

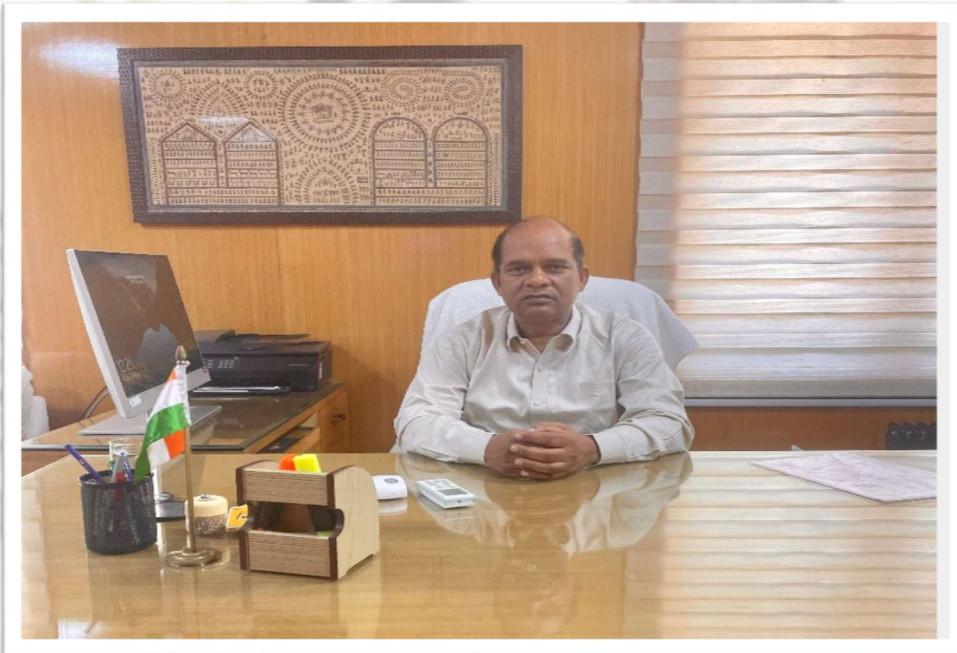
# **GYAN GANGA**

*(Issue no. 10, March-2025)*

**Regional Capacity Building & Knowledge Institute, Prayagraj**  
**Indian Audit and Accounts Department**  
**e-Newsletter -In Search of Excellence**  
**(For Departmental Circulation only)**



## **From the Director General** **RCB & KI, Prayagraj Desk**



I have great pleasure in bringing out the e-Newsletter of this Institute for the year 2024-25 which report the milestones and important developments of this Institute and achievement's made during the year 2024-25. Regional Capacity Building & Knowledge Institute Prayagraj- is a Knowledge Centre of "Government Finances and Audit including GASAB. The Structured Training Module on "IPSAS" prepared by Knowledge Center Wing of RCB & KI, Prayagraj, has

been approved by Headquarters and disseminated. Four (04) All India Webinars on GASAB & Natural Resource Accounting were also conducted during 2024-25 in the capacity of Knowledge Centre for Group A and B officers. The e-newsletter, also brings out an important topic on "Chatbots: Transforming Communication" to provide first-hand/preliminary information about this "Impact of Artificial Intelligence on Modern society" & "e-HRMS 2.0: Transforming Human Resource Management in the Indian Government".

Lastly, I would like to convey my sincere thanks to all officers who have participated in the RAC meeting and shared their valuable inputs and continual support/cooperation for improvement/betterment of RCB & KI.

In our endeavour to continuously evolve, we look forward to your inputs, remarks and suggestions on the newsletter.

I welcome your valuable suggestions on the contents and presentation of this e-Newsletter.

**RAM HIT, DG**  
**RCB & KI, Prayagraj**



## **About Regional Capacity Building & Knowledge Institute Prayagraj**

Training, as a basic tool to develop the Human Resources, is the most vital element of our functioning. To cater to the training needs of Group 'B' and Group 'C' staff, ten Regional Training Institutes were opened at different places in the Indian Audit and Accounts Department including Regional Capacity Building & Knowledge Institute, Prayagraj which was established on 11th August 1986.

The Institute is located at 20, Sarojini Naidu Marg, Prayagraj. The Institute is providing value added and special training courses. It also plays a major role in imparting EDP training to the officers/officials of the user offices. The Institute also imparts basic training during probation to Directly Recruited Assistant Audit Officers. The Institute is also preparing structured course materials of various value added courses. **Name of the Institute has been replaced with Regional Capacity building & Knowledge Institute (RCB&KI) vide Hqrs notification No. 226/15-SMU/2023 dated 25.07.2023.**



## **REGIONAL ADVISORY COMMITTEE FOR RCBKI, Prayagraj**

1. Principal Accountant General (Audit-I), Uttar Pradesh, Prayagraj
2. Principal Accountant General (A&E)-I, Uttar Pradesh, Prayagraj.
3. Accountant General (Audit-II), Uttar Pradesh, Lucknow.
4. Accountant General (A&E), Uttarakhand, Dehradun.
5. Accountant General (A&E)-II, Uttar Pradesh, Prayagraj.
6. Principal Accountant General (Audit), Uttarakhand, Dehradun.
7. Director General of Audit (Central), Lucknow.
8. Principal Director of Audit (NCR), Prayagraj.
9. Director General of Audit, (NER), Gorakhpur.
10. Director of Audit, Defence Services, Central Command, Prayagraj.
11. Deputy Director, Office of Principal Director Commercial Audit & Member Audit Board-II Mumbai at Dehradun.
12. Director of Audit, Defence Services, Central Command, Meerut
13. Director of Audit, Air Force, Dehradun.
14. Director of Audit, Ordnance Factories, Kanpur
15. Deputy Director, Finance & Communication Audit Office, Lucknow.
16. Director General of Audit, Northern Railway, New Delhi at Lucknow and Moradabad.
17. Deputy Director, office of Principal Director of Audit, RPU and Metro Railway, Kolkata at Varanasi.
18. Representative from Headquarters office.
19. Director General RCB & KI, Prayagraj (Member Secretary).

