



राजस्थान सरकार

Department of Finance
Government of Rajasthan

INTEGRATED FINANCIAL MANAGEMENT SYSTEM

EARNED SALARY ADVANCE

User Manual

INTRODUCTION:

Earned Salary Advance Scheme is an initiative of Government of Rajasthan, facilitated by Rajasthan Financial Service Delivery Limited (RFSDL), which provides immediate liquidity as an advance, up to fifty percent of the employee's payable salary. The employee will be required to pay the transaction fee along with the GST on the advance amount during the repayment of the same. An equal amount of advance will be deducted from the salary of the current month of the employee in the subsequent month.

Following are the key processes involved while availing this facility:

- **Submit an Undertaking:** The employee of the Government of Rajasthan is required to submit an undertaking for availing the Earned Salary Advance facility from the selected Service Provider.
- **Request Advance:** After submission of Undertaking and completion of the KYC process, the employee interested in availing this facility can raise a request for earned salary advance.
- **Change Service Provider:** This process facilitates government of Rajasthan Employee's to change service provider.

1. Login credentials:

- URL of Application: <https://ifms.rajasthan.gov.in/ifmssso/#/home>
- Go to Login **IFMS 3.0** & Click.

Upon entering the URL mentioned above, the following page is displayed:

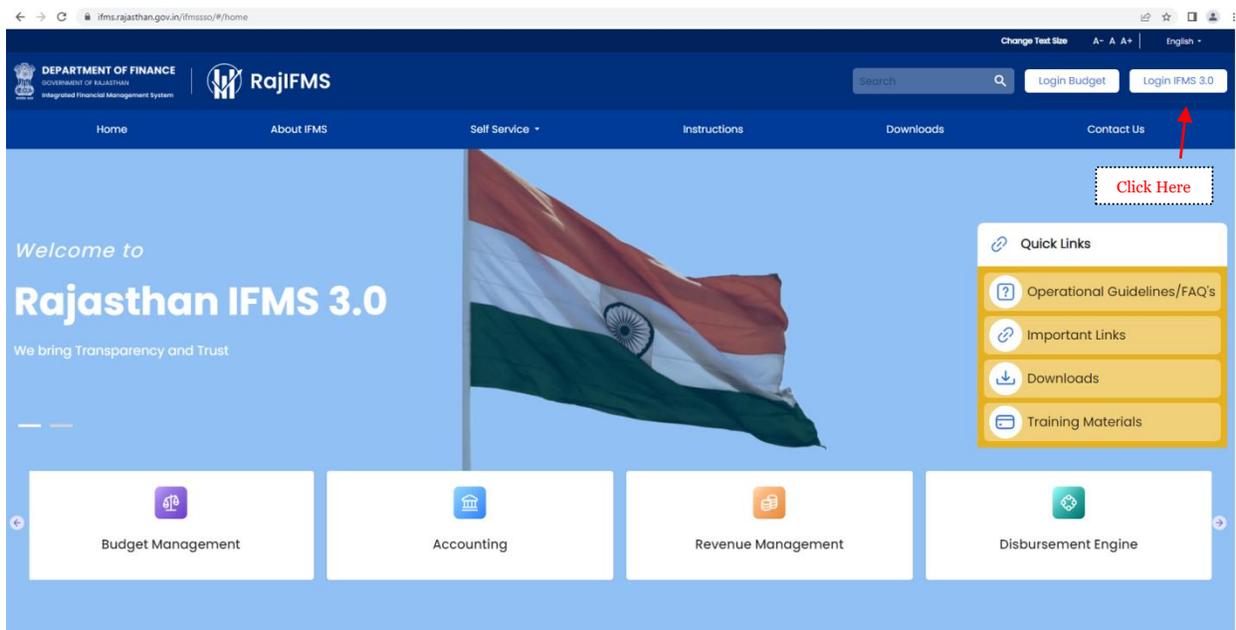


Figure 1. IFMS application Main Screen

Enter the employee's SSO Id and password

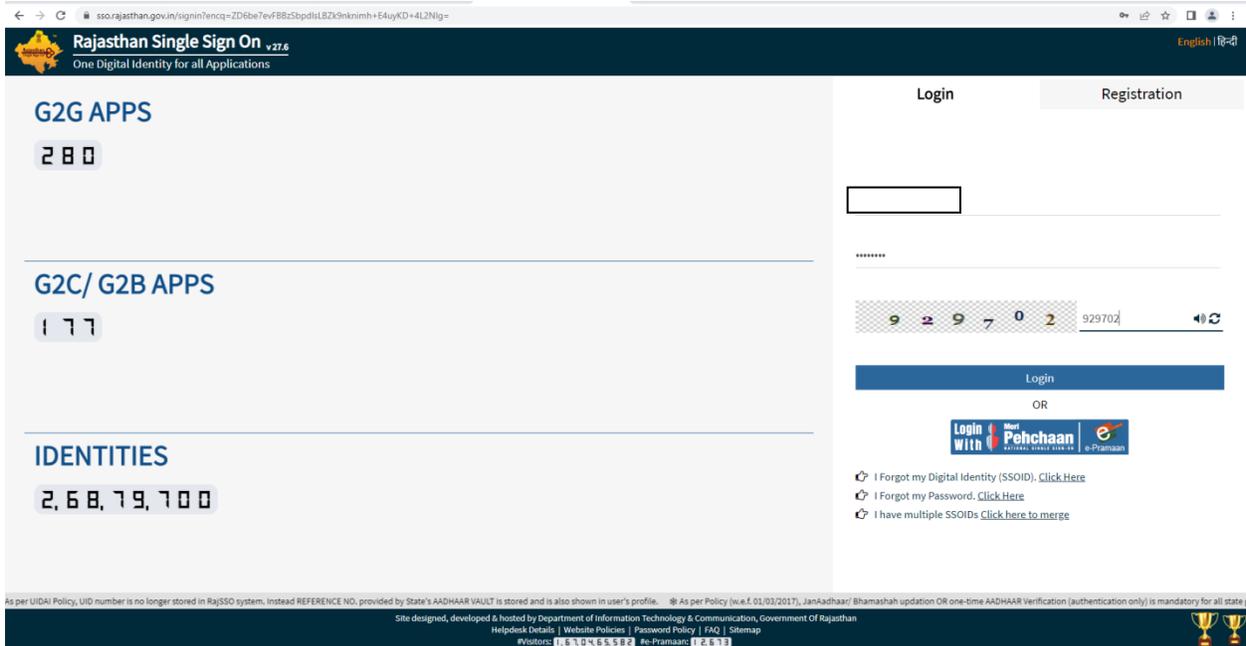


Figure 2: IFMS application SSO Login Screen

Click on 'Access Employee Self Service' icon

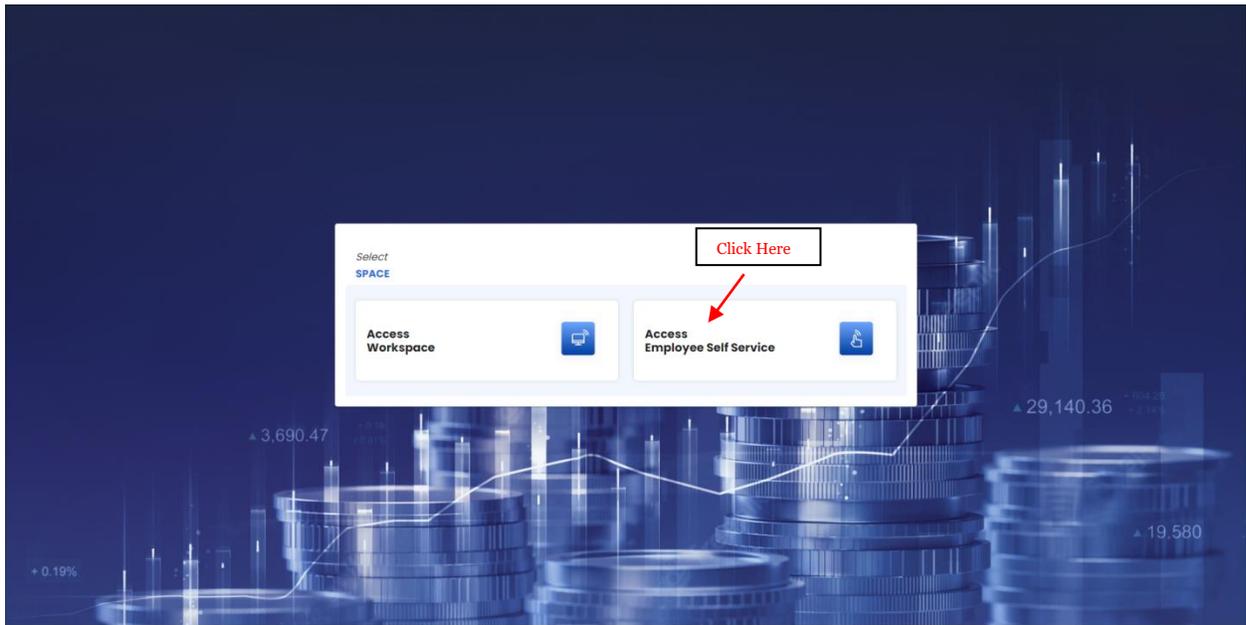


Figure 3. 'Access Employee Self Service' in IFMS application

2. Dashboard:

- Upon clicking 'Access Employee Self Service' icon, the user is redirected to the Dashboard.
- Click on the 'Earned Salary Advance' icon to avail the facility.

3. Undertaking for Earned Salary Advance:

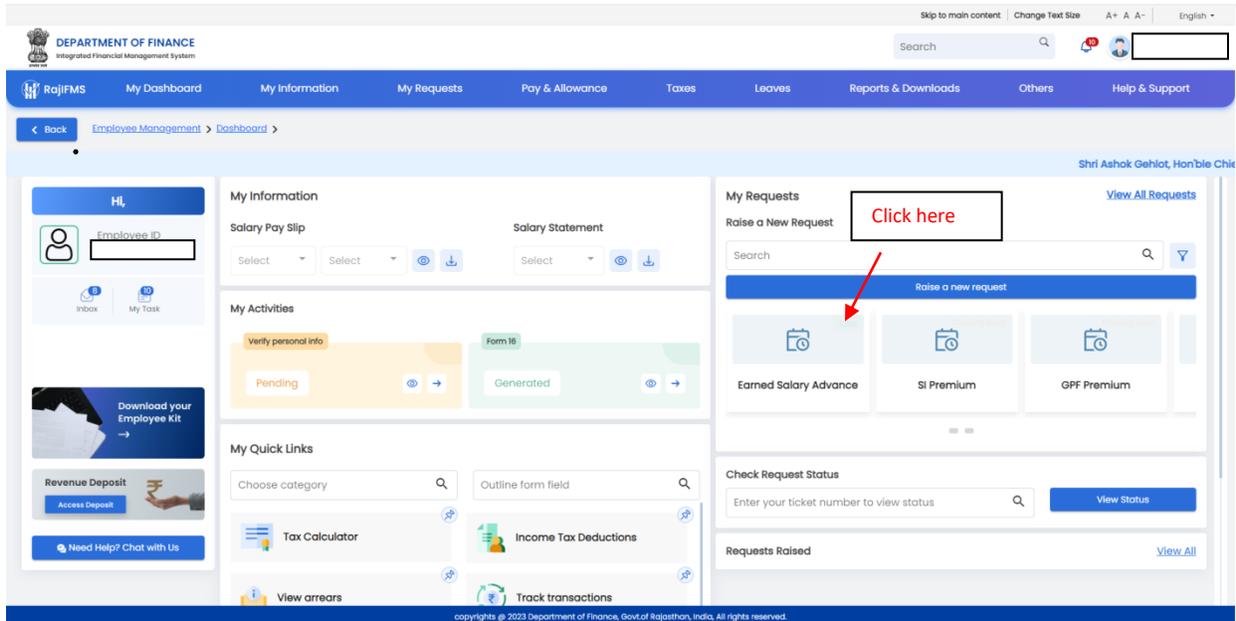


Figure 4. Employee Self Service Dashboard in IFMS 3.0

Upon clicking “**Earned Salary Advance**” icon, the user is redirected to the screen displayed below. Following options are available on the page:

- **Choose a Service Provider:** Upon clicking on the proceed button, the user is redirected to the next screen, where the employee has an option to choose a service provider & submit an undertaking to share personal & salary related information with the selected Service Provider
- **Have you already applied through a service provider:** If user has previously completed the KYC process by visiting the service provider’s application directly, then this option may be selected, where the user may provide consent to share the basic & salary related information with the Service Provider. (Refer Figure No. 5 & 9)

