Government of Punjab
INDIA

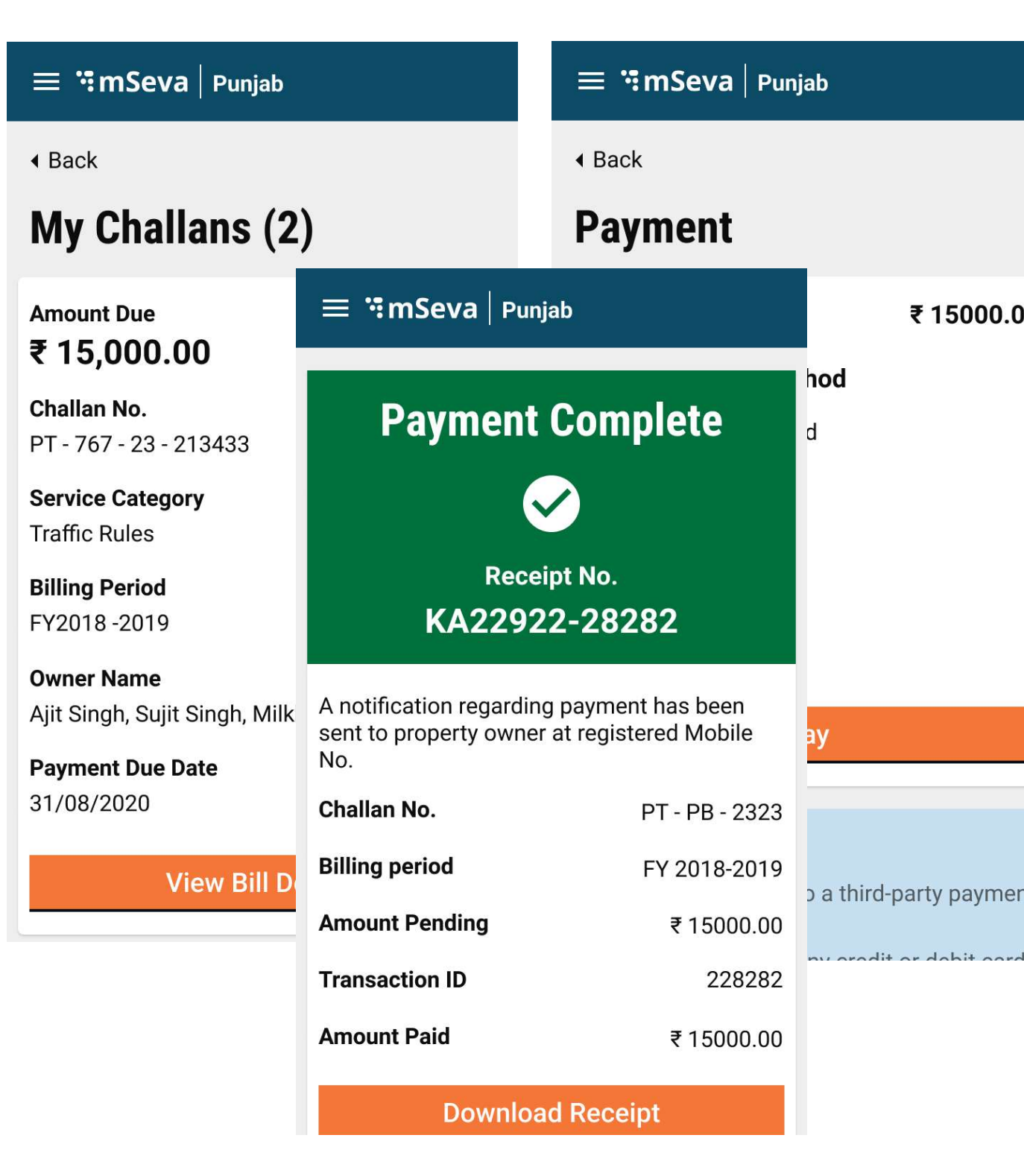
DIGIT
by eGov Foundation

UX Case Study

mCollect in Punjab

A short case study highlighting how mCollect was conceptualised as a digital product and the impact it has created for the local government and its citizens in Panjab

Antriksh Kumar


mSeva | Punjab
Back
My Challans (2)
Amount Due
₹ 15,000.00
Challan No.
PT - 767 - 23 - 213433
Service Category
Traffic Rules
Billing Period
FY2018 -2019
Owner Name
Ajit Singh, Sujit Singh, Milk
Payment Due Date
31/08/2020
View Bill D
mSeva | Punjab
Back
Payment
₹ 15000.0
hod
d
ay
o a third-party paymer
mSeva | Punjab
Payment Complete
Receipt No.
KA22922-28282
A notification regarding payment has been sent to property owner at registered Mobile No.
Challan No. PT - PB - 2323
Billing period FY 2018-2019
Amount Pending ₹ 15000.00
Transaction ID 228282
Amount Paid ₹ 15000.00
Download Receipt

Background

We as citizens have experienced the gruesome process of waiting in a queue to avail a service at the local municipal office. This experience itself tests the patience of an individual and moreover can be frustrating if the outcome doesn't match the expectations.
A common man expects good governance, be it in any form. The government in return is constantly making efforts to provide simple, moral, responsive and transparent governance to its every citizen.
The recent advances in the field of Information and Communication Technology has provided a huge opportunity for governments to transform their processes and service delivery.
Within Municipal Domain, we have witnessed the implications of digital governance with major revenue services (like Property Tax) being implemented, to facilitate ease of doing transactions for its citizens and in return, streamlining the revenue collection. But can we say this for other services as well? What if there exists an opportunity that the local governments can leverage upon for benefits of their own as well as for the citizens?
The Local Government, Panjab identified and exercised one such opportunity which has benefited them and their citizens. That opportunity is the mCollect System.
The mCollect System (Under DIGIT's mSeva) is a digital module, which aims to capture payments related to all "Municipal Miscellaneous Services" within an Urban Local Body. The Services include certain revenue sources for the municipality such as Advertisement Tax, Parking Charges, Rent etc.