## **Achievements of RCB & KI, Prayagraj**

- Conducted 03 Additional General courses including Induction training and SAS preparatory training for DRAAOs (total 120 training days). (on the direction of HQrs).
- Successfully conducted all India webinar/Seminar on GASAB and NRA and Government Accounting
- Successfully published and circulated Institute Hindi Patrika “Gyan Ganga” during Hindi Diwas 2024-25.
- Prepared and sent 03 case studies (for reference page no. 11) to HQrs.
- Successfully made collaboration and signed **MOU with G.B.Pant Institute Prayagraj** for exchange of knowledge, Information and cooperation in the training.
- Successfully organized Mid-RAC meetings and implemented suggestions there of.
- The Institute celebrated the Independence Day & Republic Day and observed others important days such as Yoga Day & Audit Divas.

## **Faculty's column**

- **E-HRMS 2.0: Transforming Human Resource Management in Indian Government by Gaurav Sachan / Faculty e-HRMS**
- **The Impact of Artificial Intelligence on modern society by Kamini Singh /Faculty IT**
- **Chabot: Transforming Communication by Abhishek Jaiswal/Faculty KC**
- **कार्यालयी कार्यों में राजभाषा सम्बंधी निर्देश by Monika Chauhan / JHT**

## **Latest News!**

- **All India Workshop on “GASAB & NRA”.**
- **All India Seminar on Government Accounting including GASAB and Accrual Accounting.**
- **Course on e-office & E-HRMS(New)**
- **Workshop on IT Audit & IDEA**

## **Jurisdiction Offices**

- I. Principal Accountant General (Audit-I), Uttar Pradesh, Prayagraj
- II. Principal Accountant General (Audit), Uttarakhand, Dehradun.
- III. Accountant General (Audit-II), Uttar Pradesh, Lucknow.
- IV. Principal Accountant General (A&E)-I, Uttar Pradesh, Prayagraj.
- V. Accountant General (A&E)-II, Uttar Pradesh, Prayagraj.
- VI. Accountant General (A&E), Uttarakhand, Dehradun.
- VII. Director General of Audit (NER) Gorakhpur
- VIII. Principal Director of Audit (NCR), Prayagraj.
- IX. Branch offices of Principal Accountant General (Audit-II), Uttar Pradesh, Lucknow; at Prayagraj.
- X. Director General of Audit (Central), Lucknow.
- XI. Branch Office of the Director General of Audit (Central), Lucknow, at Prayagraj.
- XII. Branch Office of Principal Director Commercial Audit & Member Audit Board-II (Mumbai) at Dehradun.
- XIII. Deputy Director of Audit, Defence Services, Central Command, Prayagraj.
- XIV. Director of Audit, Defence Services, Central Command, Meerut.
- XV. Director of Audit, Air Force, Dehradun.
- XVI. Director of Audit, Ordnance Factories, Kanpur.
- XVII. Deputy Director, Finance & Communication Audit Office, Lucknow.
- XVIII. Branch office of Principal Director of Audit, Northern Railway, New Delhi at Lucknow and Moradabad.
- XIX. Branch office of Principal Director of Audit, RPU and Metro Railway, Kolkata at Varanasi

# **Regional Advisory Committee (RAC) Meeting**

## **LIST OF RAC MEMBERS ATTENDED MID**

## **RAC MEETING HELD ON 18/10/2024**

<b>Sl. No.</b>	<b>Name Smt./Shri</b>	<b>Designation</b>
1	Ram Hit	Director General
2	Tanya Singh	Accountant General
3	Rajiv Kumar Singh	Accountant General
4	Abhishek Singh	Accountant General
5	Dr. Surendra Kumar	Accountant General
6	Bhavika Joshi Lathe	Director
7	Dhanlaxmi Chaurasia	Sr. Deputy Accountant General
8	Pankaj Verma	Sr. Deputy Accountant General
9	Mukesh Kumar	Deputy Accountant General
10	R K Meena	Director
11	Manoj Kumar Srivastava	Dy. Director
12	Abhishek Kumar	Deputy Accountant General
13	T. Manohar Rao	Dy. Director
14	Trilok Chand	Sr. Accounts Officer
15	Ram Prakash Panday	Sr. Audit Officer
16	Mahesh Singh	Sr. Audit Officer
17	Yunus Salim	Sr. Audit Officer
18	Prabhat Kumar Rai	Sr. Audit Officer

The Mid-Term meeting of Regional Committee of the Regional Capacity Building and Knowledge Institute (RCB&KI), Prayagraj was held on 18.10.2024 at Prayagraj under the Chairmanship of Shri Ram Hit, Director General, RCB&KI, Prayagraj to discuss



various issues relating to the Institute. The RAC members were briefed about action taken on recommendations of last RAC meeting held on 4<sup>th</sup> March, 2024. Further, RAC recommended a one-day online training on 'Preparation of Training Need Analysis (TNA)' to persons working in training section of all user offices. RAC was apprised of the Headquarters circular designating Saturday as holiday for RCB&KIs. In view of this, RAC instructed Institute to accommodate all six days' courses within five days.