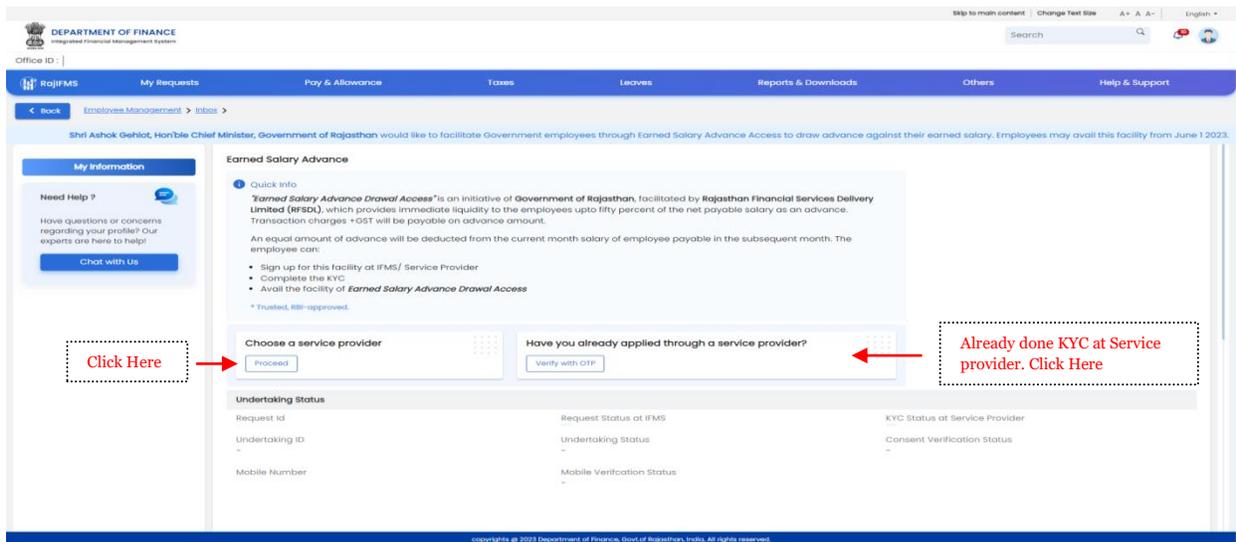


Figure 5. IFMS application - “Choose a service provider”.

- Upon clicking the ‘Proceed’ button under ‘Choose a service provider’, the user is redirected to the screen displayed below where the employee can select the Service Provider. To view the transaction charges the employee may click the “View” link. The employee shall carefully check the applicable transaction charges before proceeding further.

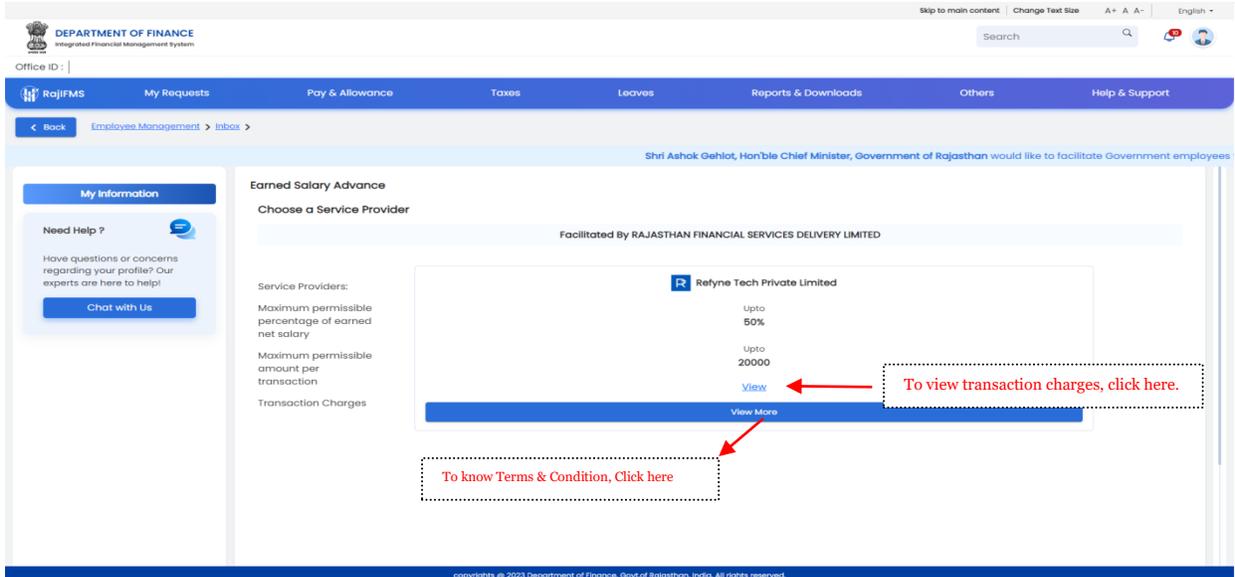


Figure 6. IFMS application ‘View Transaction Charges & Terms & Condition’

- Click on “**Verify Undertaking**” to provide consent for sharing personal & salary related information to selected Service Provider.

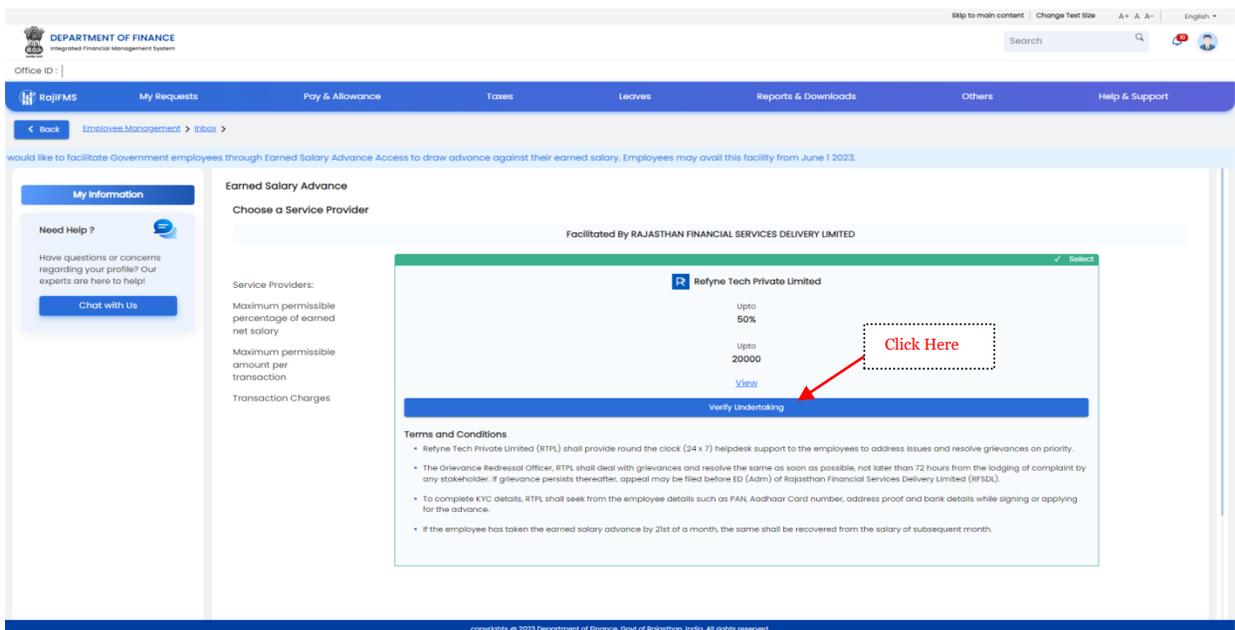


Figure 7. IFMS application “Verify Undertaking”

- Go to ‘**Verify via OTP**’ button to receive one time password on mobile number registered in the employee’s master details. Read the details carefully, mentioned in ‘**Verify Undertaking**’ page

before proceeding to submit the undertaking to share the personal & salary related information with the selected Service Provider.

