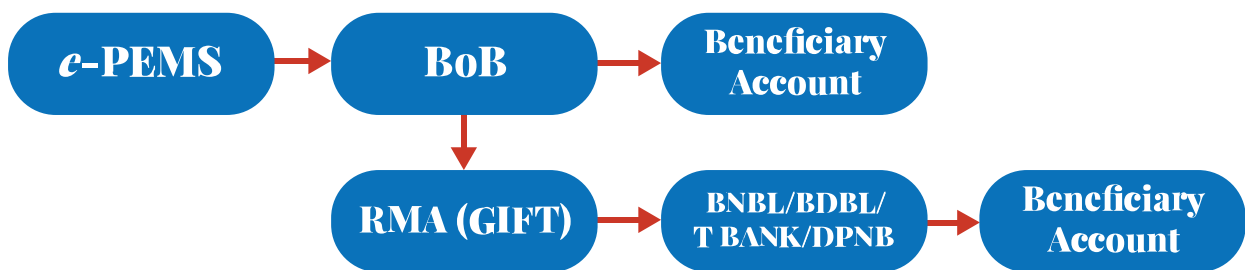




སློབ་འབྲེལ་མི་དམངས་བཟང་འགྲོའི་འཛིན་སྐྱོང་རིམ་ལུགས།

## *e*-PEMS

(*electronic* Public Expenditure Management System)



***electronic* Public Expenditure Management System (e-PEMS)** is an online accounting and payment system of the Royal Government of Bhutan implemented from the Fiscal Year 2019-2020. It is an important milestone towards enhancing the Public Financial Management and promote cashless and digital payments in the country. The system is developed by Department of Public Accounts (DPA), MoF in collaboration with the Bank of Bhutan Ltd. (BoBL), Royal Monetary Authority (RMA), Department of Revenue and Customs (DRC) and Department of Information Technology & Telecom (DITT).

## ***e*-PEMS**

- *e*-PEMS is an online accounting and payment system of the Royal Government of Bhutan. Supported by BoBL as the payment gateway through which all the payment instructions from budgetary bodies are routed.

## **Scope of *e*-PEMS**

- Applicable to all budgetary bodies using the Letter of Credit (LC) and Project Letter of Credit (PLC) account maintained with BoBL.

## **Payment Settlement**

- Payment settlement to BoBL account holder is on real to near real-time.
- Payment settlement to account holders in other banks is routed through Global Interchange for Financial Transaction (GIFT) of RMA.

## **Responsibilities of beneficiary**

- Mandatory to have a bank account in any of the banks.
- Bank account should be active.
- Joint bank account holders not recognized.

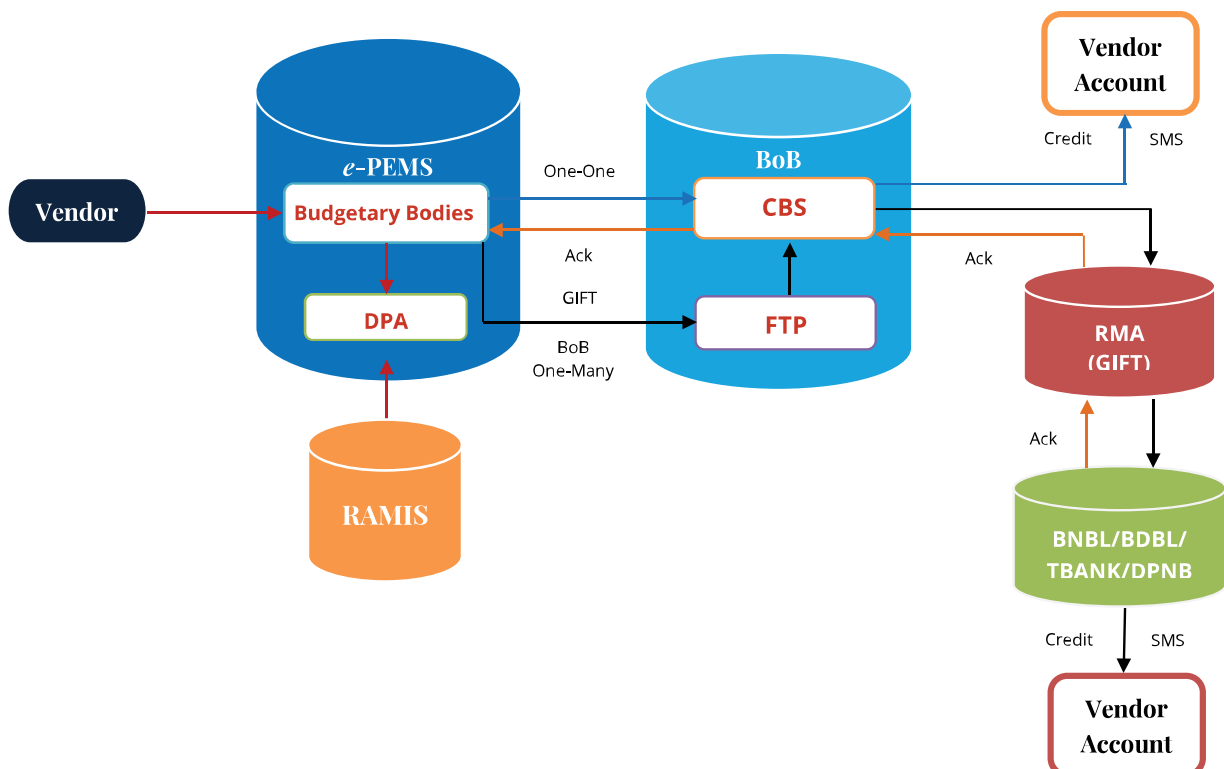
## **Transaction timing for payment settlement in *e*-PEMS**

Sl No.	Transaction Type	Summer Timing		Winter Timing	
		Weekdays (Mon-Fri)	Saturday	Weekdays (Mon-Fri)	Saturday
1.	BoB One-One	9:30AM - 3:30PM	9:30AM - 11:30AM	9:30AM - 3:00PM	9:30AM - 11:30AM
2.	BoB One-Many	9:30AM - 3:30PM	9:30AM - 11:30AM	9:30AM - 3:00PM	9:30AM - 11:30AM
3.	GIFT	10:00AM - 3:00PM	Closed	10:00AM - 2:30PM	Closed
4.	INR Remittance	9:30AM - 3:30PM	Closed	9:30AM - 3:00PM	Closed

## BENEFITS OF *e*-PEMS

1. Eliminate use of manual cheques
2. Simplify bank reconciliation process
3. Improve public service delivery through reduced turnaround time (TAT)
4. Minimize risks of fraud, corruption and rent seeking opportunities
5. Improve reporting and consolidation of the Government accounts
6. Support initiative of moving towards cashless economy
7. Reduce administrative burden

## *e*-PEMS PROCESS FLOW



## Development Partners for e-PEMS

### Supported by



**PFM-MDF** Bhutan Public Financial Management  
Multi Donor Fund

Supported by:



Administered by:



### In collaboration with



**e-PEMS** has been developed with financial and technical support under multi donor fund (MDF) which is contributed by European Union (EU) and Austrian Development Agency (ADA), and administered by the World Bank (WB).

# **CONTACT INFORMATION**

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## **BANK OF BHUTAN**

e-Payment Unit

Tel: 02 334333 (IP no.0070/0071)

e-mail: [epayment@bob.bt](mailto:epayment@bob.bt)

## **ROYAL MONETARY AUTHORITY**

Department of Payment & Settlement System (DPSS)

Tel: 02 335140 Ext # 226 (DPSS)

Tel: 02 323111 Ext # 126 (IT)