# **Resources @ RCBKI, Prayagraj**

## **Infrastructure**

***The Institute building is renovated during 2017-18 & 2018-19.***

The Institute has one lecture hall with all teaching aids for arranging General Courses. This hall can accommodate 24-30 officials.

The Institute has two EDP lecture halls capable of handling two EDP training programs at a time and each hall is equipped with 28 & 21 computers respectively. One HP ProLiant ML 350 e-gen8 server for providing EDP training in Oracle 11g is installed. All the hardware of the



Institute is supported by UPS to arrange uninterrupted power supply to various equipment's. All the computers, server, and printers are connected by local area network including computers installed in the hostel rooms.

The Institute has one well-furnished air-conditioned conference hall to accommodate twenty-two persons. Seminars/Workshops and RAC meetings are being organised in this conference hall.

The air-conditioners and radiators have been installed in Training Halls and Conference Room for more environmental comfort to trainees. Each EDP training room is provided with

projector with Interactive Board and General lecture hall is equipped with LCD projector.



## **Library**

The Institute has a library with 4972 books on a variety of subjects including a sizeable number of books in Hindi. The library contains books on subjects of general interest, Computer, Management, Accountancy, Auditing, Training and other allied topics.

The library management software was developed in house and inventory of books are managed by using the software.

## **Hostel**

**The existing facilities are given below: -**

The hostel can accommodate 30 officials in 15 residential rooms with A.C. Computers have been provided in the hostel rooms for the use of trainees. The hostel is equipped with necessary amenities including TV in each hostel room. Wi-fi connectivity has also been provided in the hostel rooms as well as other floors of the Institute.

RCB&KI has designated one Sr. Auditor as the Caretaker of the Hostel with a multitude of functions for the comfort of resident trainees.



### **Details of personnel in the Institute (As on 31/03/2025)**

S.No.	Cadre	Sanction	MIP*	Remarks
1.	Sr. AO	05	04	<ul style="list-style-type: none"> <li>➤ working as Core Faculty / General: 02</li> <li>➤ working as Sr. AO/Knowledge Centre: 01</li> <li>➤ working as Core Faculty/EDP: 01</li> <li>➤ working as Consultant: 01</li> <li>(*against vacant post of SAO/Admn.)</li> </ul>
2.	AAO	10	08	<ul style="list-style-type: none"> <li>➤ working as Faculty/EDP: 02</li> <li>➤ working as Faculty/KC: 01</li> <li>➤ working as AAO/ OIOS: 02</li> <li>➤ working as AAO/eHRMS: 01</li> <li>➤ working as AAO/Admin.: 02</li> </ul>
3.	P.S.	01	----	Presently Vacant
4.	Sr. Acct / Acctt.	04	04	Posted in Admn.: 03 Posted as Caretaker: 01
5.	Junior Hindi Translator	01	01	Posted in Admin.
6.	DEO	02	01	Post of DEO is vacant: 01
7.	CT	02	02	Posted in Admn.
8.	MTS	06	01	Outsourced against vacancy: 05
9.	Driver	02	---	Outsourced: 02

**Budget:** *Head wise breakup of expenditure of the last three years is as under :-( Rs.in lakhs)*

Sl. No	Description	2022-23	2023-24	2024-25
1.	Salaries	256.4697	269.8444	256.469
2.	Office Expenses	13.56603	58.1683	58.0469
3.	Other Expenses	127.92559	102.9753	11.4603
Total		397.96	430.99	325.98



## **Achievements of RCB & KI, Prayagraj**

**Training Activities:** RCB&KI, Prayagraj is continuously providing value added and specialized quality courses to the user offices. The Institute followed the best training methods and provide best available infrastructure to trainees of the user offices.

*During last Five years (2020-21 to 2024-25), training activities of RCB&KI, Prayagraj is as follows:*

### **Additional Courses Organized during 2024-25**

- a) C-2 paper for CPD-I
- b) Induction Training of Direct AAOs of 2022 Batch
- c) Refresher Training Program as a prelude to Vigilance Awareness Week.
- d) APAAR course for employees of user offices

### **Knowledge Centre:**

(i) Headquarters has designated RCB&KI, Prayagraj, Knowledge Centre of "Government Finances and Audit including GASAB in 2024.

(ii). On direction of GASAB wing Hqrs, Knowledge Centre wing of RCB&KI had coordinated 03 quarterly virtual meeting with the offices working on the preparation of Asset Accounts on Mineral & Non- Renewable Energy Resources & water Resources between 2024-2025 and submitted monthly NRA status reports to Hqrs.

