

## A QUICK GUIDE ON MAKING ONLINE PAYMENT AND IMPLEMENTATION OF RTGS/NEFT TRANSACTION

- A. Quickpay Online
- B. Registering your account
- C. RTGS/NEFT

### A. Quickpay Online

You can make online payments very securely and conveniently using Net Banking, ATM Cards, Debit Cards and Credit Cards provided by most major banks.

Here is how you must go about making online payments.

Go to our website [www.powerdepartmentsikkim.com](http://www.powerdepartmentsikkim.com).



Now, click on "Electricity Bill Payments" menu;



On clicking on "Electricity Bill Payments" menu, you will see a dropdown menu with following options; "Quickpay Online" and "RTGS/NEFT". To make online payment using Net

Banking, ATM Cards, Debit Cards and Credit Cards, select "Quickpay Online". To go for RTGS/NEFT, select the relevant "RTGS/NEFT" option.



For this example, we will select "Quickpay Online". On selection, we will be directed to the following page;



Enter your 9 digit Contract Account Number that is mentioned in your Monthly Electricity Bill and submit. You will get the next window;

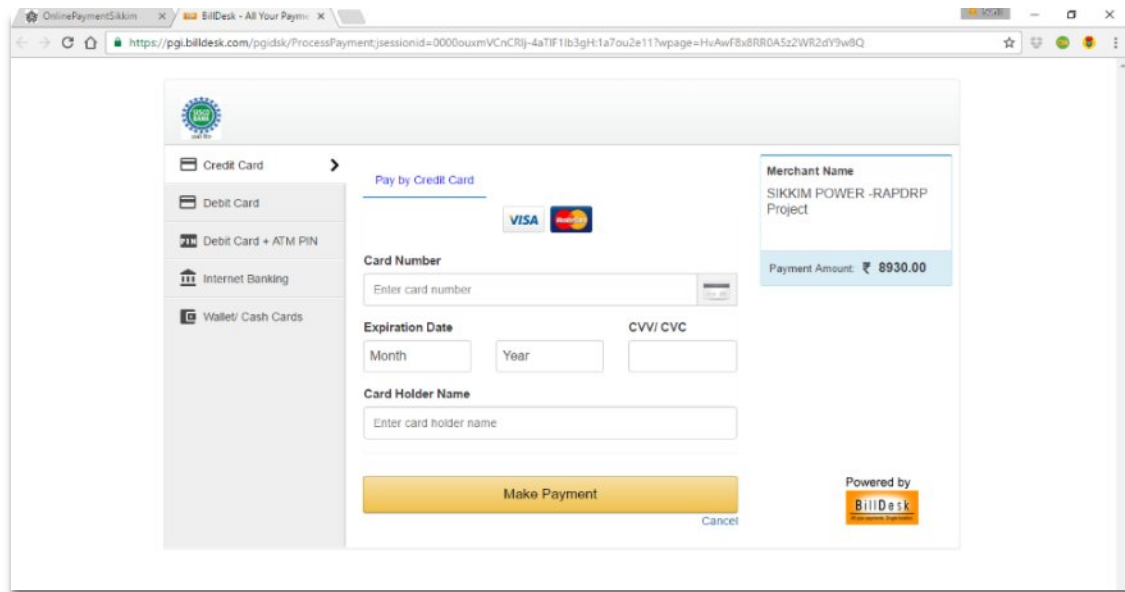


Select the payable category; Arrear or Current Bill Amount. You will have to clear your Arrear Amount before you can pay your Current Bill Amount. Note: If you find that even after paying the Current Bill Amount, Arrear is not being accepted, please try the next day. Your current payment will need to be updated by the system. System updation happens on a 24 hour cycle.

In the next page, enter your correct e-mail address and select the Invoice ID checkbox. Your payment receipt will be mailed to the e-mail address entered by you here.

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You will now be presented with the payment screen. Select the mode of payment and proceed in the standard way to complete your payment.



The screenshot displays the BillDesk online payment interface. On the left, there is a navigation menu with options: Credit Card (selected), Debit Card, Debit Card + ATM PIN, Internet Banking, and Wallet/ Cash Cards. The main content area is titled 'Pay by Credit Card' and features the Visa and Mastercard logos. Below the logos, there are input fields for 'Card Number' (with a 'Show PIN' button), 'Expiration Date' (split into 'Month' and 'Year' fields), and 'CVV/ CVC'. A 'Card Holder Name' field is also present. A prominent yellow 'Make Payment' button is at the bottom center, with a 'Cancel' link below it. On the right side, a summary box shows the 'Merchant Name' as 'SIKKIM POWER -RAPDRP Project' and the 'Payment Amount' as '₹ 8930.00'. At the bottom right, it says 'Powered by BillDesk'.