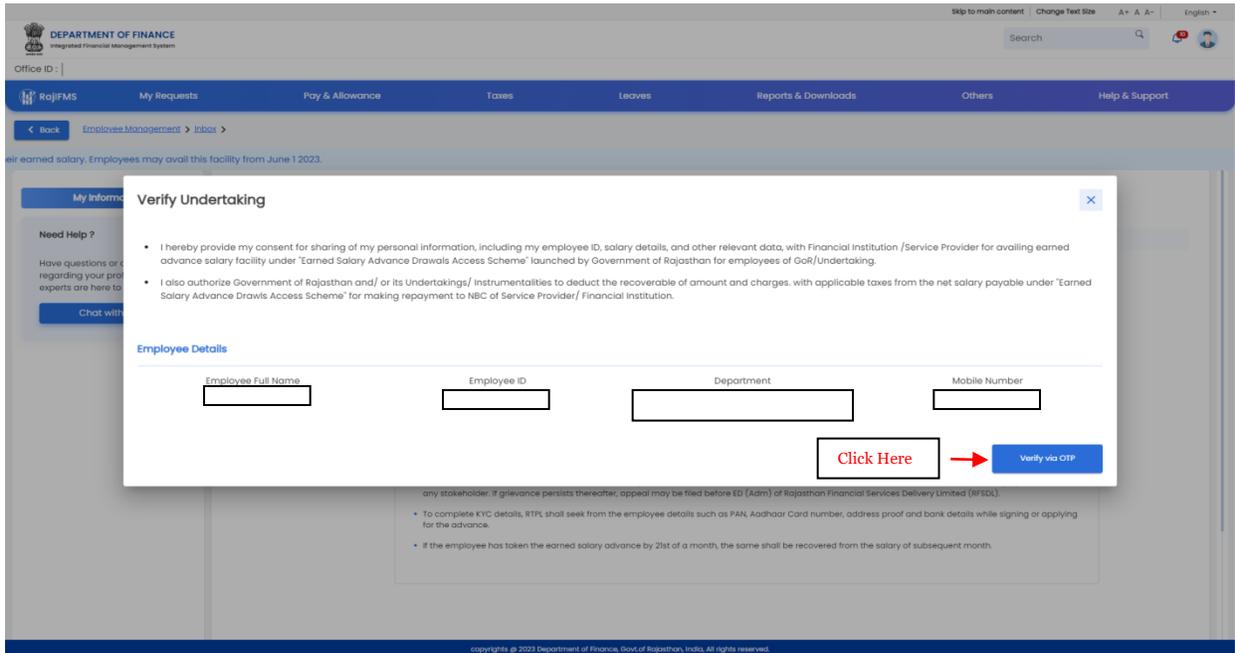


Figure 8. "Verify via OTP".

- Enter OTP received & click on '**Proceed**' button.

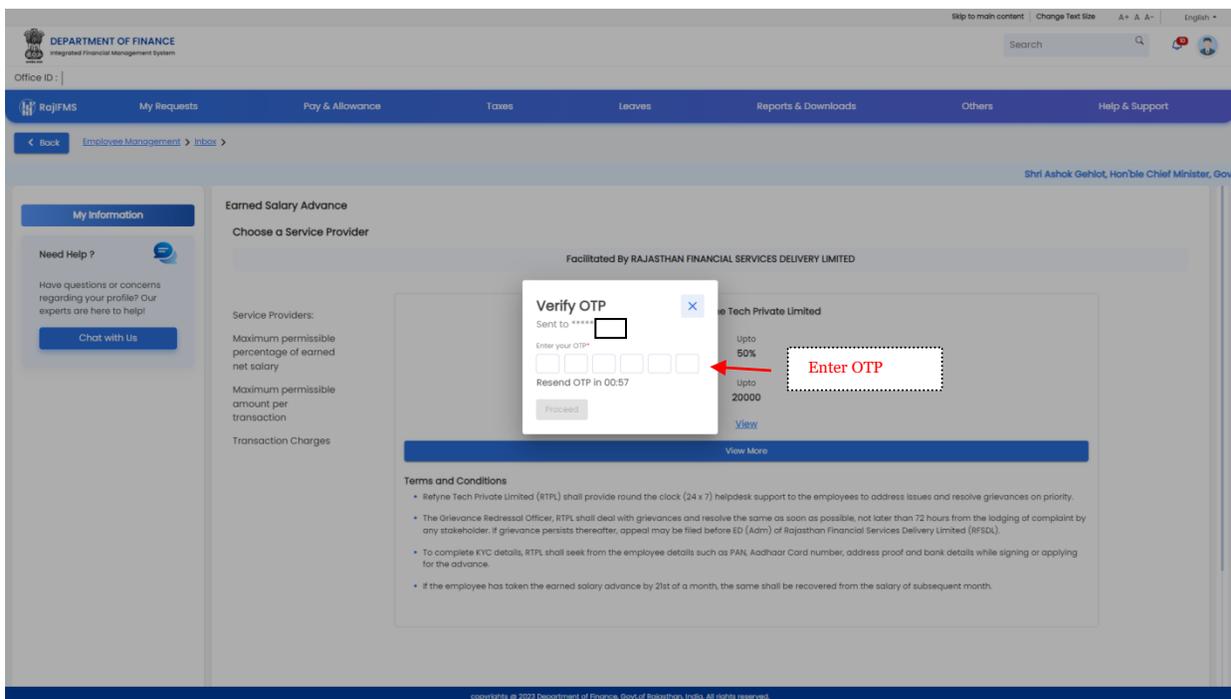


Figure 9. IFMS application "Verify OTP".

- After clicking on the ‘Proceed’ button, the user is redirected to the Service Provider’s portal to complete the KYC.