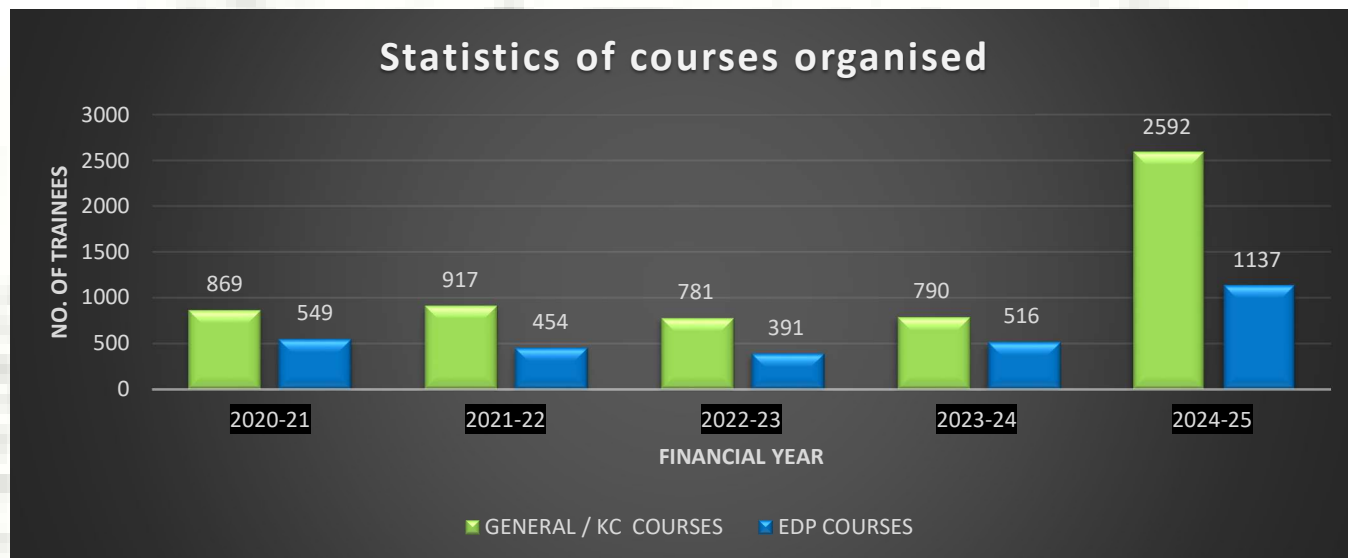
(iii) During 2024-25, total 12 courses conducted on knowledge center related topics including 04 webinars.

## **Office Automation**

Most of the activities of RCB&KI, Prayagraj have been computerized and the comprehensive database of trainees, faculty and other related training activities are maintained.

softwares designed and developed by RCB&KI Prayagraj		
Sno.	Software	Purpose of Software
1.	Training Management System	To maintain the database of training activities of the Institute
2.	Library Management System	To maintain the database of Library
3.	Faculty Management System	To maintain the database of Faculty and their performance

# **Statistics of courses organised at RCB & KI , Prayagraj**



GENERAL / KC COURSES					EDP COURSES				
Year	No. Of Course	No. of Official trained	No. of workshop / Seminars	No of Trainees in workshop/ Seminars	Year	No. of Course	No. of Official trained	No. of workshop/ Seminars	No of Trainees in Workshop/ Seminars
2020-21	26	683	05	186	2020-21	23	522	01	27
2021-22	34	648	08	269	2021-22	23	419	02	35
2022-23	31	655	06	126	2022-23	23	375	01	16
2023-24	34	637	05	153	2023-24	26	501	01	15
2024-25	28	2432	05	160	2024-25	25	1068	02	69
Total	153	5055	29	894	Total	120	2885	07	162

## **Successfully Procured/Installed/Implemented Smart Class room**

Learning is a cognitive process that involves thinking, reasoning, and making sense of what is being taught. Using digital content in the form of videos and picture books, trainer can enable trainees to visualize what they are learning, which has the potential to create better conceptual clarity in the training.

Smart Class is a digitally equipped classroom with a range of teaching and learning tools. This incorporates audio and visual learning material through which the trainer can make the classroom teaching more interactive and engaging.

*RCB&KI Prayagaraj is the first Training Institute of IA&AD who successfully procured and implemented Smart Class room facilities for imparting training in offline/online mode.*

Following Interactive Tools are available in the Smart Class module for delivering effective training:

(i) **Digital Podium:** These are all-in-one integrated systems that are well equipped with various digital tools like a mic, recorder, speakers, document visualizer, etc., to deliver smart lectures and presentations.

(ii) **Interactive Whiteboard:** Also known as smart boards, interactive whiteboards are designed to replace traditional whiteboards with markers. They have a built-in smart class app, a touch-sensitive display, and many other handy features.



(iii) **Interactive Display Panels (IDPs):** IDPs are LED panels with big interactive screens, which are used to represent pictures, videos, and 2D/3D animations to trainees. They make visual learning more interactive and effective.

(iv) **Speakers:** They ensure the trainer is audible to each trainee in the smart classroom, even on the last bench. Thus, no one misses anything important.

(v) **Wireless Microphone:** Microphones go hand in hand with

speakers. They help trainer deliver their teaching to trainees while enhancing mobility in a large classroom.



## **Case studies prepared in 2024 – 25**

- Delay in submission of Utilization Certificate
- Rush of Expenditure
- Non-filing of Annual Returns (GSTR-4) under GST

### **Successfully made collaboration and signed MOU with G. B. Pant Institute Prayagraj for exchange of knowledge and Information for training**

This Memorandum of Understanding (MoU) is made between Govind Ballabh Pant Social Science Institute, a Constituent Institute of University of Allahabad with its office at Jhunsi, Prayagraj-211019, Uttar Pradesh, India (hereafter referred to as GBPSSI) and RCB &KI, Indian Audit and Accounts Department, a training institute of the Indian Audit & Accounts Department, with its office at 20, Sarojini Naidu Marg, Prayagraj-211001, Uttar Pradesh, India for mutually beneficial relationship to be established in the areas of faculty exchange and academic cooperation in accounting, economics, statistics, management, information technology, communication skills, environmental studies, administrative and establishment matters.

#### **Structured Training Materials:**

Training materials of each course were prepared / modified by RCB&KI, Prayagraj before conducting the course. The trainees are provided with training materials and other related materials during the training.