Upon successful completion of the payment process, you will also be provided with an onscreen receipt. You can take a printout of this receipt and keep it for your record.

Congratulations! Your Quickpay Online payment is now complete.

Note: In this mode of payment, the consumer is not charged anything over the exact electricity bill. There are associated charges for all online transactions. These charges are currently being absorbed by the associated designated bank as per terms of agreement with E&PD, Govt. of Sikkim.



## B. Registering your account

You can view your bills, check your payment history and check your consumption pattern. You can also make RTGS/NEFT payments and enter the transaction details in the system so that the payment you have made is credited to your account. For all of this, you will need to register your account in our website. This is a very straight forward process.

From the menu bar in homepage of [www.powerdepartmentsikkim.com](http://www.powerdepartmentsikkim.com), select the "Login" option.



You will get the login window as shown below;

A screenshot of the login window on the Energy & Power Department website. The window has a green header with the department's logo and name. The main content area is yellow and contains a white box titled 'MY ACCOUNT'. Inside this box, there are two input fields: 'User id: \*' and 'Password: \*'. Below these fields is a green button labeled 'ENTER'. At the bottom of the box, there are two links: 'New User' and 'Forgot Password'. The footer of the page contains small text: 'Website optimized for IE 7+ with 1024 x 768 px Screen Resolution. All Right reserved by the Energy & Power Department, Government of Sikkim.'

Select "New User" option. You will get the following screen;



The screenshot shows a "User Registration Form" with a green header. It contains two input fields: "Consumer Id: \*" and "Installation No. (No./Type): \*". Below these fields are two buttons: "Continue" and "Exit".

Check your electricity bill and enter Contract Account Number instead of Consumer ID. This wrong prompt is being corrected. Installation No. is also found in the bill.

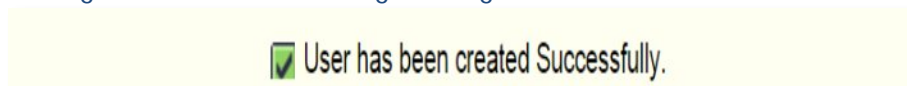
Next screen is as follows;



The screenshot shows the "User Registration Form" with a green header. The "Consumer Id" field is filled with "112345009", "Installation No. (No./Type)" with "10090099", and "User Id" with "S112345009". Below these fields are "Continue" and "Exit" buttons. The form then transitions to a "User Details" section with a green header. It contains several input fields: "Name: \*", "Pin Code: \*", "Date Of Birth: \*" (with dropdowns for day, month, and year), "Mobile No:" (with a "+91" prefix), "Security Question: \*" (with a dropdown), "Answer: \*", "E-Mail: \*", "Password: \*", and "ConfirmPassword: \*". There are also two checkboxes: "Receive Bill Information via SMS" and "Receive Bill Information via e-mail". Below these fields are "Confirm" and "Exit" buttons. At the bottom, there is a note: "To change name please contact your supply office" and "Please remember these details. It will be required in case you forget your password."

Please note the User ID and Password before exiting. User ID will be an alphabet S(in upper case) appended to your Contract Acc.No. If your Contract Acc.No. is 123456789, then your User ID is S123456789. Password is what you create yourself.

On successful registration, the following message will be flashed:



You can now login with your username and password.

## C. RTGS/NEFT

In addition to making Online Payment, you have the added option to clear your electricity bill through RTGS and NEFT modes.

What is RTGS?

RTGS stands for real time gross settlement, which means that it enables money to move from one bank to another on a real time and gross basis. Simply put, real time means the beneficiary bank receives the instructions for fund transfer immediately and gross means that it is not bunched with any other transaction and settlements of funds transfer instructions happen individually. Since the funds settlement takes place in the books of the Reserve Bank of India (RBI), keep in mind that the payments are final and irrevocable.

What is NEFT?

NEFT stands for National Electronic Funds Transfer and is a payment system which facilitates one-to-one funds transfer. Like RTGS, NEFT also transfers funds from one bank, but unlike RTGS the settlement takes place in batches (that may include transfers from various individuals) rather than individually. The batches are settled in hourly time slots.

The RTGS system is primarily meant for large value transactions. The minimum amount to be remitted through RTGS is Rs 2 lakh. NEFT will be the option for smaller transactions.

**IMPORTANT:** Before you pay your electricity bill through RTGS/NEFT

RTGS/NEFT transaction takes place outside our system. You execute the transaction at your bank or online bank portal. While your payment will reach our designated bank (beneficiary account), there will be no way to pinpoint who has made payment against which electricity account/bill unless the consumer follows these simple steps.

