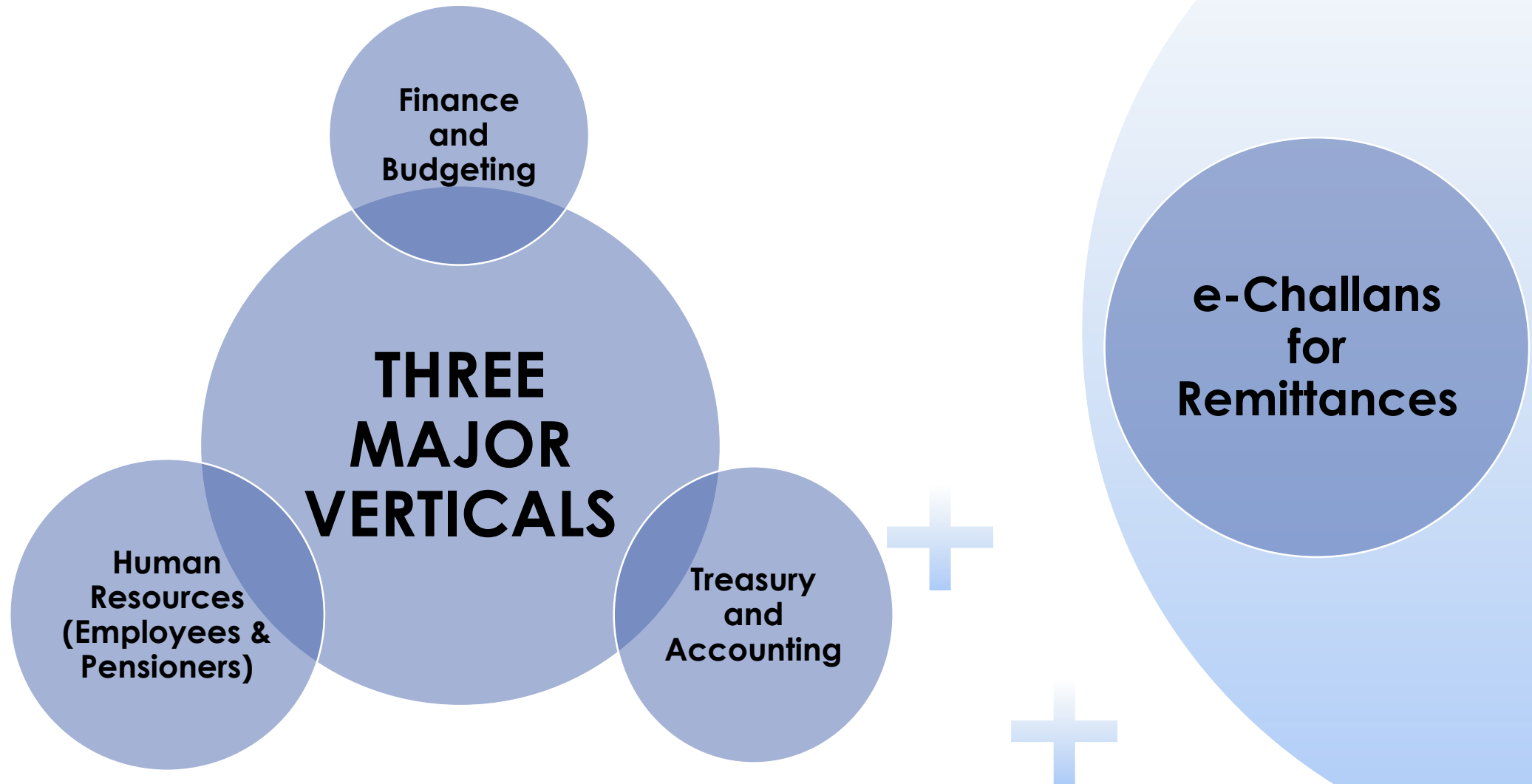
Legacy Data Migration and Comprehensive Database

Availability of Near Real Time Data on T-1 Basis

Enhanced MIS aiding Data Driven Decision Making

Reduced Dependency on Manual Systems Marching towards Green Environment

# IFHRMS – Over View



# IFHRMS – Major Integrations



**Accountant General (A&E)** for Budget, Monthly Treasury Accounts, Monthly Civil Accounts and Pension and Pensionary Benefits Authorization