#### ***Following STM has been prepared by this Institute:***

- I. Drawing and Disbursing and Receipt in VLC
- II. Corporate Governance & Internal Control
- III. Certification Audit
- IV. Public Exchequer Controls
- V. APAR Writing
- VI. Government Accounting
- VII. GASAB
- VIII. Budget -GFS (2001)
- IX. STM on “IPSAS”
- X. Functions of VLC
- XI. Accounting & Auditng Standards for analysis of financial standards
- XII. Annual Audit & assignment level planning in OIOS
- XIII. e-learning module on “RTI-Act 2005”

## **Case Study prepared by this Institute**

***Following case studies have been prepared by this Institute:***

1. Case Study on " IT Audit of NREGASOFT"
2. Case Study on " Irregular Availing of Exemption from Service Tax"
3. Case Study on " Analysis of Financial Health of the State"
4. Case Study on " Financial Management and Budgetary Control"
5. Case Study on 'Cases of Grants and Appropriation under savings'
6. Case Study on 'Grant No. 21-Food and Civil Supplies Department'
7. Case Study on 'Outstanding Abstract Contingent Bills'
8. Case Study on Preparation of Summarized Grant
9. Case Study-Rush of expenditure in Last Quarter of Financial Year
10. Case Study on 'Non-Submission of Utilization Certificates'
11. Case Study on 'Non-Compliance of Financial Rule'
12. Case Study on 'Improper Financial Management'
13. Case Study on 'Misutilisation of fund'
14. Case Study on 'unfruitful Expenditure'
15. Case Study on 'Non-Compliance of Government rule led to loss to the Government'
16. Case Study on "IT Controls".
17. Case Study on "Non-Compliance of Financial Rule led to unfruitful Expenditure
18. Case Study on "Time of supply" where there is a change in the rate of tax"  
(Approved by HQrs and disseminated)
19. Case Study on "Misclassification of Expenditure" (Approved by HQrs and disseminated)
20. Unnecessary re-appropriation of funds.
21. Indiscriminate use of minor had 800
22. Funds outside consolidated fund or public account of the state.
23. Non-payment of interest on delay filing of GST returns.

## **Research Paper prepared by this Institute**

- Research paper on Relation between quality of Risk assessment for audit planning and money value of resultant audit products.
- Research paper on "Off-Budget Borrowing" is in process as allotted by the HQrs.

## **Training Guides prepared by the Institute**

- Direct Benefit Transfer
- International Auditing Standards
- e-vouchers and e-Challans

### **Courses Organized during 2024-25 (General/KC)**

During 2024-25, Institute has conducted total 33 General/KC courses wherein total 2592 trainees were participated.

#### ***Important Courses Organized during 2024-25 (General):***

1. Seminar on Right to Information Act
2. Course on GST
3. Panchayati Raj Institutions
4. Mid- Career Training Programme
5. Suspense Accounts, Transfer Entries, Book (C) & Misc. Issues.
6. Government Accounting Standards Advisory Board (GASAB)
7. All India Webinar on GASAB and NRA
8. Voucher Level Computerization
9. Course on Soft Skills
10. Special Courses on Establishment & Administration
11. Mid carrier Training Programme (MCTP Level-II & III).
12. Works Audit
13. Working in IFMS Environment & Treasury Inspection
14. Government Accounting
15. C-2: Accounting and Auditing Principles & Standards
16. Working of PFMS & iBEMS and use of PFMS data in different audit

### **Courses Organized during 2024- 25 (EDP)**

During 2024-25, Institute had organized 27 EDP courses wherein total 1137 trainees had participated in the different courses. A workshop on “IT Audit & IDEA” also been conducted successfully.

#### ***Important Courses Organized during 2024-25 (EDP):***

1. Course on PFMS & iBEMS
2. Audit in IT Environment
3. Advance Course on MS Excel
4. Advance Course on M S Access
5. DATA Analytics
6. IT concepts, M S Office & Internet
7. IDEA & Tableau
8. Advanced MS Word & Power Point
9. Principles of Networking, Internet and Network Security
10. Course on IDEA
11. Course on Red Hat Linux, Oracle 11g with Developer11g.
12. Course on Audit of Procurement through Gem
13. Course on eOffice & e-HRMS
14. Course on APAAR (Hqts)



## **Mid-Career Training Programmes**

Institute provides Mid-Career Training program for IA&AD officials which is designed to

enhance leadership, strategic thinking and auditing skills. It aims to prepare officers for higher responsibilities, equipping them with the latest knowledge in public finance, performance audits and international standards. The program focuses on developing soft skills like

communication and decision making, ensuring a well-rounded professional growth

Accordingly, 02 MCTP Level-II & 03 MCTP Level-III courses were organized during 2024-2025.



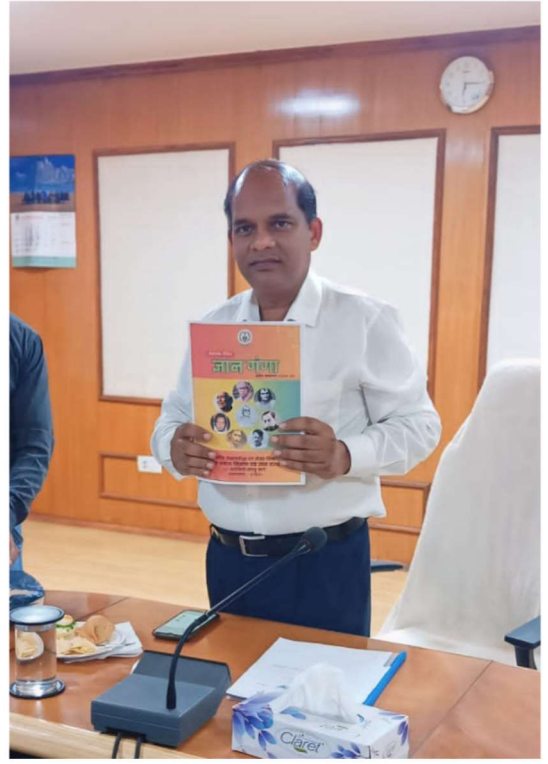


# **Highlights Of The Year**





## **Hindi Patrika** **Vimochan**



## **Visit of DAI /HR, IR, Co-ordination & legal**





# **Faculty Columns**



## **e-HRMS 2.0: Transforming Human Resource Management in the Indian Government**

In December 2022, the Government of India launched the revamped e-Human Resource Management System (e-HRMS 2.0), aiming to revolutionize HR services for central government employees. This digital platform integrates various HR functions, enhancing efficiency, transparency, and accessibility.