- You will need to register your electricity account in our website before your RTGS/NEFT payment can be accounted for in our database. Registration process is simple and explained [here](#). This is a one-time process.
- After registering, log in and enter your bank details. This is essential since it will help us to trace your payment in the unlikely event of your payment not reaching the designated bank (beneficiary account).
- Upon successful entry of your bank account details, you will be presented with a input screen where UTR Number and Amount can be entered.
- The designated Payee Bank Account details (beneficiary account) are provided in the window. You will have to do RTGS/NEFT transaction in favour of this account.
- After every RTGS/NEFT payment, the consumer must, without fail, log in and enter the correct UTR Number and Amount.
- Your electricity account will be credited with your payment within 24 hours.
- Consumers with multiple electricity accounts will have to register separately for each account.

Note: Banks charge a nominal fee + service tax for outward transactions. This will be borne by the consumer and will be over and above the electricity bill amount.

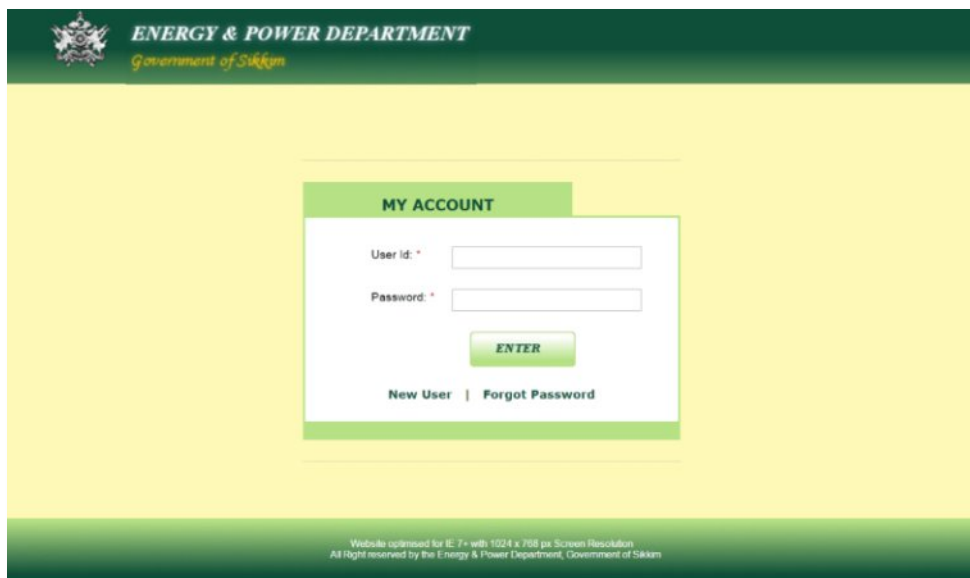
You can log in to the system in two ways;