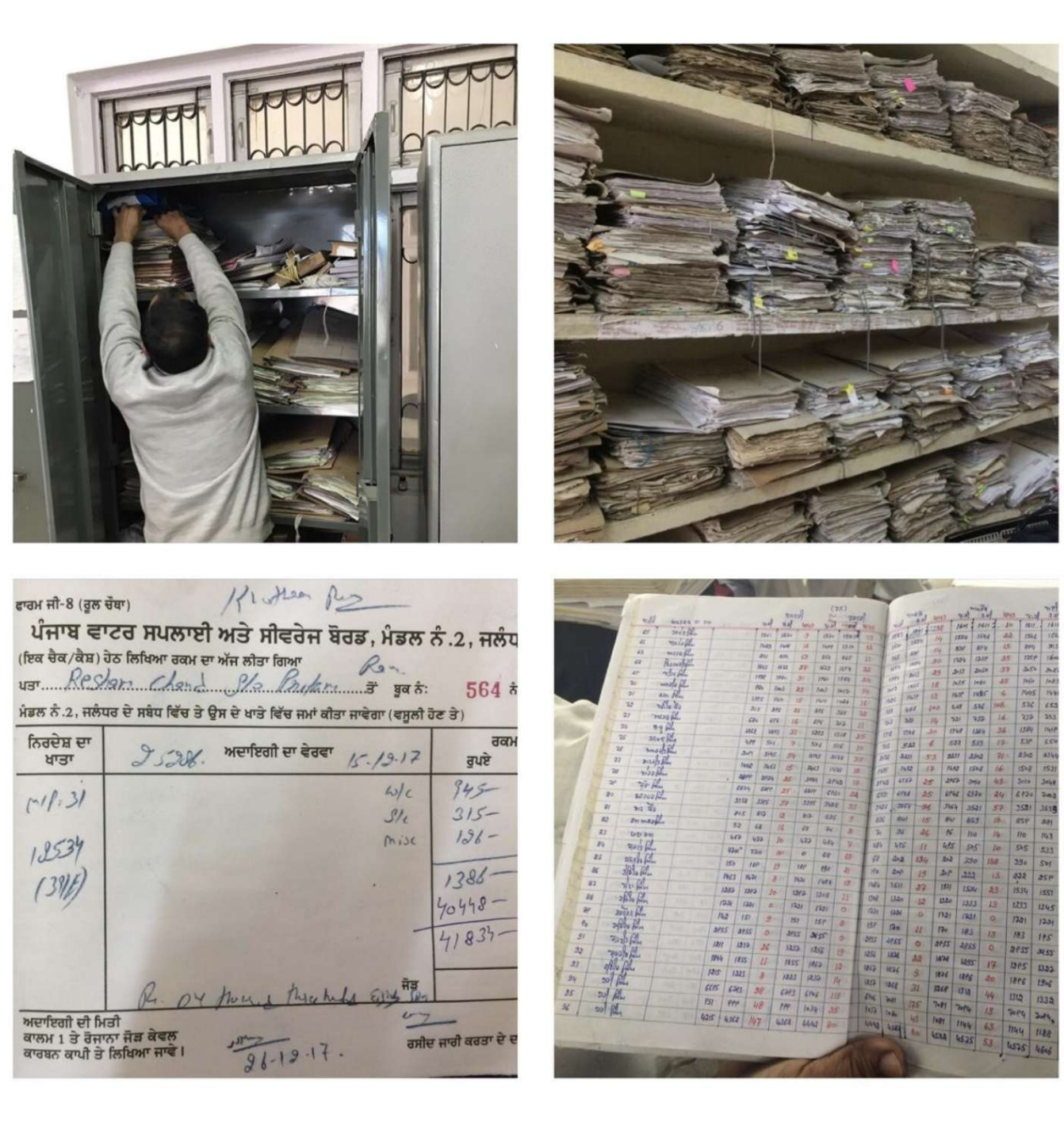
Why mCollect was needed? (Understanding the Problem Space)

The PMIDC's (Local Government, Panjab) objective is channelling the Municipal Services to its citizens in a transparent, effective and efficient manner. With Modules such as Property Tax, Trade License and Water/ Sewerage already implemented under DIGIT (An Open Source Platform for Urban Governance) there was a need to streamline other miscellaneous services provided at the ULB level.
As a result, Leadership (Local Governments) decided to completely eradicate the practice of manual receipts (G-8) across the State. The Manual G-8 receipts are issued by the ULBs for non-digital services availed by a citizen. They are used as a validation of the payment made/ received.
Following are the key associated challenges with this practice :

Transparency & Accountability
- -Distorted Revenue Collection Process.
- -Lack of Accountability on Collection Officials.
- -Malpractices related to Receipts (Forward/Backdate Issuance)

Legacy Maintenance
- -Cumbersome Legacy Data Storage Practices.
- -Citizen Dependency on Receipts for Future Transactions
- -Lack of Reporting

Monitoring Levels
- -No Monitoring Tool for KPIs across the State.
- -Communication Gap between HQ and Ground Level.
- -Questions on Data Reliability.



Example of Paper Legacy System across ULBs (In Panjab)

My Role

As a Lead UX Architect, my team collaborated with the PMIDC Team (Business & Tech) to kickoff the on-ground research with the aim to understand how current miscellaneous services are availed at the last mile. It involved structured/ unstructured research methodologies, with an aim to identify and explore the problem space deeply.

Approach

Following are the key methodologies (not restricted), which were used to explore the problem space in depth and design the solution :

Participatory Observation
Objective :
Understanding and Identifying :
- Current Practices & Systems related to Miscellaneous Services at Ground Zero.
- Who all are part of these Practices & Systems ?

User Interviews
Objective :
Understanding
- The Natural Setting of Individual Stakeholders.
- The Intended Behavior & Perspective with respect to the usage of Current Miscellaneous Systems/ Practices.

Multistakeholder Interaction (Interviews & Design Workshop)

Literature Review
Objective :
Identifying & Understanding
- The Current Rules & Regulations as per the Government Act with respect to Miscellaneous Collections.

Analysis on Collected Data
Objective :
Identifying & Concluding
- The Assumed Hypothesis.
- The Various Trends with respect to User Behavior, Interactions & Transactions.

Based on the findings from the user research we realised that there is a need for a digital intervention that must address the following (prioritised in order) :