**Reserve Bank of India** for Payments through e-Kuber, Receipts through RTGS/ NEFT (mandatory for remittances above Rs. One Crore) and CAS, Nagpur for Daily Cash Accounting

**PFMS of GoI** for CSS – SNA and SNA-SPARSH

**GSTN** for GST SGST Receipts

# IFHRMS – Major Integrations



**Major Tax Collection Departments** in the State – Registration, Motor Vehicles & State Excise

**Receipt Aggregator Services** with major Banks – SBI, IOB, BoI and IB

**State Power Utility (TNPDC)** for Electricity Consumption Charges

**Income Tax Department** (NSDL, CPC-TDS, e-Filing of CPC- Bangalore) for filing IT Returns/ Deduction Statements

**Tamil Nadu Public Fund Tracking System (TNPFTS)** for State funded Schemes

**WAMIS** for Works (in Pilot Phase)

# IFHRMS – Modules



<b>Financial Management</b>	<b>Budget Preparation and Management</b>	<ul style="list-style-type: none"><li>• Preparation of Number Statement</li><li>• Preparation/ Finalization of Part I &amp; II Estimates (RE/ BE/ AEs) (HOO/ BCO/ Fin. Level)</li><li>• Preparation of Budget Documents</li><li>• Budget Allocation/ Re-allocation/ Re-appropriation/ Surrender Control</li><li>• Sanction of Additional Funds</li><li>• Sanction from Contingency Fund</li><li>• Quarterly Control of Appropriation &amp; Relaxation</li><li>• Preparation of Supplementary Estimates and Final Modified Appropriations</li><li>• Real-time Budget Availability and End of the Day Budget versus Actuals</li></ul>
	<b>State Disbursement Management</b>	<ul style="list-style-type: none"><li>• Online Bill Submission</li><li>• Online Bill Processing and Passing</li><li>• Quick &amp; Secure Electronic Disbursements/ Settlement of Payments of Claims</li><li>• Capturing of Out-of-Treasury Disbursements/ Adjustment Entries</li><li>• Auto Consolidation of Accounts at each level</li><li>• Accounts Reconciliation and Rectification at District &amp; State Level</li><li>• Rendering of Month Treasury Accounts to AGTN</li></ul>
	<b>State Receipt Management</b>	<ul style="list-style-type: none"><li>• e-Challan Remittance for Online and Off-line Receipt Transactions</li><li>• Online Accounts Consolidation and Reconciliation</li><li>• Online Accounts Submission to AGTN</li></ul>



# IFHRMS – Modules



<b>Financial Management (contd.)</b>	<b>State Deposit Management</b>	<ul style="list-style-type: none"> <li>• Agency-wise Deposit Ledger Creation including Department PD Accounts</li> <li>• Maintaining OB/ CB with Receipt and Payment Transaction Updates</li> <li>• Interest on Deposits</li> </ul>
	<b>Reserve Funds</b>	<ul style="list-style-type: none"> <li>• Reserve Fund Creation</li> <li>• Mapping of Source, Application, Transfer to and Met from Fund HoA</li> <li>• Maintaining OB/ CB with Transaction Updates</li> </ul>
	<b>Loans &amp; Advances given by Government</b>	<ul style="list-style-type: none"> <li>• Agency-wise Loan-wise Ledger Creation</li> <li>• Amortization Schedule automation</li> <li>• Transaction Updates based on HoA Mapping including recoveries through e-Challan</li> </ul>
	<b>Debt Modules</b>	<ul style="list-style-type: none"> <li>• Individual Modules for Open Market Loans, Loans from Centre including NSSF, Loans for Externally Aided Projects, NABARD and module for Other FI Loans</li> <li>• Agency-wise Loan-wise Ledger Creation</li> <li>• Amortization Schedule automation</li> <li>• Transaction Updates based on HoA Mapping, CAS, RBI, Nagpur</li> </ul>
	<b>Government Guarantees (Pilot study)</b>	<ul style="list-style-type: none"> <li>• Agency-wise Guarantee-wise Ledger Creation</li> <li>• Updation of Guarantee Fees through e-Challan remittances</li> </ul>
	<b>Schemes (Pilot study)</b>	<ul style="list-style-type: none"> <li>• Creation of Individual Schemes for State funded, CSS, EAP, etc.</li> <li>• Mapping of Source of Funds/ Receipts and Expenditure Heads</li> <li>• Captures General/ Scheduled Caste/ Scheduled Tribe components</li> <li>• Features marking Gender Allocations</li> </ul>