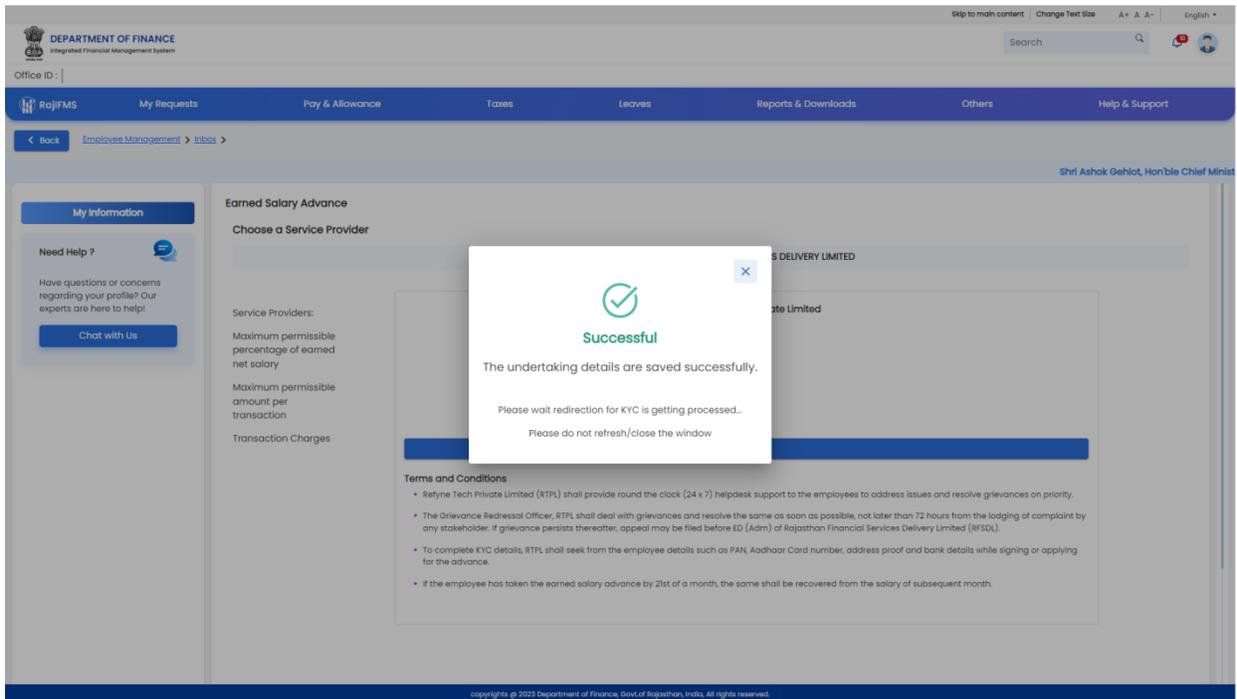


Figure 10. IFMS application “Consent successful”.

- Click on the ‘Next’ button.

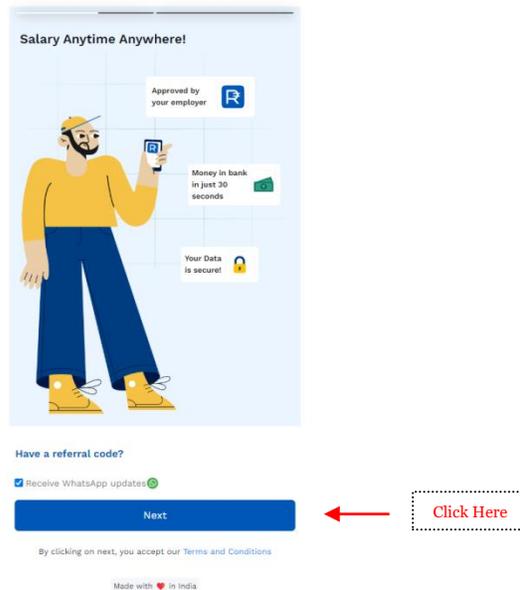


Figure 11. Service Provider application

- Verify mobile number & click on Next button.



Figure 12. Service Provider application, “Verify mobile number”.

- Enter OTP received on mobile number & click on Submit button.

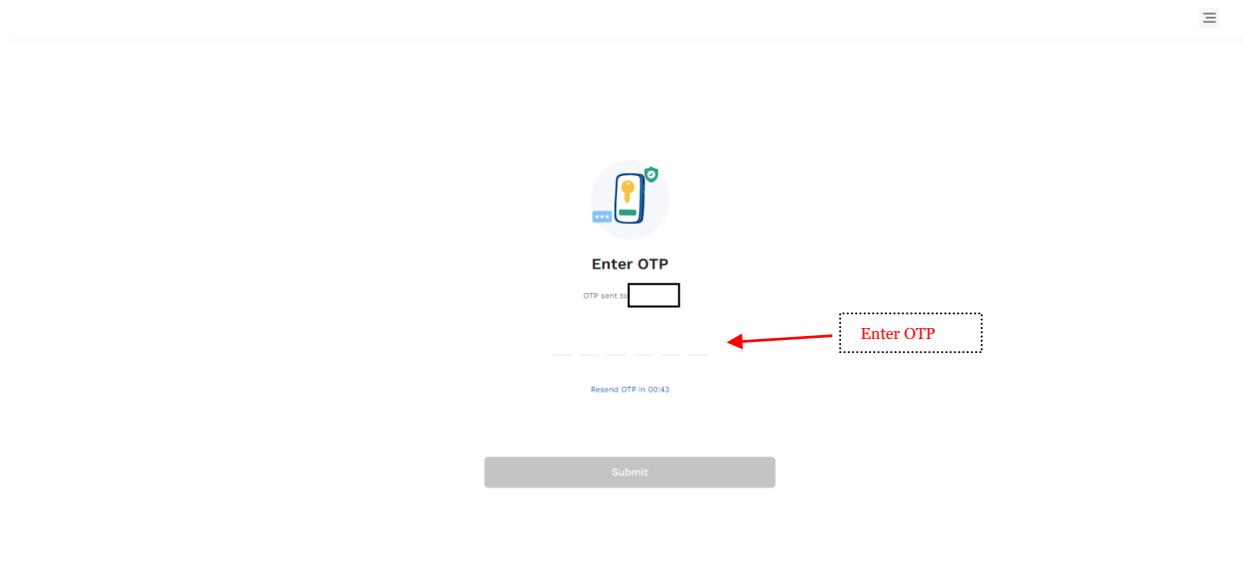


Figure 13. Service Provider application, “Enter OTP Page”.

- After clicking on Submit button “Current (earned) available salary” details will be displayed on the screen.

- Click on “**Complete 2-minute KYC**” button to proceed for KYC process.