#1
Transactional
Transparency

#2
Assigning
Accountability

#3
Eliminating
Paper Legacy Dependency

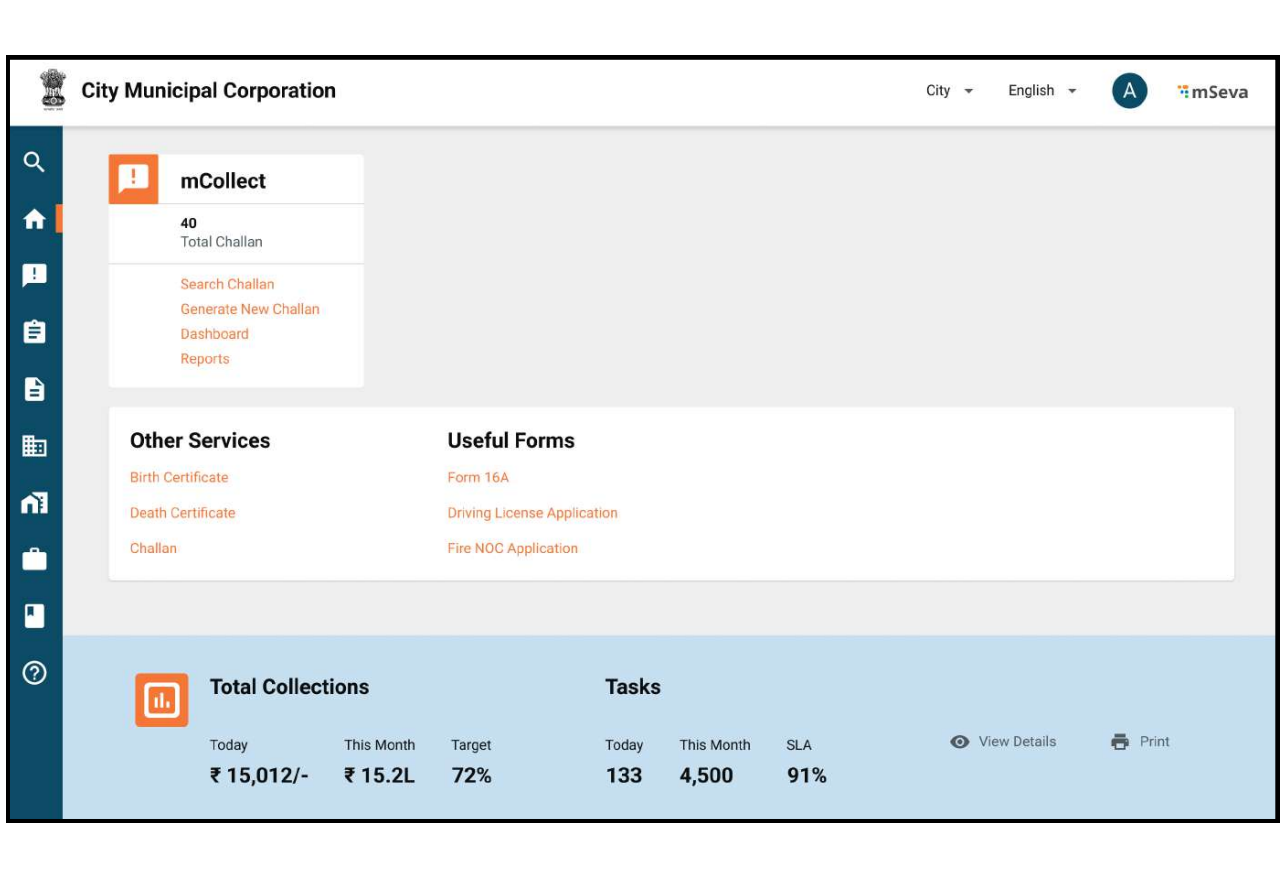
#4
Redefining
Monitoring Aspect

mCollect System (The Product)

Key Features

- Digital Interface (Web & Mobile).
- SMS Notification to Citizens.
- Online Receipt Registers & Reports.
- State Level Dashboards.

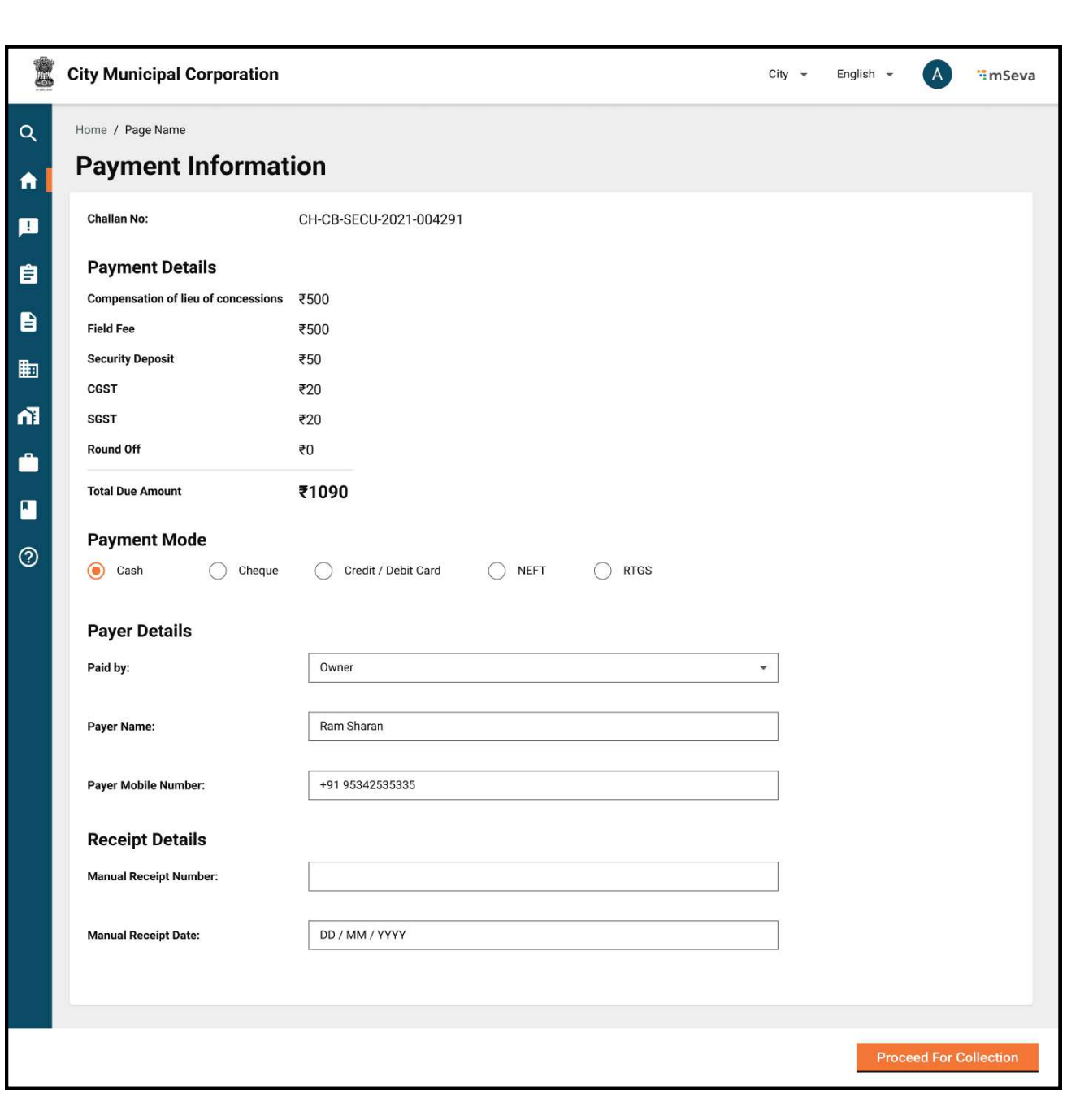
Employee Screens


City Municipal Corporation
City
English
A
mSeva
mCollect
Search Challan
Generate New Challan
Dashboard
Reports
Other Services
Birth Certificate
Death Certificate
Challan
Useful Forms
Form 16A
Driving License Application
Fire NOC Application
View Details
Print

40
Total Challan

Total Collections
Today ₹ 15,012/-
This Month ₹ 15.2L
Target 72%

Tasks
Today 133
This Month 4,500
SLA 91%


City Municipal Corporation
City
English
A
mSeva
Home / Page Name
Proceed For Collection

