



National Health Mission (NHM)

Customer business objective

NHM is a unique use case where the objective was to have a 360 degree solution for all the accounting and ledger of NHM Scheme Disbursements. Our GBB solution intended to provide the sponsor bank with a framework that would bring about undeterred services to its customer and all scheme disbursements via Digital Channel (PFMS & Bank Channel Pay-outs).

The solution also needed to be robust to be able to service 34 district level and 249 block level control offices apart from more than 10,000 units like Medical Colleges, District Hospitals, Community Health Centers, Primary Health Centers and Sub-Centers.

Addressing the objective

- In the absence of an automated system manual form of accounting at different levels of Government Departments / Schemes not only made it tedious but affected productivity.
- Lack of real time information of Budget and Fund utilization at each level.
- Manual intervention for processing the payments via PFMS exposed the whole process to more erroneous transactions.

This Solution not only helped the Customer in achieving the desired results but also helped the Bank Operations team to open the Physical Bank accounts only where absolute necessary and rest accounts were handled Virtually in the GBB System leading to less operational load.

Value of our partnership

Mindgate has offered a flexible and dynamic mobile based real-time collections system to the bank's merchants. Using the browser-based portal, the merchant organization could create its own employee hierarchy which helped them create a new-age collection system for their retail stores which is reliable and easy to use for their end-customers.

Some of the highlight features of the solution are

- Dynamic Item QR code creation for merchants
- Real-time payment notifications
- Automatic settlements at end-of day or ad-hoc settlements
- Business Insights – Sales insights, graphical representations
- Comprehensive reports
- Refunds module: supports full as well as partial refunds
- Supports 3 languages including English, simplified Chinese and traditional Chinese

Benefits accrued

- Stronger association of the merchant with the bank
- It has also effectively helped the bank's merchants reduce their cash management operations and go 'cashless'.
- Better user experience for the bank' merchant's end customers
- Ease of use due to simplistic approach to pay for merchant's end-consumer
- Real-Time Payments integration for payments has proven to be a safe, secure and easy option.

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