### **Key Features of e-HRMS 2.0**

1. **Comprehensive HR Services:** e-HRMS 2.0 offers a wide range of services, including:
  - a) **Transfers:** Facilitates rotation and mutual transfer requests.
  - b) **Deputation:** Manages deputation opportunities and applications.
  - c) **Annual Performance Appraisal Reports (APAR):** Streamlines the appraisal process.
  - d) **Immovable Property Returns (IPR):** Simplifies the filing of property returns.
  - e) **iGOT Trainings:** Provides access to government-organized training programs.
  - f) **Vigilance Status:** Allows employees to check their vigilance status.
  - g) **Service Book:** Enables digital maintenance of service records.
  - h) **Leave, Tour, and Reimbursements:** Manages leave applications, tour approvals, and reimbursement claims.
2. **Integration with Other HR Applications:** The system connects seamlessly with various HR applications, ensuring a cohesive user experience and eliminating redundancies.
3. **Mobile Accessibility:** The iGOT Karmayogi mobile application allows government servants to access training and HR services anytime and anywhere, promoting continuous learning and development.

### **Implementation and Adoption**

Initially, e-HRMS had a limited scope, offering only basic HR services. However, with the launch of e-HRMS 2.0, the platform has expanded to provide comprehensive services.

## **Benefits of e-HRMS 2.0**

- **Enhanced Efficiency:** By digitizing HR processes, e-HRMS 2.0 reduces manual interventions, leading to faster processing times and reduced errors.
- **Improved Transparency:** The system provides real-time tracking of applications and requests, ensuring transparency in HR operations.
- **Cost Savings:** The reduction in paper-based processes leads to significant cost savings in terms of resources and administrative overheads.
- **Employee Satisfaction:** With user-friendly interfaces and accessible services, employees experience improved satisfaction with HR services.

## **Future Outlook**

The Government of India remains committed to enhancing e-HRMS 2.0 by integrating advanced technologies and expanding its features. This continuous improvement aims to provide a seamless and efficient HR management experience for all government employees, aligning with the broader goal of digital governance.

## **Conclusion**

e-HRMS 2.0 represents a significant step towards modernizing HR services in the public sector. By offering a comprehensive suite of digital services, the platform not only streamlines HR processes but also fosters a culture of transparency and efficiency within the Indian government.

**By Gaurav Sachan,  
AAO/eHRMS**

# Chatbots: Transforming Communication

## Introduction

India's digital landscape has undergone a remarkable transformation in recent years, with chatbots emerging as pivotal tools across various sectors. These AI-driven conversational agents have revolutionized customer engagement, streamlined operations, and enhanced user experiences.

## Understanding Chatbots

Chatbots are software applications designed to simulate human conversation through text or voice interactions. Leveraging technologies like Natural Language Processing (NLP) and Machine Learning (ML), they interpret user inputs and provide relevant responses. Chatbots can be broadly categorized into:



1. **Rule-Based Chatbots:** Operate on predefined scripts and respond to specific commands.
2. **AI-Powered Chatbots:** Utilize ML algorithms to understand context and intent, offering more dynamic and personalized interactions.

## The Rise of Chatbots in India

Several factors have contributed to the increased use of chatbots in India:

- **Digital Penetration:** With over 700 million internet users, India's digital ecosystem provides a fertile ground for chatbot deployment.
- **Smartphone Adoption:** The widespread use of smartphones facilitates easy access to chatbot interfaces.
- **Multilingual Diversity:** Chatbots cater to India's linguistic diversity, offering services in multiple regional languages.
- **Cost Efficiency:** Businesses leverage chatbots to reduce operational costs associated with customer service.

## Sector-Wise Applications of Chatbots

Chatbots have become integral to various sectors in India, revolutionizing customer engagement, streamlining operations, and enhancing user experiences. The applications of chatbots across different industries are:

### **1. Banking and Financial Services**

The banking sector in India has been a pioneer in adopting chatbot technology to improve customer service, provide instant assistance, and automate routine inquiries.

#### **ICICI Bank's iPal**

ICICI Bank introduced "iPal," an AI-powered chatbot designed to assist customers with



a wide range of banking services. Accessible via the bank's website and mobile application, iPal can handle inquiries related to account balances, product information, and service requests. Since its launch, iPal has interacted with approximately 3.1 million customers, addressing around 6 million queries with nearly 90% accuracy. This implementation has significantly reduced the workload on human agents and enhanced customer satisfaction by providing prompt responses.

### **HDFC Bank's EVA**

HDFC Bank launched "EVA" (Electronic Virtual Assistant), India's first AI-based banking chatbot, developed in collaboration with Senseforth AI Research. EVA is designed to provide instant answers to customer queries related to various banking products and services, such as credit cards, savings accounts, and personal loans. Within six months of its launch, EVA successfully addressed over 2.7 million customer queries with an accuracy rate exceeding 85%. This deployment has streamlined customer interactions and improved the efficiency of HDFC Bank's customer support services.

### **2. E-Commerce and Retail**

In the e-commerce and retail sectors, chatbots are employed to enhance the shopping experience, assist customers in product discovery, and facilitate seamless transactions.