Payment Information

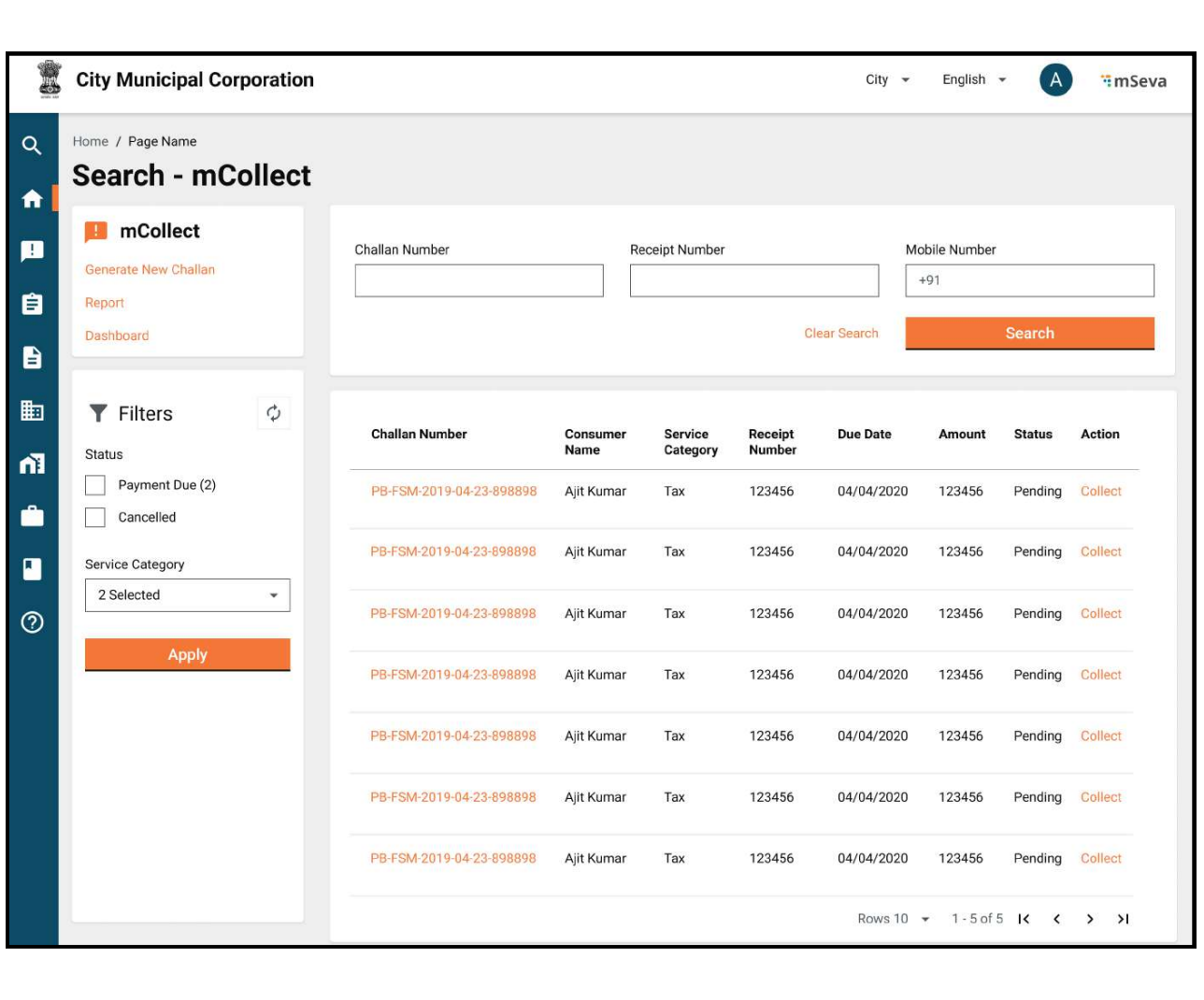
Challan No: CH-CB-SECU-2021-004291

Payment Details
Compensation of lieu of concessions ₹500
Field Fee ₹500
Security Deposit ₹50
CGST ₹20
SGST ₹20
Round Off ₹0
Total Due Amount ₹1090

Payment Mode
● Cash ○ Cheque ○ Credit / Debit Card ○ NEFT ○ RTGS

Payer Details
Paid by: Owner
Payer Name: Ram Sharan
Payer Mobile Number: +91 95342535335

Receipt Details
Manual Receipt Number:
Manual Receipt Date: DD / MM / YYYY


City Municipal Corporation
City
English
A
mSeva
Home / Page Name
mCollect
Generate New Challan
Report
Dashboard
Clear Search
Search
Filters
Apply

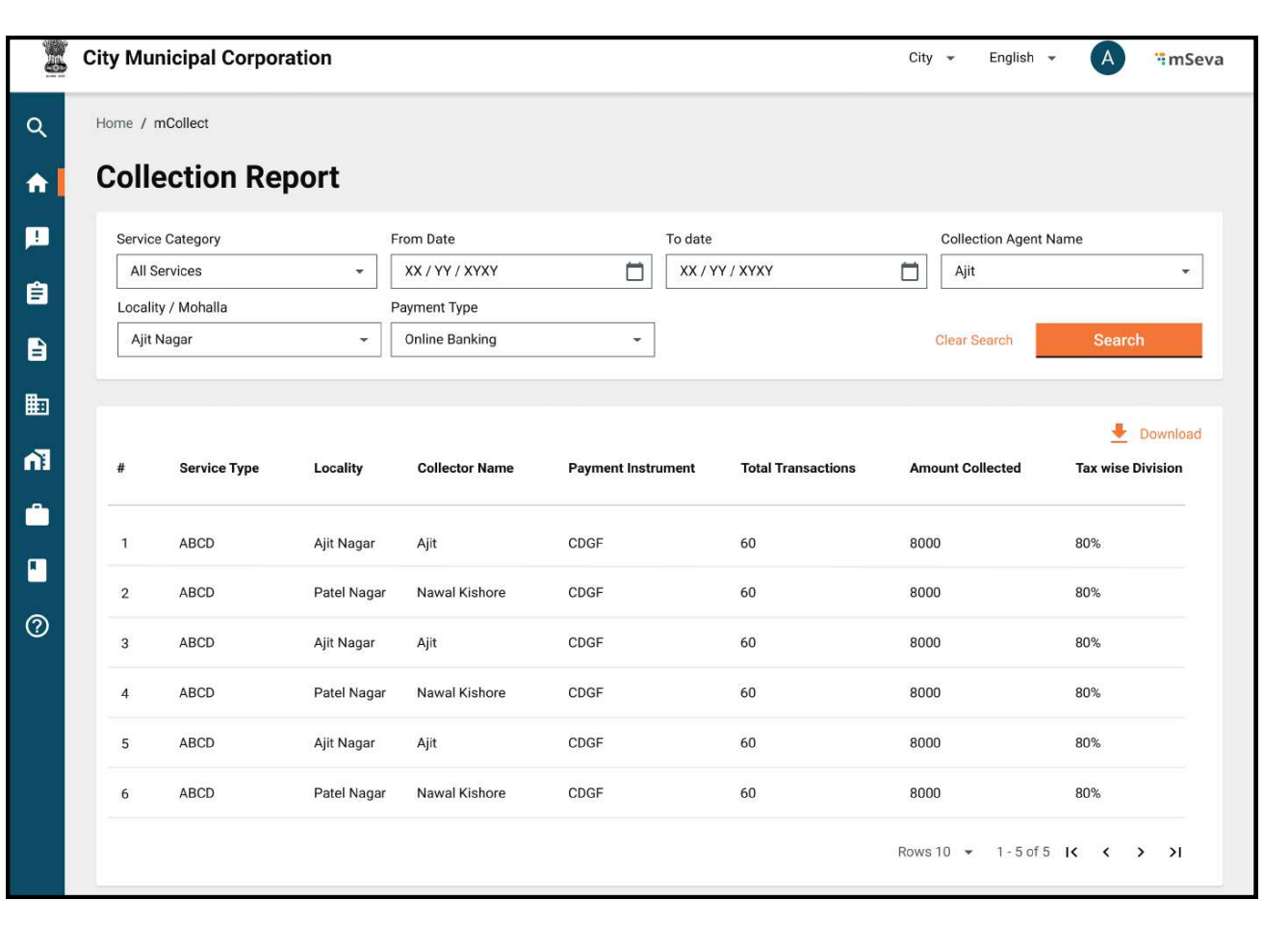
Search - mCollect

Challan Number
Receipt Number
Mobile Number +91

Status
☐ Payment Due (2)
☐ Cancelled
Service Category: 2 Selected

Challan Number	Consumer Name	Service Category	Receipt Number	Due Date	Amount	Status	Action
PB-FSM-2019-04-23-898898	Ajit Kumar	Tax	123456	04/04/2020	123456	Pending	Collect
PB-FSM-2019-04-23-898898	Ajit Kumar	Tax	123456	04/04/2020	123456	Pending	Collect
PB-FSM-2019-04-23-898898	Ajit Kumar	Tax	123456	04/04/2020	123456	Pending	Collect
PB-FSM-2019-04-23-898898	Ajit Kumar	Tax	123456	04/04/2020	123456	Pending	Collect
PB-FSM-2019-04-23-898898	Ajit Kumar	Tax	123456	04/04/2020	123456	Pending	Collect
PB-FSM-2019-04-23-898898	Ajit Kumar	Tax	123456	04/04/2020	123456	Pending	Collect
PB-FSM-2019-04-23-898898	Ajit Kumar	Tax	123456	04/04/2020	123456	Pending	Collect