# IFHRMS – Modules



<b>Human Resource Management</b>	<b>e-SR, Payroll, Loans &amp; Advances and Employee Self Service</b>	<ul style="list-style-type: none"> <li>• Digitized Service Register - Employee Profile</li> <li>• Centralized Payroll Run</li> <li>• Automated Pay bill preparation</li> <li>• Advances</li> <li>• Insurance Schemes</li> <li>• Mobile App for Employee Self Service</li> </ul>
<b>Pension Management</b>	<b>e-Pension, Pension Processing, Mustering</b>	<ul style="list-style-type: none"> <li>• Online Pension Proposals to AGTN and Sanction</li> <li>• Automated Bill Preparation for Retirement Benefits upon AG Approval</li> <li>• Pensioner Record Digitization</li> <li>• Regular Pension Disbursement</li> <li>• Mustering through multiple channels</li> </ul>
<b>Works Budget for Capex</b>	<b>Work ID Creation Activation through AS</b> (for 3 major Infra Depts.)	<ul style="list-style-type: none"> <li>• Creation of Work IDs at proposal stage</li> <li>• Activation of Work ID after Administrative Sanction</li> <li>• Yearly Fund Requirements and Link to Budget Heads</li> <li>• Separate Bill Type for Capital Works Bills</li> <li>• Transaction based update against Works and HoAs</li> </ul>
<b>SNA-SPARSH</b>	<b>PFMS Compliant</b>	<ul style="list-style-type: none"> <li>• SNA-SPARSH bill payments made for 50 SLS</li> <li>• APBS integration with NPCI and RBI in UAT</li> <li>• Central Ministry Software Integration UAT completed for PMGSY, NREGA &amp; NRLM; for PMAY testing under APBS is planned</li> </ul>



## Benefits in Budgeting and Compliance

### Budget Preparation

- Unique Number Statement Process – System calculates the Pay and Allowances due for individual employees in position and compiles them at Head of Account level for comparison with YTD/ month-wise expenditure figures
- Similar MIS for calculating Pension and Other Retirement Benefits
- Head of Account-wise Current Appropriation, Year-Till-Date (YTD) actual and Balance Budget helps expenditure budget officers to make informed decisions in finalizing additional fund requests/ framing Revised Estimates and Budget Estimates
- Individual modules for various types of Debt help draw amortization schedule to assess future liabilities
- Loans & Advances module facilitates comparison of dues recoverable and probable receipts
- Coherence in budgeting Reserve Funds and Contributions to Defined Contribution Pension Scheme



## Budget Operations & Compliance

- ✓ Single Source of Truth holds forth, true to its words in budgeting
- ✓ Visibility on Available Balance Budget at Head of Account level and DDO level to make Real Time Allotment and Re-allotments
- ✓ Provides most recent Balance Budget Availability figures (YTD on T-1 basis) to prioritize expenditure and plan re-appropriation or seek additional budget
- ✓ Validates and Controls expenditure within appropriation, especially for non-salary items
- ✓ Strict Enforcement of Quarterly Control of Expenditure norms
- ✓ Sanction and Recoupment of Contingency Fund made simple with Traceability of near Real-Time Utilization
- ✓ Near Real Time Revenue Realization figures against Projected Receipts helps Revise Forecasts and Re-align Priorities, especially during financial year end
- ✓ Misclassification and Reconciliation Reduced to a great extent

# KEY METRICS



Users	DDOs 22,037	Employees 9,32,775	Pensioners 7,37,533
Receipts	e-Challans	30,12,043 Transactions	₹ 1,16,601 Crore Collections
Payments	Salary & Pension # 16.83 Lakhs ₹ 1,05,764 Cr.	Non-Salary Bills # 19.20 Lakhs ₹ 2,60,000 Cr.	Total Bills # 36.03 Lakhs ₹ 3,65,764 Cr.