#### **JioMart's WhatsApp Bot**

JioMart, the e-commerce venture of Reliance Industries, collaborated with Haptik to create a WhatsApp chatbot, offering users an end-to-end shopping experience within the messaging app.

Customers can browse catalogues, add products to their cart, and complete purchases directly through WhatsApp. This integration has led to a significant increase in daily orders, with the chatbot handling approximately 1,500 orders per day. The convenience of shopping through a familiar platform like WhatsApp has enhanced user engagement and streamlined the purchasing process.

#### **Nykaa's Shopping Assistant**

Nykaa, a leading beauty and cosmetics retailer in India, implemented a chatbot to assist customers in product selection and provide personalized recommendations. The chatbot engages users by answering queries such as "What is the best shampoo for dry hair?" and subsequently suggests products tailored to the user's needs, complete with shopping links. This approach has resulted in a 2.2x increase in customer engagement and a bot deflection rate of 64.21%, indicating a substantial reduction in the need for human intervention.

### **3. Travel and Hospitality**

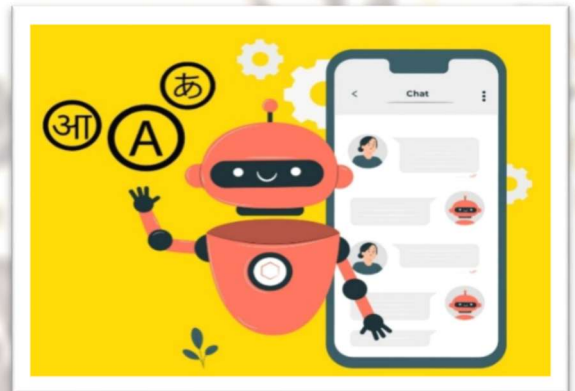
The travel and hospitality industry utilizes chatbots to provide personalized travel recommendations, assist in booking processes, and offer real-time support to travellers.

#### **MakeMyTrip's Myra**

MakeMyTrip introduced "Myra," an AI-powered chatbot designed to assist users in planning their trips. Myra understands multiple languages, including Hindi, English, and Hinglish, catering to a diverse user base. The chatbot helps users with flight and hotel bookings, provides travel recommendations, and answers queries related to travel plans. By integrating Myra into their platform, MakeMyTrip has enhanced the user experience, making trip planning more accessible and efficient.

### **4. Healthcare**

In the healthcare sector, chatbots have been instrumental in disseminating information,



assisting in preliminary diagnostics, and combating misinformation.

### **MyGov Corona Helpdesk**

During the COVID-19 pandemic, the Government of India launched the "MyGov Corona Helpdesk," a WhatsApp-based chatbot developed by Haptik. The chatbot provided users with accurate information about COVID-19, including symptom checking, preventive measures, and official updates. Built in just five days, the helpdesk addressed common myths and misinformation, assisting millions of citizens in accessing reliable information during a critical time.

### **5. Education**

Educational institutions are leveraging chatbots to enhance learning experiences, provide academic assistance, and support administrative tasks.

#### **AI Teaching Assistant "Alice"**

Students at Bhubanananda Odisha School of Engineering developed "Alice," an AI-based teaching assistant designed to support both educators & students. Alice can operate for up to six hours daily, answering voice-activated questions on various scientific topics by accessing information from ChatGPT. This innovation exemplifies the integration of AI in education, offering a supplementary resource for learning and demonstrating the potential of AI-driven tools in academic settings.

### **6. Government Services**

Government agencies in India are adopting chatbots to improve citizen engagement, provide information, and enhance service delivery.

#### **Kumbh Sah'AI'yak for Maha Kumbh Mela 2025**

For the 2025 Maha Kumbh Mela in Prayagraj, Indian government introduced "Kumbh Sah'AI'yak," an AI-powered, multilingual chatbot designed to assist millions of pilgrims attending the event. It offers 24/7 assistance, providing navigation help, cultural insights, and travel information. Its multilingual capabilities ensure accessibility for a diverse audience, enhancing the overall experience of the pilgrims and aiding in the efficient management of the event.

### **Benefits of Chatbot Integration**

Integrating chatbots into business operations offers numerous advantages that can significantly enhance both customer experiences and organizational efficiency. Below is an in-depth exploration of these benefits:

#### **1. Enhanced Customer Service**

- **24/7 Availability:** Chatbots provide round-the-clock support, ensuring that customers can receive assistance at any time without the constraints of human working hours. This constant availability leads to increased customer satisfaction and loyalty.
- **Instant Responses:** By handling multiple inquiries simultaneously, chatbots reduce wait times and deliver prompt answers, enhancing the overall customer experience.
- **Personalized Interactions:** Advanced AI chatbots can analyze customer data to offer tailored recommendations and solutions, fostering a more engaging and individualized interaction.

#### **2. Cost Efficiency**

- **Reduced Operational Costs:** Automating routine tasks with chatbots decreases the need for a large customer service team, leading to significant savings on staffing expenses.

- **Scalability:** Chatbots can manage a high volume of interactions concurrently, allowing businesses to scale their operations without a proportional increase in costs.

### 3. Increased Efficiency and Productivity

- **Automation of Routine Tasks:** Chatbots handle repetitive tasks such as order processing, appointment scheduling and FAQs, freeing human employees to focus on more complex and strategic activities.
- **Consistent Performance:** Unlike human agents, chatbots provide uniform responses, ensuring a consistent quality of service across all customer interactions.

### 4. Multilingual Support

- **Catering to Diverse Audiences:** In linguistically diverse countries like India, chatbots equipped with multilingual capabilities can interact with customers in their preferred languages, breaking down communication barriers and expanding market reach.