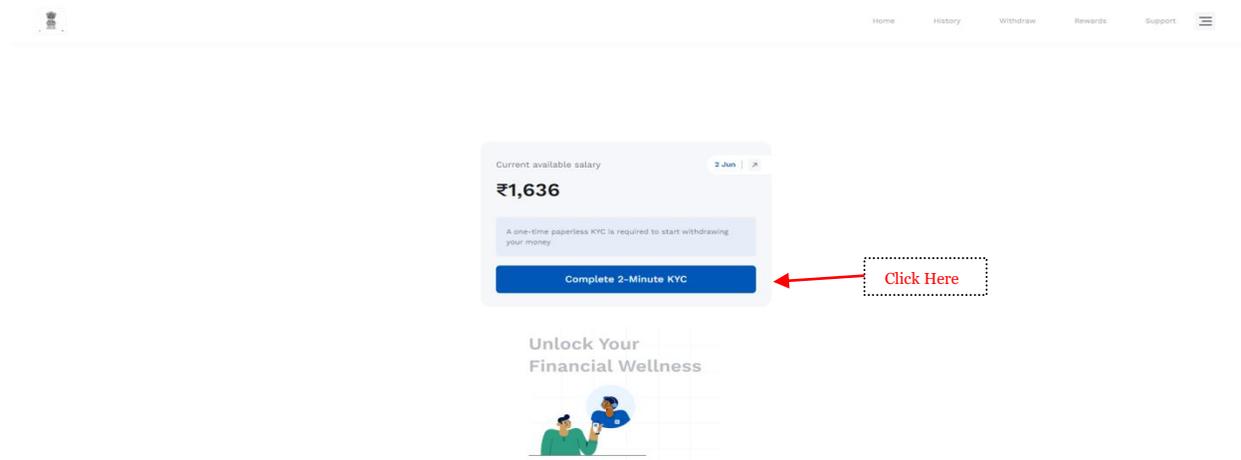


Figure 14. Service Provider application, “Complete 2-minute KYC page”.

After Clicking on “**Complete 2-minute KYC**” button, the user is redirected to the next screen where the employee needs to submit a selfie.

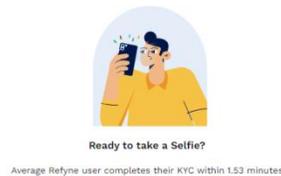


Figure 16. Service Provider application, “Selfie Page”.

- If system has an inbuilt camera, the employee can click his/ her photo and submit, else the QR code may be scanned using the mobile phone and can proceed to capture the employee’s selfie.



Figure 17. Service Provider application, “QR Code Page”.

- Pls note: Users need to enable access to camera for capturing the selfie

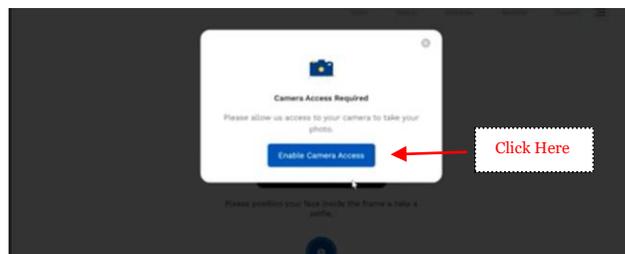


Figure 18. Instrument used for capturing selfie, “Enable Camera Access”.

- After clicking on “Enable Camera Access” system prompts a message to allow to use camera for taking selfie which may be approved.



Figure 19. Instrument used for capturing selfie, “Allow to enable camera”.

- Once employee captures selfie, a message is displayed mentioning that the selfie has been captured successfully and the photo is displayed on the screen.



Figure 20. Service Provider application, “Selfie captured confirmation page”.

- After submitting the selfie, the employee needs to enter the PAN, AADHAAR & Bank details (a/c Number, IFSC code) to complete KYC.
- Upon entry of all details, the employee may click on the “confirm” button.

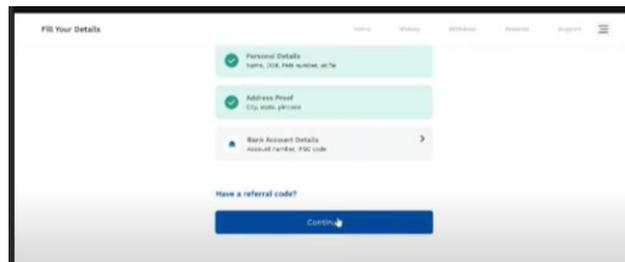


Figure 21. Service Provider application, “Personal, Address & bank details Page”.

- Once employee completes the KYC, he/she can withdraw earned salary advance amount.
- Upon submission of details on the service provider’s portal, the employee is redirected to IFMS page with a confirmation message.

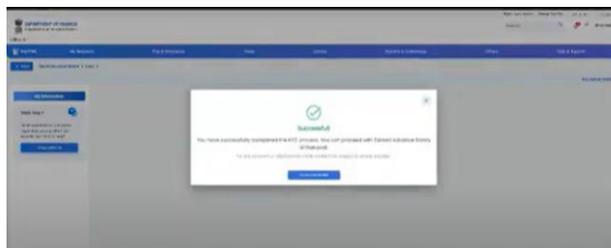


Figure 22. IFMS application “Successful Confirmation Page”.

4. Process flow for Earned Salary Advance withdrawal after submission of Undertaking at IFMS and KYC by Service Provider:

- Click on the “**Earned Salary Advance**” icon as displayed below

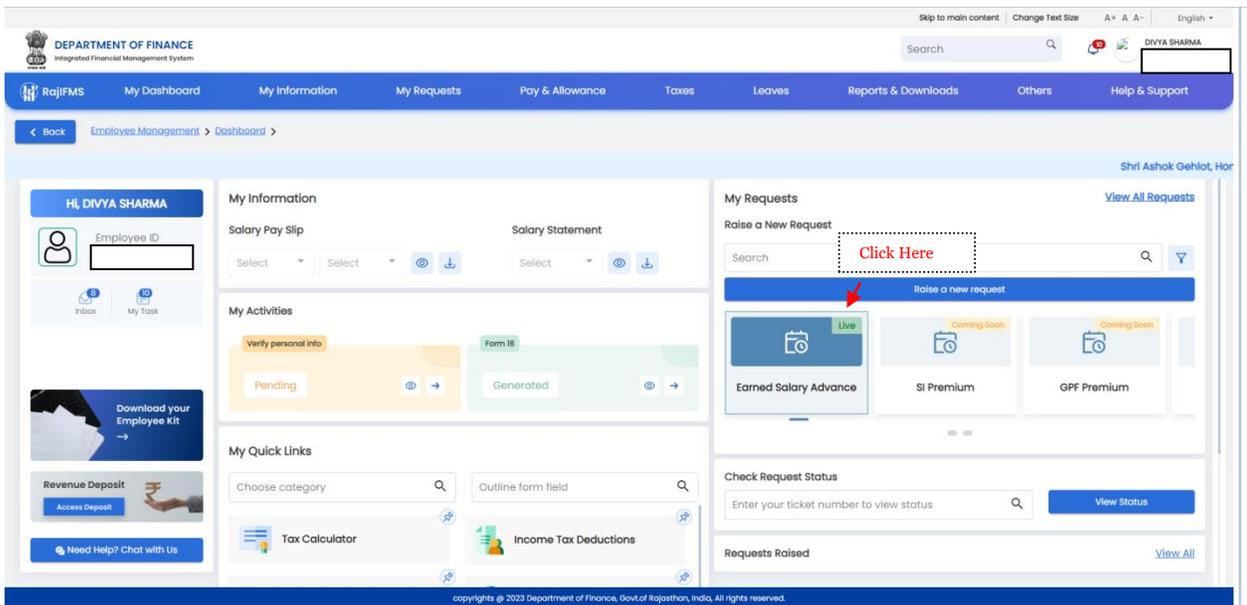


Figure 23. IFMS application “Earned Salary Advance Page”.