# REAL-TIME REALIZATION OF GOVT. RECEIPTS - RBI INTEGRATION

## Background

- Government remittances realized on **T+1 basis**.
- Banks enjoyed **150+ days float in a year**.
- This impeded real time fund availability & fiscal efficiency.

## Initiative

- Direct integration with RBI – NEFT/ RTGS enables realization of funds in 3 hrs. cycle.
- Validation on one crore & above remittance through RBI (from Aug'24) resulted in realization of **~90% of the receipts instantly**.

Metrics	Before	After
Fund Realization Time	T+1	T+0 (Instant)
Float with banks	~150 days/year	Eliminated
Liquidity	Limited	Improved
Annual Float Reduction	₹ 0	₹4500 Cr
Payment Status tracking by payees	Delayed	Real-Time

“Real-time remittance into the exchequer, enhances fiscal efficiency and empowers the Government with real-time control over its resources”

# REALTIME REALIZATION OF GOVT. RECEIPTS - RBI INTEGRATION

## ECHALLAN AMOUNT BANKWISE FY 2025-26 – Q1 & FY 2024-25 – Q1

[Back to report](#)

FINANCIAL_YEAR	2024-2025			2025-2026		
BANK NAME	Challan_Count	AMOUNT (Rs. in Crs)	%CT AMOUNT (Rs. in Crs)	Challan_Count	AMOUNT (Rs. in Crs)	%CT AMOUNT (Rs. in Crs)
RBI	1,928	2,925.41	11.05%	4,721	29,663.69	89.70%
SBI	6,52,302	22,382.71	84.53%	8,43,096	2,847.01	8.61%
INB	73,721	873.58	3.30%	1,35,131	233.16	0.71%
IOB	63,719	211.08	0.80%	1,44,866	267.00	0.81%
BOB	12,158	86.93	0.33%	13,399	57.77	0.17%
Total	8,03,828	26,479.70	100.00%	11,41,213	33,068.63	100.00%



# GLOBAL BENEFICIARY MASTER (GBM)

## Golden Record / Unique Financial ID for Government Beneficiaries

Component	Details
<b>Purpose</b>	Create a unique, validated digital identity for every Govt. payment beneficiary (individual/organization)
<b>Validation</b>	Aadhaar, PAN, TAN, GSTIN, Bank Accounts
<b>Systems linked</b>	Payroll, Pension, Welfare, Vendor, DBT Schemes
<b>Verifies</b>	Horizontally across schemes & Vertically across geo- locations
<b>Security Features</b>	Audit trails, analytics dashboards, fraud prevention, duplication alerts
<b>Alternate Name</b>	"Unique Financial ID" for beneficiaries across Tamil Nadu

Outcomes & Achievements
○ 'One Beneficiary – One ID'
○ Lifetime traceability - across schemes
○ Simplified workflow reduces repetitive periodical work
○ Transparent & Timely delivery of benefits
○ Integrated with key Government services
○ Deters duplication/frauds and ensures benefit reaches correct / intended beneficiaries

**"Validated Beneficiary and One Beneficiary-One Payment checks misappropriation & leakages"**



# CENTRALIZED WELFARE SCHEME PAYMENTS

Streamlined Disbursement for Welfare Initiatives

Component	Details
Purpose	Centralize payments under welfare schemes for accuracy & accountability
Technology Backbone	GBM-linked digital IDs enable consolidated billing at Apex level
Core Features	Centralized bill processing, Real-time tracking, exception alerts, system validations
Legacy issues solved	Manual interventions, decentralization, potential frauds/misappropriation
Pilot implementation	CRA department for OAP – SSS Scheme; Differently-Abled Welfare schemes
Expansion proposed	Other major DBT schemes like KMUT, MRMBS, Scholarships, etc.