Rows 10 · 1 - 5 of 5


City Municipal Corporation
City
English
A
mSeva
Home / mCollect
Clear Search
Search
Download

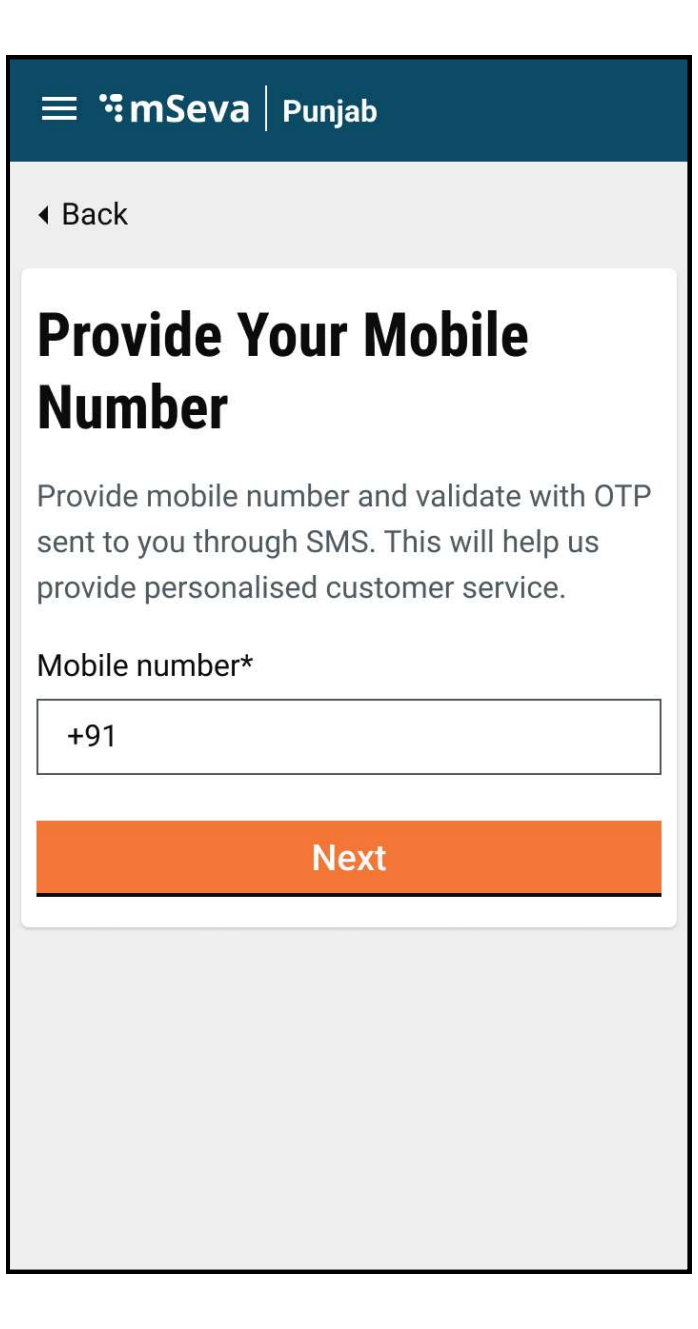
Collection Report

Service Category: All Services
From Date: XX / YY / XYXY
To date: XX / YY / XYXY
Collection Agent Name: Ajit
Locality / Mohalla: Ajit Nagar
Payment Type: Online Banking

#	Service Type	Locality	Collector Name	Payment Instrument	Total Transactions	Amount Collected	Tax wise Division
1	ABCD	Ajit Nagar	Ajit	CDGF	60	8000	80%
2	ABCD	Patel Nagar	Nawal Kishore	CDGF	60	8000	80%
3	ABCD	Ajit Nagar	Ajit	CDGF	60	8000	80%
4	ABCD	Patel Nagar	Nawal Kishore	CDGF	60	8000	80%
5	ABCD	Ajit Nagar	Ajit	CDGF	60	8000	80%
6	ABCD	Patel Nagar	Nawal Kishore	CDGF	60	8000	80%

Rows 10 · 1 - 5 of 5

Citizen App Screens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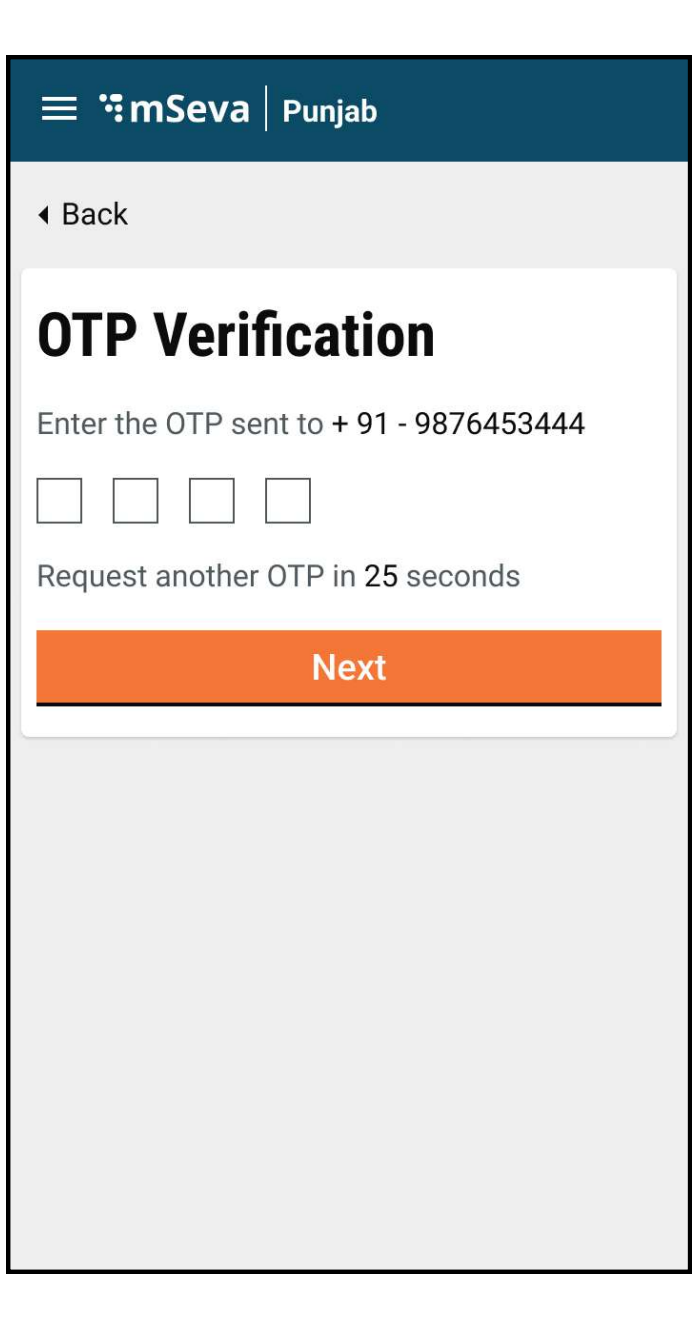
Back
Next

Provide Your Mobile Number

Provide mobile number and validate with OTP sent to you through SMS. This will help us provide personalised customer service.