- Click on “Request a new advance” option to withdraw earned salary advance.

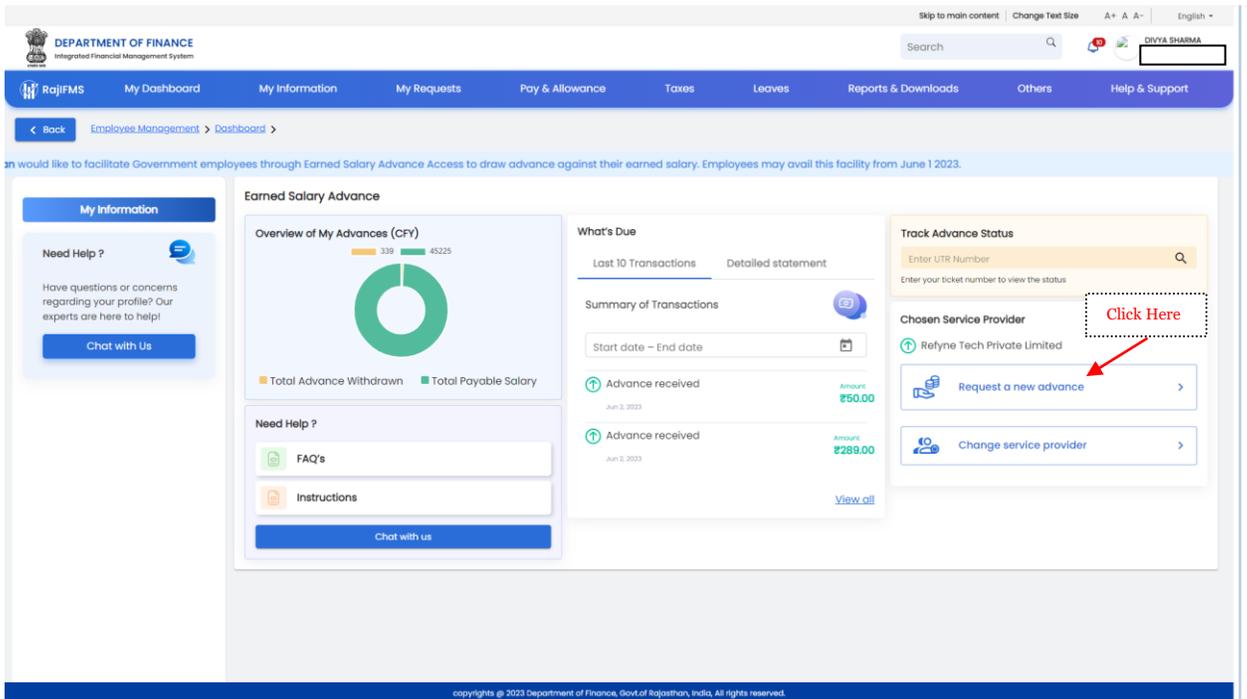


Figure 24. IFMS application “Request a new advance”.

- After clicking on “Request Salary Advance”, the screen is redirected to the next page with options to withdraw where the employee can view the following:
 - Net Earned Salary till date

- Advance limit
- The user can enter an amount less than or equal to Advance Limit & click on the Proceed button.

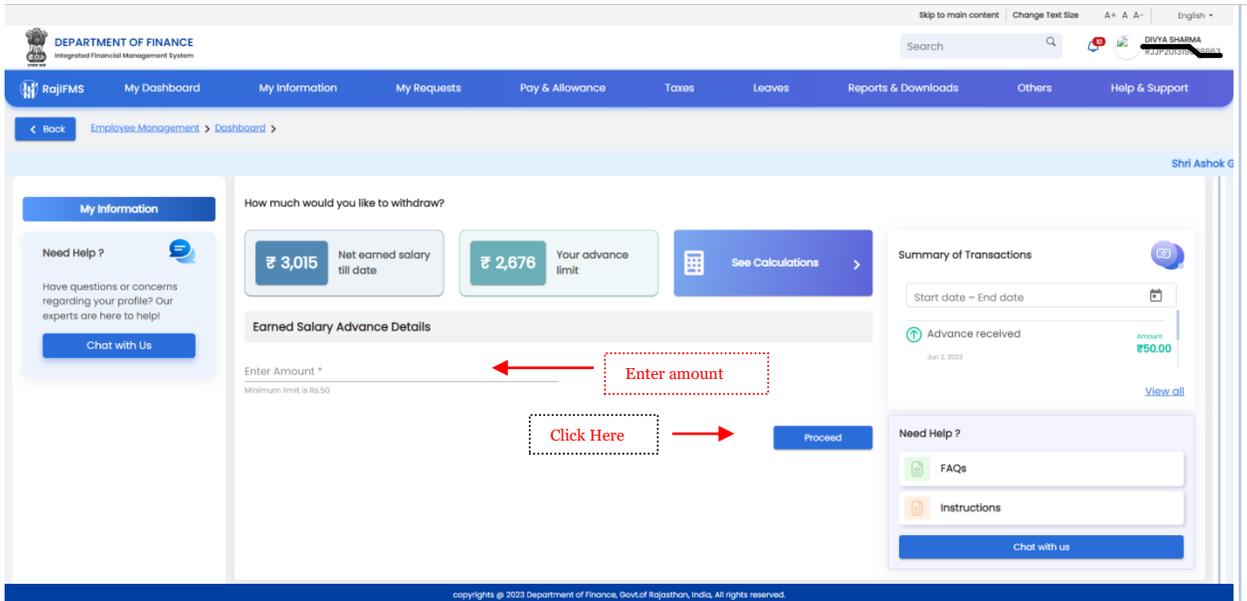


Figure 25. IFMS application “Enter amount to withdraw”

- After Clicking on “Proceed button” a pop appears where employee can review and confirm the amount planned to be withdrawn, transaction charges & net amount.
- If the above details are correct, the employee is required to tick the confirmation check box and click on the “Accept and submit” button.