Outcomes & Achievements	
Billing Simplification & centralization	Reduced number of bills ( <b>1,50,000</b> → <b>600 in a year</b> ).
Enhanced Capability	Single bill handles <b>10 lakh</b> beneficiaries (Erstwhile 20,000 beneficiaries)
Optimized utilization of resources	About <b>3000</b> man-days, annually .
Beneficiary Reach	So far, <b>34 lakh+</b> genuine beneficiaries
Timely Payment	<b>On-time</b> payment every month.
<b>Zero Pilferages</b>	Ensures payment to intended beneficiaries

**“Public money reaches the right hands, at the right time, with zero pilferage”.**

# G2G UTILITY BILL PAYMENT INTEGRATION

## Transforming Government Electricity Bill Processing through Automation

**Purpose:** To enable end-to-end automation of government utility payments to ensure transparent & accountable expenditure management.

### Activity: TANGEDCO integration

#### Previously,

- All EB bills are manually prepared by DDOs.
- Delayed payments, penalties, inefficiencies

#### Now, the integration with TNPDCCL enables,

- 1.15 lakh connections whitelisted
- Bills auto-fetched monthly & validated before payment
- Centralized Budget Control
- Dashboards & MIS provided for real-time monitoring and control
- Enhances fiscal discipline, audit transparency and accountability.

Outcome	Impact
1.15 lakh+ connections automated	Huge scale efficiency achieved
40,000 man-days saved/month	Major reduction in manual workload
Zero delays or arrears	Paperless processing ensures timely payments
<b>“One Bill, One Platform, One Click” - Powering Governance</b>	

1,15,115  
Total

1,13,642  
Whitelisted

1,473  
Not Whitelisted

1,14,823  
LT Connection

292  
HT Connection

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Actions

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Administrative Department Code	Administrative Department Name	Total	Whitelisted	Not Whitelisted	LT Connection	HT Connection
00400	ADI-DRAVIDAR AND TRIBAL WELFARE DEPARTMENT	2,554	2,533	21	2,551	3
00300	ADMINISTRATION OF JUSTICE	1,600	1,575	25	1,588	12
00500	AGRICULTURE AND FARMER'S WELFARE DEPARTMENT	2,139	2,116	23	2,137	2
00600	ANIMAL HUSBANDRY (Animal Husbandry, Dairying, Fisheries and Fishermen Welfare Department)	3,402	3,386	16	3,389	13
00900	BACKWARD CLASSES, MOST BACKWARD CLASSES AND MINORITIES WELFARE DEPARTMENT	1,697	1,687	10	1,696	1
03900	BUILDINGS (Public Works Department)	743	619	124	743	0
01200	CO-OPERATION (Co-operation, Food and Consumer Protection Department)	82	78	4	82	0
01000	COMMERCIAL TAXES (Commercial Taxes and Registration Department)	225	224	1	220	5
00800	DAIRY DEVELOPMENT (Animal Husbandry, Dairying, Fisheries and Fishermen Welfare Department)	25	25	0	25	0
05200	DEPARTMENT FOR THE WELFARE OF DIFFERENTLY ABLED PERSONS	109	108	1	109	0
01400	ENERGY DEPARTMENT	19	18	1	19	0
01600	FINANCE DEPARTMENT	394	394	0	392	2
02300	FIRE AND RESCUE SERVICES (Home, Prohibition and Excise Department)	607	604	3	607	0

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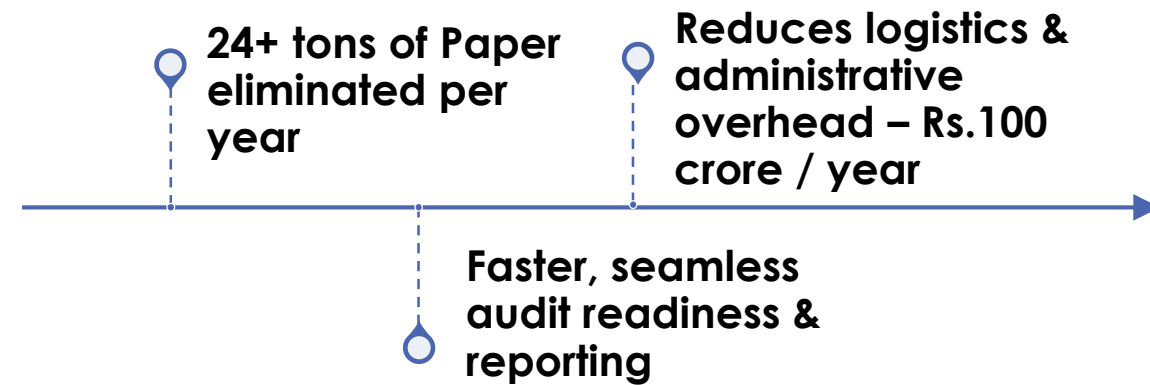
# DIGITAL AUDIT & ACCOUNTING SYSTEM (AG - DAAS)