Mobile number*: +91

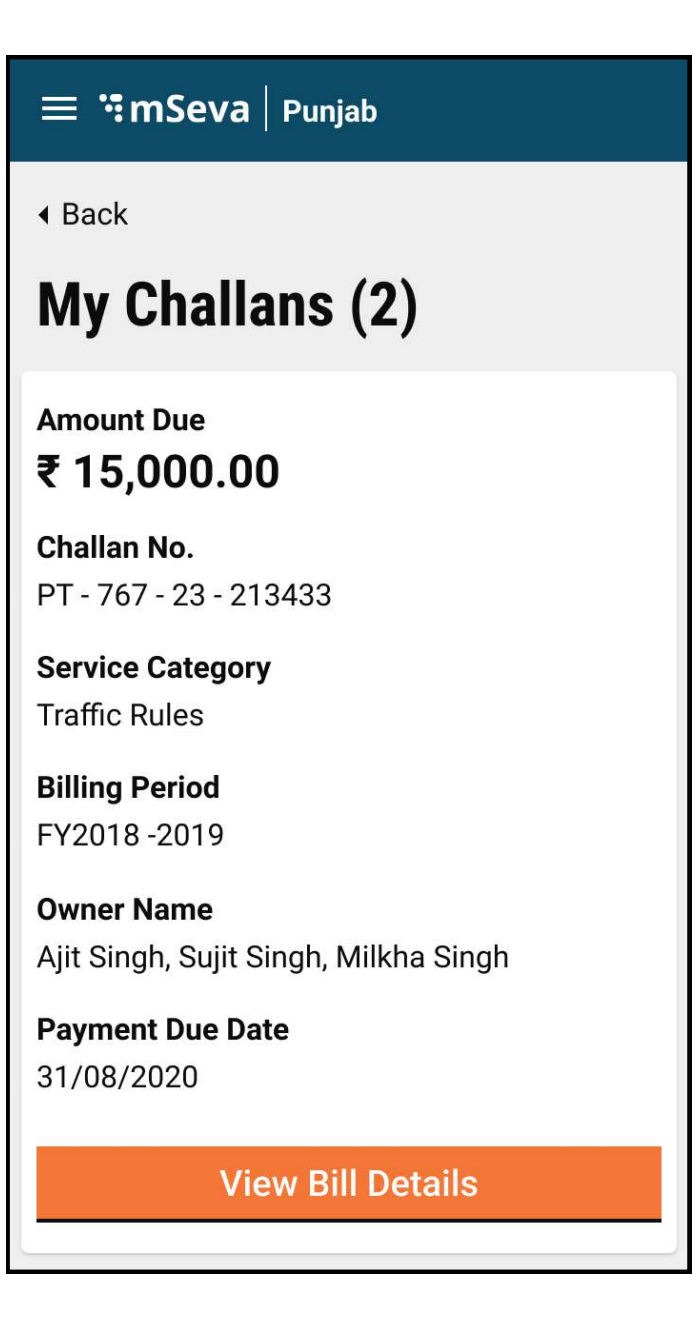

mSeva | Punjab
Back
Next

OTP Verification

Enter the OTP sent to + 91 - 9876453444

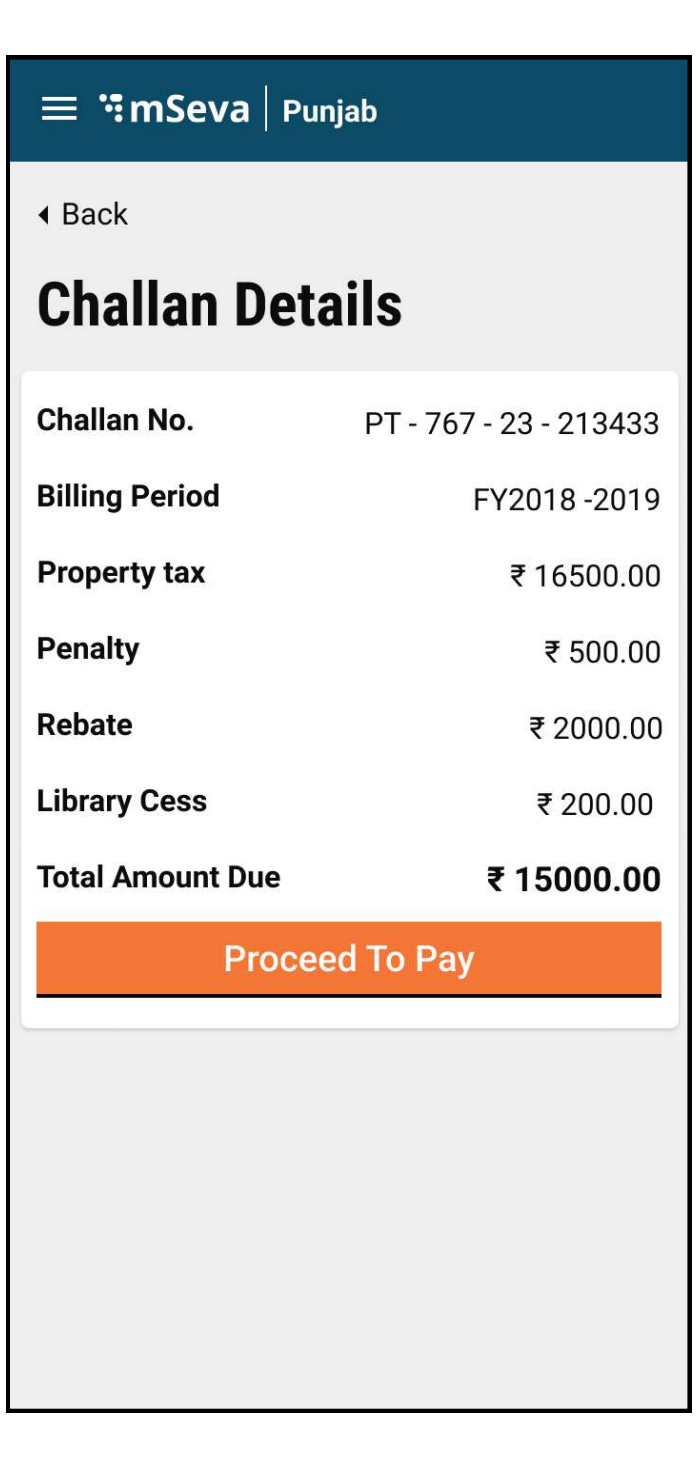
☐ ☐ ☐ ☐

Request another OTP in 25 seconds


mSeva | Punjab
Back
View Bill Details

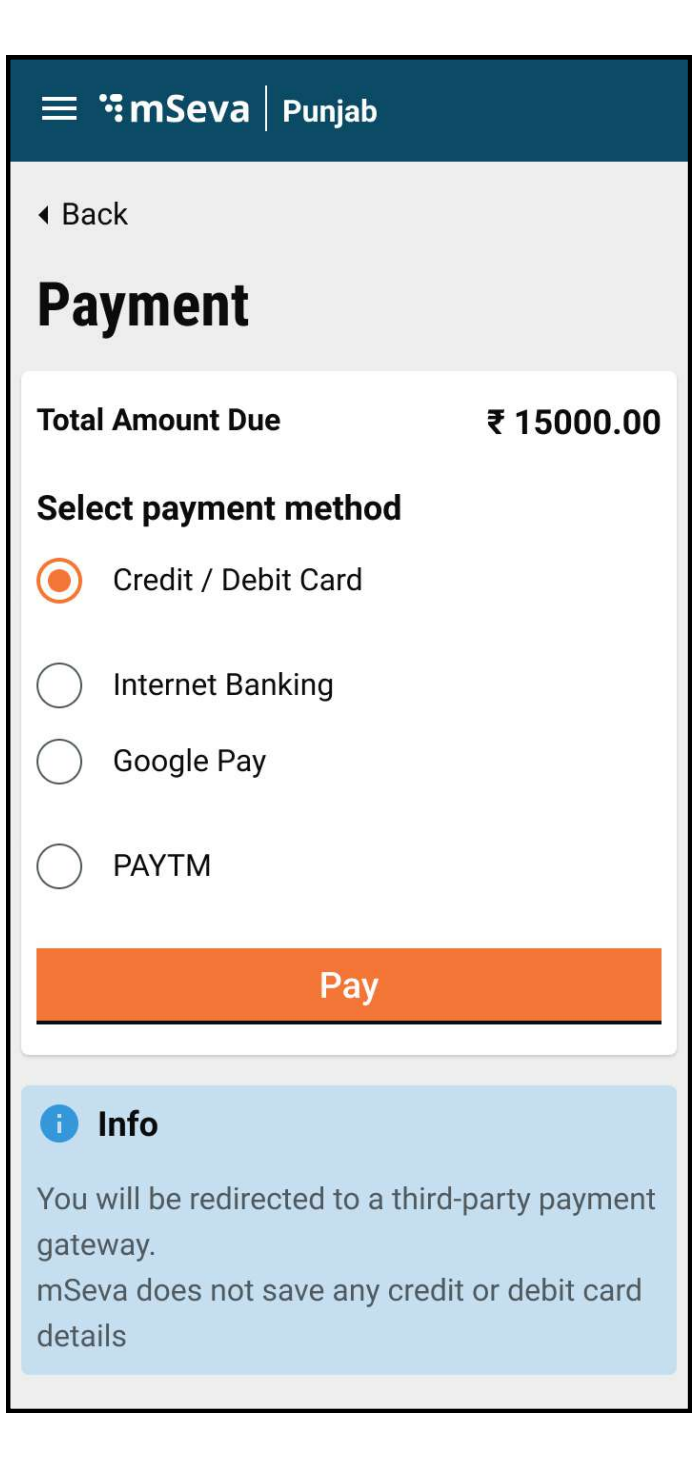
My Challans (2)

Amount Due
₹ 15,000.00
Challan No.
PT - 767 - 23 - 213433
Service Category
Traffic Rules
Billing Period
FY2018 -2019
Owner Name