OR

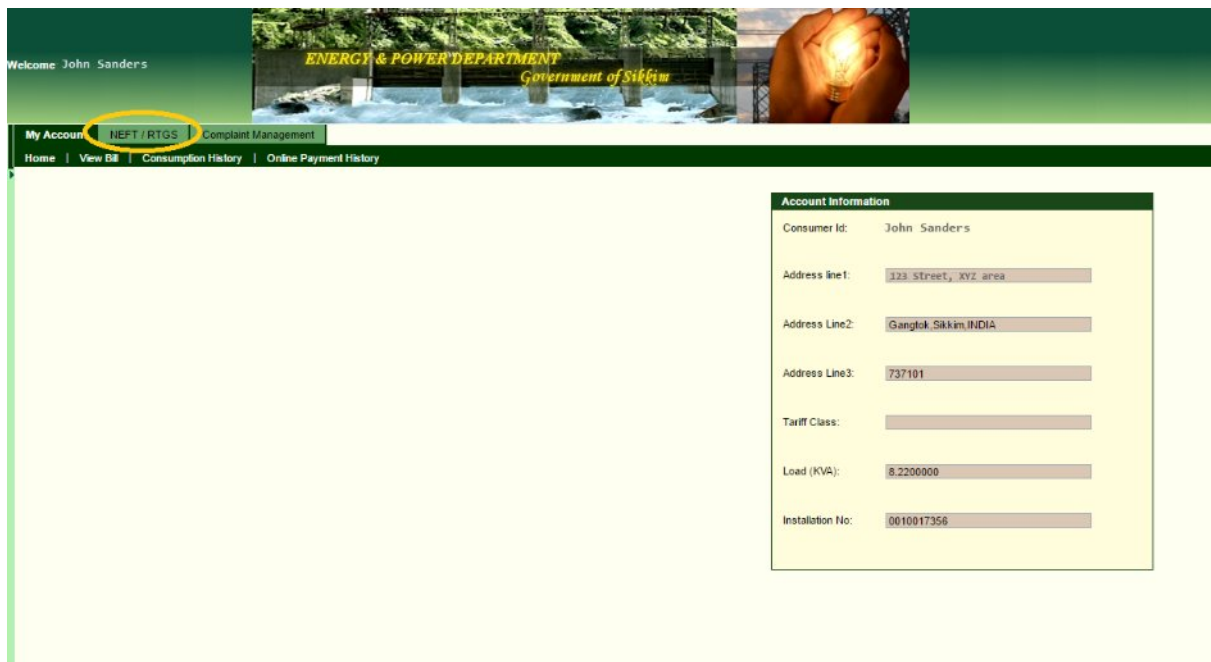


In this screen, enter Username and Password





After you log in successfully, you will get the following screen. Select the RTGS/NEFT tab.



Welcome John Sanders

ENERGY & POWER DEPARTMENT  
Government of Sikkim

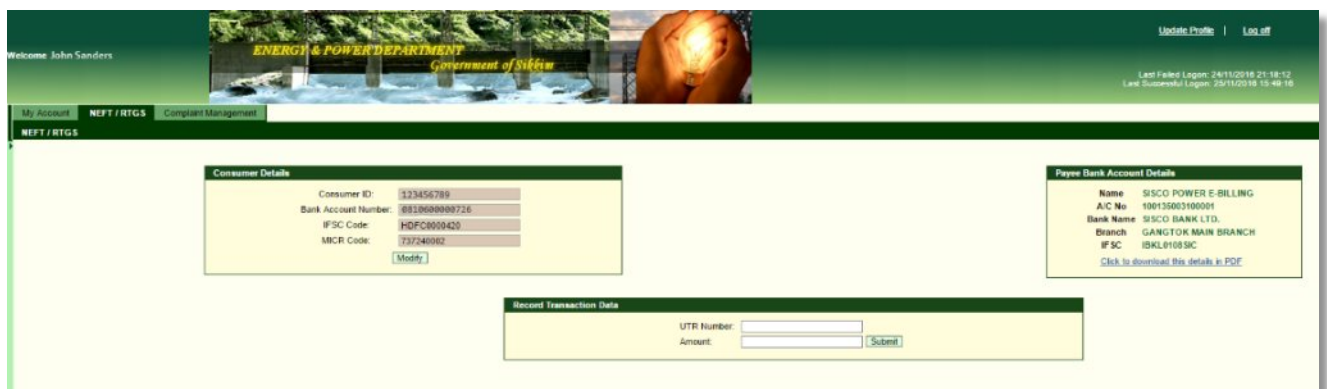
My Account | **NEFT / RTGS** | Complaint Management

Home | View Bill | Consumption History | Online Payment History

**Account Information**

|                  |                        |
|------------------|------------------------|
| Consumer Id:     | John Sanders           |
| Address line1:   | 123 Street, XYZ area   |
| Address Line2:   | Gangtok, Sikkim, INDIA |
| Address Line3:   | 737101                 |
| Tariff Class:    |                        |
| Load (KVA):      | 8.2200000              |
| Installation No: | 0010017356             |

You will enter your bank account details. After successful entry of your bank account details, you will now be presented with the following screen;



Welcome John Sanders

ENERGY & POWER DEPARTMENT  
Government of Sikkim

Update Profile | Log off

Last Failed Login: 26/11/2016 21:18:12  
Last Successful Login: 25/11/2016 15:46:18

My Account | **NEFT / RTGS** | Complaint Management

**Consumer Details**

|                      |                                       |
|----------------------|---------------------------------------|
| Consumer ID:         | 123456789                             |
| Bank Account Number: | 9810600009726                         |
| IFSC Code:           | HDFC0009420                           |
| MICR Code:           | 73724092                              |
|                      | <input type="button" value="Modify"/> |

**Payee Bank Account Details**

|            |   |
|------------|---|
| Name:      | SISCO POWER E-BILLING                                 |
| A/C No:    | 10015003100001  |
| Bank Name: | SISCO BANK LTD.                                       |
| Branch:    | GANGTOK MAIN BRANCH                                   |
| IFSC:      | IBKL01039C  |
|            | <a href="#">Click to download this details in PDF</a> |

**Record Transaction Data**

|             |                                       |
|-------------|---------------------------------------|
| UTR Number: | <input type="text"/>                  |
| Amount:     | <input type="text"/>                  |
|             | <input type="button" value="Submit"/> |

After every RTGS/NEFT payments, you must enter your UTR Number and amount in this screen. Note that the Payee Bank Account details (beneficiary account) has also been provided.

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