**Purpose:** To leverage the strength of “*Single Source of Truth*” and to adopt a paperless Accounting & Auditing system.

**Previously,** approximately 24 tons of vouchers and accounts were submitted to AG in physical form annually.

## Now, with AGs integration

- ❑ Replaces manual, paper-based processes with fully digital financial reporting.
- ❑ **Early submission of Civil Accounts** electronically to AG within 10<sup>th</sup> of every month.
- ❑ Vouchers are digitized and linked to bills for audit.
- ❑ MIS reports to AG for facilitation of Audit.
- ❑ “**e-DAAS Ticketing Tool**” to resolve voucher issues between AG, DDOs & Treasuries efficiently.
- ❑ **Dispensed physical salary vouchers** to AG
- ❑ **Non-Salary vouchers dispensing**, scheduled from Aug'25.



“This is a Green Initiative of the Government by transforming from Paper to Pixel-based Accounting”

## 6

# AUTOMATION OF INCOME TAX

**Purpose:** Simplified tax procedures & eliminates manual errors, proper compliance by employees, pensioners & employers.

**Previously,** About 20,000 DDOs manually calculated Income Tax across the State.

**Now,** with the income details available in the Kalanjiyam database, from 1<sup>st</sup> Apr 2025, the System

- Calculates accurate, rule-based TDS deductions.
- Enables monthly adjustment of TDS
- Offers mobile access to a selection of tax regimes, tax information, and Form 16 generation



100% IT act compliance

1<sup>st</sup> Indian State to automate TDS

# ONLINE PENSION & PROVIDENT FUND AUTHORIZATION (OPPAS)

**Purpose:** To ensure timely, accurate, and transparent pension & retirement benefits settlements by automating the entire process in coordination with the Accountant General (AG).

**Previously,** employees need to prepare manual proposals. Dependency on others for proposal preparation & time-consuming process.

**Now, the integration with AG enables,**

- Automated pension & DCRG proposal generation
- Enables end-to-end digital workflow
- Integrates with AG for e-authorization
- Ensures timely retirement settlements
- Reduces manual errors and delays
- Enhances transparency & accountability
- Eliminates fraud and data manipulation
- Improves retiree convenience

## Outcomes & Achievements

- **52,500** digital authorizations/year – being processed by AG.
- Faster retirement settlements
- Ensures data integrity and eliminates potential frauds.