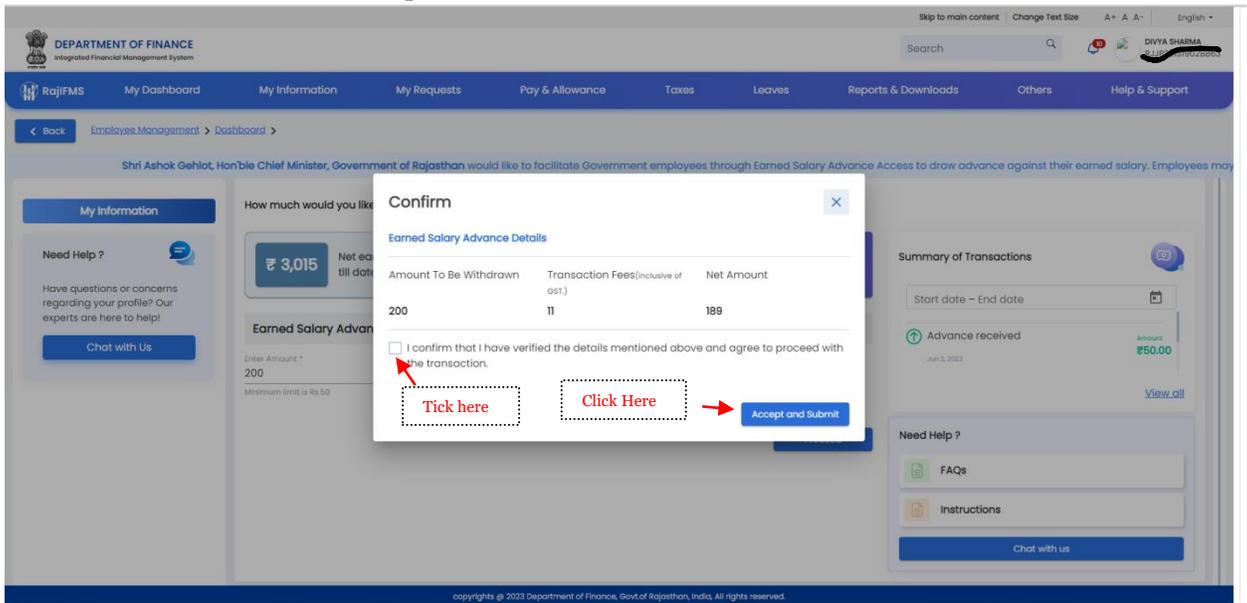


Figure 26. IFMS application “Confirmation page”.

- After clicking on “Accept and submit” button, the screen is redirected to the next page to confirm the withdrawal.

- Click “Withdraw” button to complete the transaction.

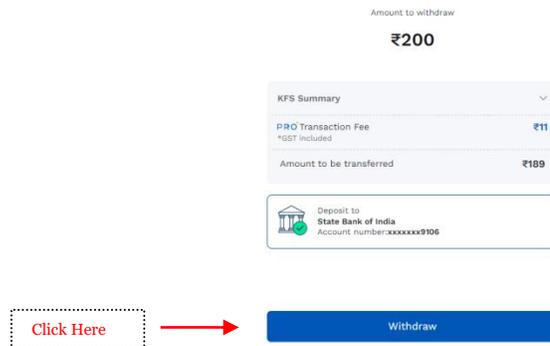


Figure 27. Service Provider application “Withdraw page”.

- After clicking on ‘Withdraw’ button, user is redirected to repayment agreement & Salary agreement page. This is a one-time activity for availing salary advance from service provider.
- Click proceed button to submit “Repayment agreement & Salary agreement”

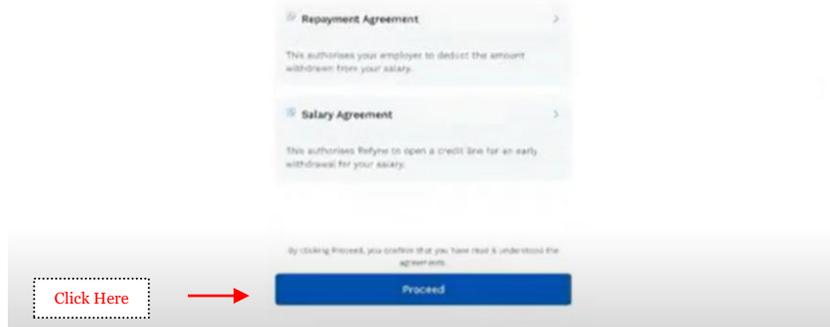


Figure 28. Service Provider application “Repayment & Salary agreement”.

- After clicking on “proceed” button, user is required to enter OTP received on registered mobile number and click on “eSign using OTP” button.



Figure 29. Service Provider application “eSign using OTP”.

- After entering OTP “Success” message is displayed on the user screen



Figure 30. Service Provider application “Success Page”.

- After successful validation of OTP, user is redirected to the IFMS page.

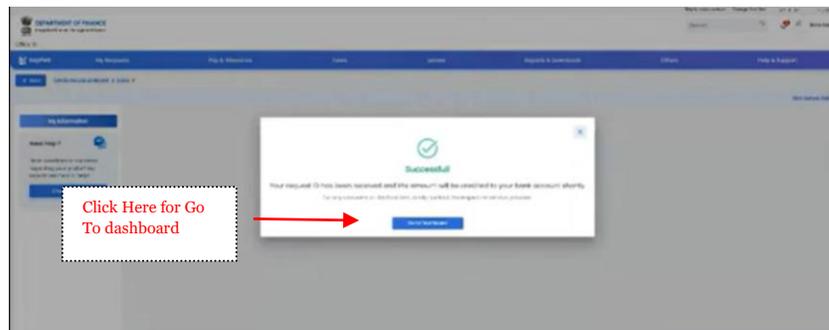


Figure 31. IFMS application “Success Page”.

5. Summary of Transaction

- Employee can check the transaction details under “Summary of Transaction”.

The screenshot displays the IFMS application interface for the 'Earned Salary Advance' section. The top navigation bar includes 'RajIFMS', 'My Dashboard', 'My Information', 'My Requests', 'Pay & Allowance', 'Taxes', 'Leaves', 'Reports & Downloads', 'Others', and 'Help & Support'. The main content area is titled 'Earned Salary Advance' and features a 'Summary of Transactions' section. A red arrow points to the 'Detailed statement' link, with a text box above it stating 'To view transaction'. The 'Summary of Transactions' section includes a date range selector and a list of transactions with columns for date and amount. The 'Track Advance Status' section includes a search bar for UTR numbers and a list of service providers, including 'Refyne Tech Private Limited'.

Figure 31. IFMS application “Summary of transaction Page”.

6. Key Notes for employee availing earned salary advance:

- The advance amount along with the transaction fee and GST shall be deducted from the subsequent month’s salary of the employee.
- Employee-wise advance details shall be currently available in Pay Manager of IFMS 2.0 through the DDO login. These shall also be made available through the Head of Office’s login shortly.
- Once the salary process is developed in IFMS 3.0, these details shall be available through the dashboard of the respective officials.