Ajit Singh, Sujit Singh, Milkha Singh
Payment Due Date
31/08/2020


mSeva | Punjab
Back
Proceed To Pay

Challan Details

Challan No.	PT - 767 - 23 - 213433
Billing Period	FY2018 -2019
Property tax	₹ 16500.00
Penalty	₹ 500.00
Rebate	₹ 2000.00
Library Cess	₹ 200.00
Total Amount Due	₹ 15000.00

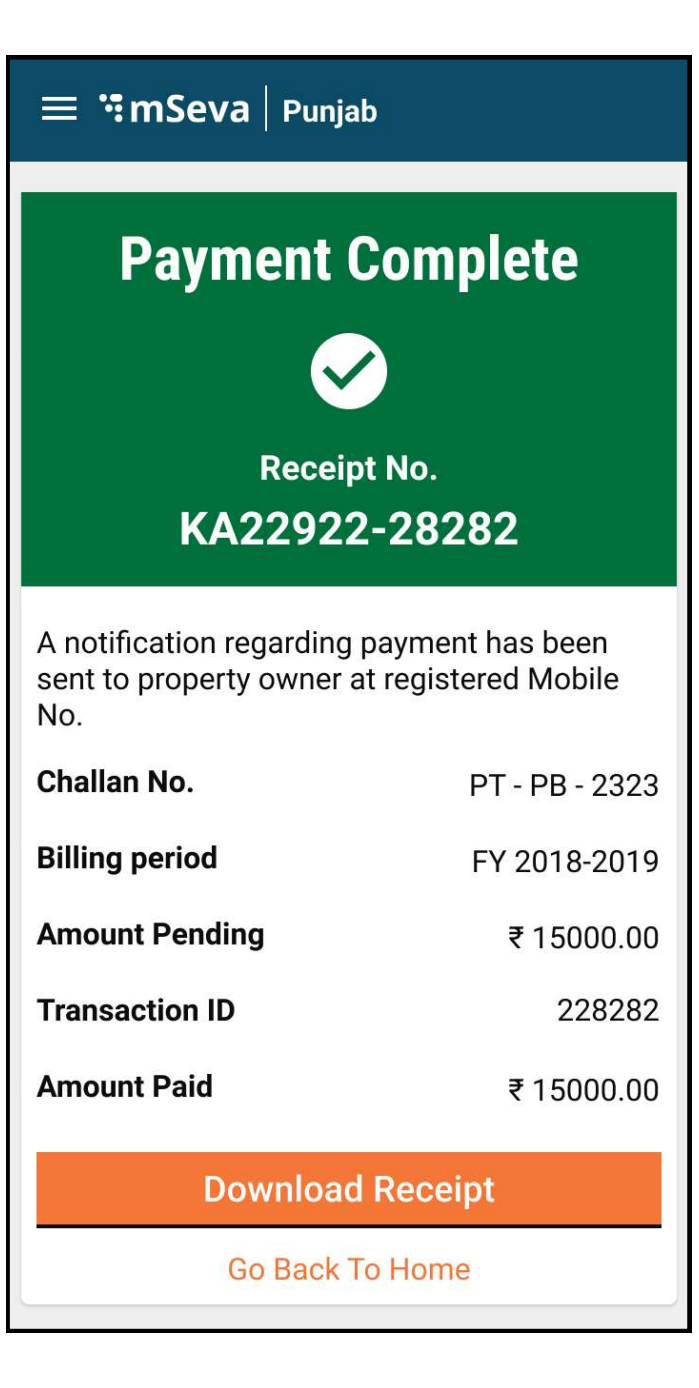

mSeva | Punjab
Back
Pay

Payment

Total Amount Due ₹ 15000.00

Select payment method
● Credit / Debit Card
○ Internet Banking
○ Google Pay
○ PAYTM