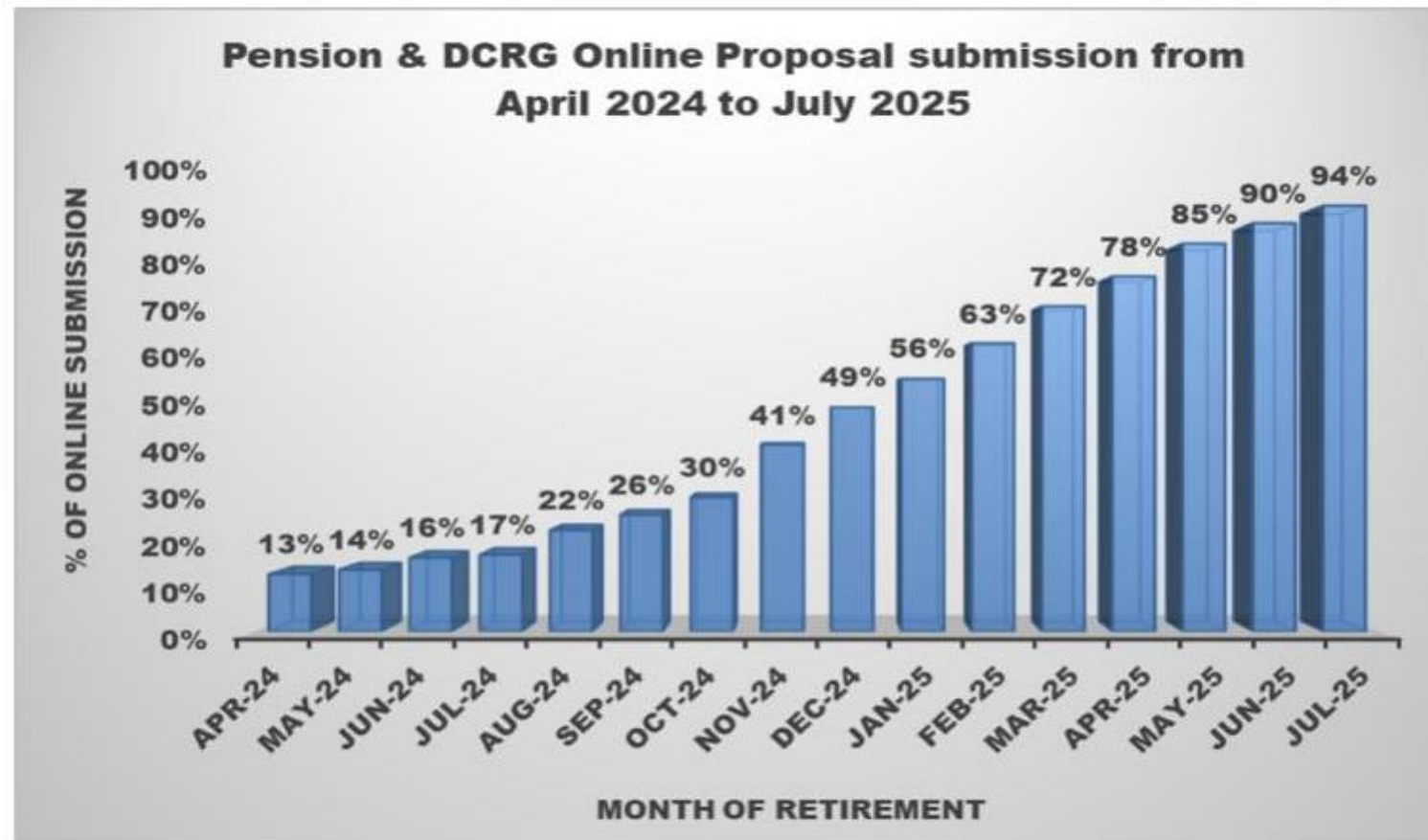


**“OPPAS aims to settle the retirement benefits on the date of retirement for the retirees”**



# ONLINE PENSION & PROVIDENT FUND AUTHORIZATION (OPPAS)

Pension & DCRG – Percentage of Online Proposal submission  
from April 2024 to July 2025



“OPPAS aims to settle the retirement benefits on the date of retirement for the retirees”

# 8 ANYWHERE ANYTIME MUSTERING

## Earlier

- Pensioners required in-person visits to Treasuries for mustering during July-Sept.
- No Aadhaar-based authentication was available
- Elderly & differently abled pensioners are required assistance for commuting

## Now, Kalanjiyam with UIDAI integration

- Introduced **Technology-enabled Aadhaar-authenticated** facial recognition.
- Enabled 12-month mustering window
- Mustering Options enabled for (a) Self (b) assist peer-pensioner, ( c ) by employees.
- Mobile app mustering gives confirmation & reminder on due dates

## Impact

- Aadhaar authenticated instant verification,
- Reduced physical visits i.e., **~75% through mobile app** and
- Avoids fake / fraud processes



“Dignity and Comfort of the Pensioners has been ensured”

# MOBILE APP FOR EMPLOYEES

## Introduction

Launched: February 2024

**Purpose:** Empower State employees & pensioners

**Platform:** Providing financial & HR services

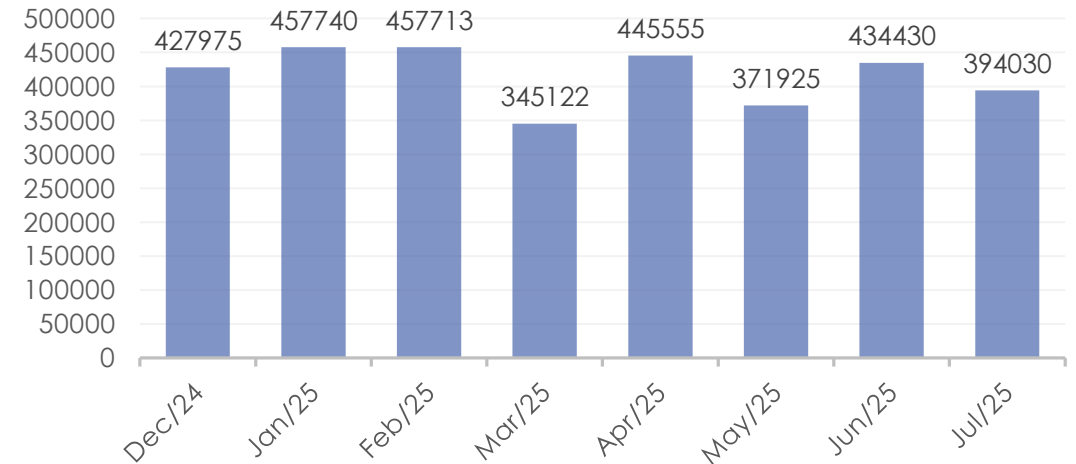
## Key Features

Enabled seamless **self-service** for multiple HR and pension tasks

- Download monthly pay/pension slips
- View Service Registers (SRs)
- Access GPF/CPS balances
- Short-term loans/ Festival & GPF advance requests
- Pensioner's Life Certificate through digital mustering
- Selection of Income Tax regime
- Immediate Notifications & Updates
- House Building Advance Education advance requests
- And Others in pipeline (Marriage Advance, EL surrender, etc.)



## Mobile App Usage



## Impact

- **16+ lakh users** (employees + pensioners) empowered
- Reduced dependency on DDOs/Treasuries
- Minimized physical visits & paperwork
- Boosted self-reliance through digital access





# EMPLOYEES FINANCIAL SECURITY

(Term Life & Personal Accidental Insurance thru' Banks)

## POWER OF DATA AND GOVERNANCE

### Data analysis :

- ✓ Average annual deaths among employees: ~3000, with ~10% due to accidents
- ✓ Major banks get **₹60,000 crore in year** as salary.
- ✓ **Negotiated** on float, interest, mortality rate etc., with banks and leveraged the benefits.

### Insurance scheme:

- ✓ Agreements entered with **7 banks** on 19<sup>th</sup> May, 2025 to provide **cost-free**:
  - **₹1 crore coverage** for Personal Accident and up to **₹20 lakhs** for Higher Education & Marriage assistance
  - **₹10 lakh coverage** for Natural Death
  - Various additional benefits to employees & family members



### Coverage

- Employees of GoTN, PSUs, Universities, Boards & Local bodies
- Sum assured = **₹ 10 lakh Crore** across life and accident insurance.

### Impact

- Enhanced employee morale and social safety net
- Strengthened welfare partnerships with banks
- As of now, 32 claims are identified & under consideration.

# To SUM UP

*“Kalanjiyam transforms Governance – a digital catalyst for achieving public finance excellence and inclusive welfare”*

<u>Revenue Augmentation</u>	<u>Plugging Gaps and Leakages</u>	<u>Green Initiatives/optimized resource utilization</u>	<u>Digi-Welfare Initiatives</u>
Real-Time Receipt Flow through RBI NEFT/RTGS	Global Beneficiaries Master  Centralized Bulk Bill generation for welfare schemes	Digital Audit and Accounting System  TANGEDCO Integration	<ul style="list-style-type: none"><li>▪ Digital Mustering</li><li>• Employee Mobile App</li><li>• Auto Income Tax</li><li>• OPPAS</li></ul>

இயற்றலும் ஈட்டலுங் காத்தலும் காத்த  
வகுத்தலும் வல்ல தரசு.



**Thank You**