Info
You will be redirected to a third-party payment gateway.
mSeva does not save any credit or debit card details


mSeva | Punjab
Download Receipt
Go Back To Home

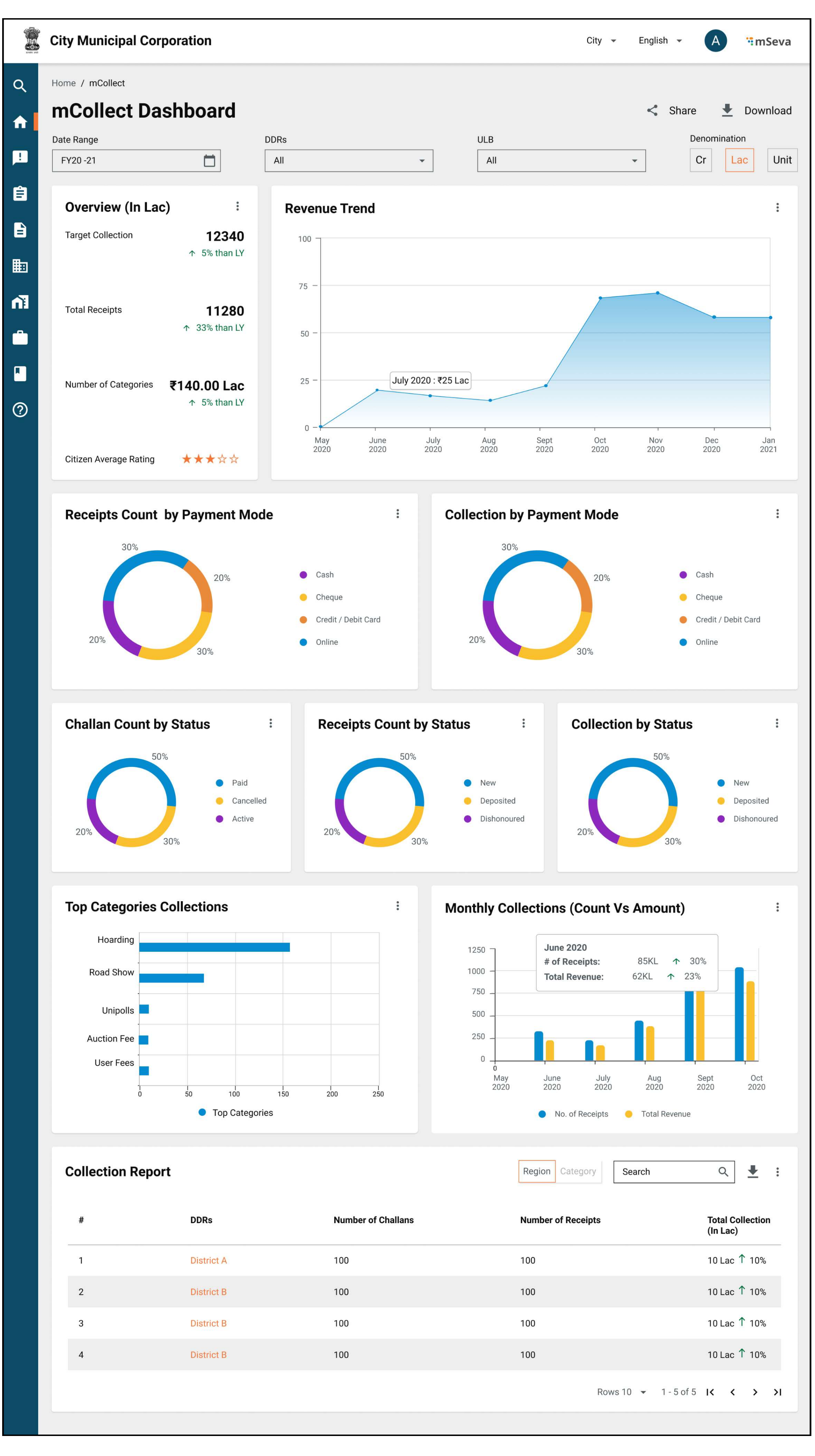
Payment Complete

Receipt No.
KA22922-28282

A notification regarding payment has been sent to property owner at registered Mobile No.

Challan No.	PT - PB - 2323
Billing period	FY 2018-2019
Amount Pending	₹ 15000.00
Transaction ID	228282
Amount Paid	₹ 15000.00

Admin Dashboards (for city Commissioners)


City Municipal Corporation
City
English
A
mSeva
Home / mCollect
Share
Download
Revenue Trend
100
75
50
25
0
May 2020
June 2020
July 2020
Aug 2020
Sept 2020
Oct 2020
Nov 2020
Dec 2020
Jan 2021
July 2020 : ₹25 Lac
Receipts Count by Payment Mode
30%
20%
20%
30%
Cash
Cheque
Credit / Debit Card
Online
Collection by Payment Mode
30%
20%
20%
30%
Cash
Cheque
Credit / Debit Card
Online
Challan Count by Status
50%
20%
30%
Paid
Cancelled
Active
Receipts Count by Status
50%
20%
30%
New
Deposited
Dishonoured
Collection by Status
50%
20%
30%
New
Deposited
Dishonoured
Top Categories Collections
Hoarding
Road Show
Unipolls
Auction Fee
User Fees
0
50
100
150
200
250
Top Categories
Monthly Collections (Count Vs Amount)
1250
1000
750
500
250
0
May 2020
June 2020
July 2020
Aug 2020
Sept 2020
Oct 2020
No. of Receipts
Total Revenue
Region
Category
Search

mCollect Dashboard

Date Range: FY20 -21
DDRs: All
ULB: All
Denomination: Cr Lac Unit

Overview (In Lac)
Target Collection 12340 (5% than LY)
Total Receipts 11280 (33% than LY)
Number of Categories ₹140.00 Lac (5% than LY)
Citizen Average Rating ★★★☆☆

June 2020
# of Receipts: 85KL 30%
Total Revenue: 62KL 23%

Collection Report

#	DDRs	Number of Challans	Number of Receipts	Total Collection (In Lac)
1	District A	100	100	10 Lac ↑ 10%
2	District B	100	100	10 Lac ↑ 10%
3	District B	100	100	10 Lac ↑ 10%
4	District B	100	100	10 Lac ↑ 10%

Rows 10 · 1 - 5 of 5

Measuring Impact

90%
ULBs Have Adopted MCS Completely

3x
Revenue Collected
(Within 3 Months)

2 Lakh +
Receipts Generated

15+
Service Categories
Registered

> *"Now, I don't need any old paper G-8 receipt for paying monthly rent to MC office. I just show the SMS and pay the rent in seconds without any hassle"*
>
> *Amrinder Singh, Shopkeeper (Hoshiarpur)*

> *"With MCS, we can fetch reports anytime and easily tally our daily collections, something which was not easy before"*
>
> *-Subhash, Junior Assistant (Municipal Council, Zirakpur)*

> *"Digitizing Miscellaneous Collection has enabled ULBs & State to monitor the Revenue, which indeed is impactful in providing various services to the Citizens"*
>
> *-Sh Bhupinder Singh, GM Information Technology (PMIDC)*

> *"We are very pleased to deploy MCS across Punjab and it has really enabled us to take concrete steps towards data driven governance"*
>
> *-Simarjeet Kaur, Project Manager (PMIDC).*

*Respondents have not provided the consent to display there profile pictures