### 5. Enhanced Customer Engagement

- **Proactive Interaction:** Chatbots can initiate conversations based on user behaviour, offering assistance or promotions that are timely and relevant, thereby increasing engagement rates.
- **Omnichannel Presence:** They can be integrated across various platforms, including websites, mobile apps, and social media, providing a seamless and unified customer experience.

### 6. Data Collection and Analysis

- **Insightful Analytics:** Chatbots gather valuable data from customer interactions, which can be analyzed to understand preferences and behaviours, informing business strategies and decision-making.
- **Continuous Improvement:** The collected data enables businesses to refine chatbot responses and functionalities, leading to ongoing enhancements in service quality.

### 7. Competitive Advantage

- **Innovation Perception:** Implementing chatbots positions a company as forward-thinking and technologically adept, appealing to tech-savvy consumers and differentiating it from competitors.
- **Adaptability:** Businesses that leverage Chatbot can quickly adapt to market changes and customer demands, maintaining a competitive edge in their industry.

By embracing chatbot technology, businesses can not only streamline their operations but also create more meaningful and satisfying interactions with their customers, ultimately driving growth and success.

### **Challenges and Considerations**

Despite their benefits, chatbots face certain challenges:

- **Language and Cultural Nuances:** Developing chatbots that understand and respond accurately in India's diverse languages and dialects remains complex.
- **Data Privacy and Security:** Ensuring the protection of user data is critical, especially in sectors like banking and healthcare.



- **User Acceptance:** Building trust in AI-driven interactions requires addressing user concerns about accuracy and reliability.
- **Regulatory Compliance:** Adhering to evolving regulations related to AI and data usage is essential for legal and ethical operations.

### **Future Prospects**

The trajectory of chatbot development in India points towards several trends:

- **Advancements in AI and NLP:** Continuous improvements will lead to more sophisticated and human-like interactions.
- **Integration with Voice Assistants:** Combining chatbots with voice recognition technology caters to users preferring verbal communication.
- **Expansion into New Sectors:** Industries like agriculture and rural development may adopt chatbots to disseminate information and services.
- **Personalization and Context Awareness:** Future chatbots will offer more personalized experiences by understanding user context and preferences.

### **Conclusion**

The adoption of chatbots in India has markedly transformed various industries, enhancing customer engagement, streamlining operations, and fostering innovation. From banking and e-commerce to healthcare and education, chatbots have proven instrumental in delivering efficient, personalized, and accessible services.

In the banking sector, institutions like ICICI Bank, HDFC Bank, SBI etc. have leveraged AI-powered chatbots to provide real-time assistance, thereby improving customer satisfaction and reducing operational costs. E-commerce platforms such as JioMart and Nykaa have integrated chatbots to facilitate seamless shopping experiences, leading to increased customer engagement and sales. Similarly, in healthcare, initiatives like the MyGov Corona Helpdesk have demonstrated the potential of chatbots in disseminating critical information during emergencies.

However, the journey of Chatbot integration is not devoid of challenges. Concerns regarding data privacy, security, and the need for cultural and linguistic customization remain pertinent.

Despite these challenges, the trajectory for chatbots in India appears promising. As AI technology continues to evolve, chatbots are expected to become more sophisticated, capable of handling complex queries and offering more human-like interactions. This progression will likely open new avenues for businesses to innovate and enhance their service offerings.

In conclusion, chatbots have emerged as a transformative force in India's digital landscape, offering multifaceted benefits across various sectors. While challenges persist, the continued advancement of AI and a proactive approach to addressing these issues can unlock the full potential of chatbots, driving significant improvements in customer experience and operational efficiency.

**By Abhishek Kr. Jaiswal,  
AAO/Knowledge Centre**

# The Impact of Artificial Intelligence on Modern Society

## Introduction

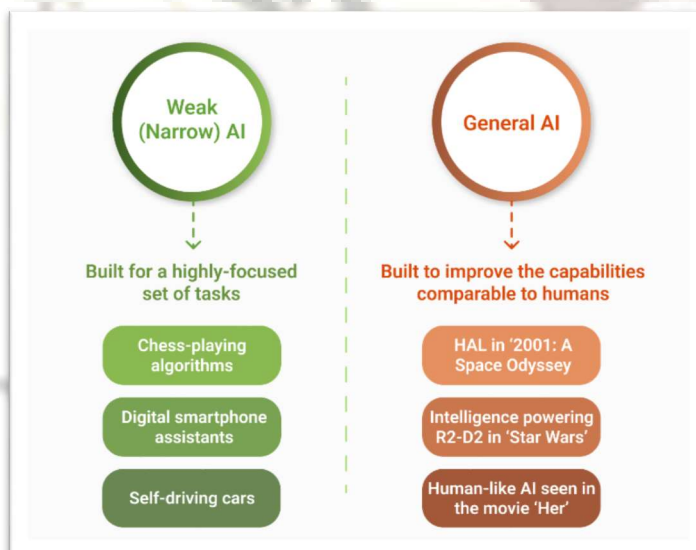
Artificial Intelligence (AI) has rapidly evolved from a futuristic concept to an integral part of our daily lives. From virtual assistants like Siri and Alexa to sophisticated algorithms that drive autonomous vehicles, AI is transforming the way we live, work, and interact with the world. This article explores the multifaceted impact of AI on modern society, highlighting its applications, benefits, challenges, and future prospects.



## What is AI?

Artificial Intelligence refers to the simulation of human intelligence in machines that are programmed to think and learn like humans. These intelligent systems can perform tasks that typically require human intelligence, such as visual perception, speech recognition, decision-making, and language translation.

AI can be broadly categorized into two types:



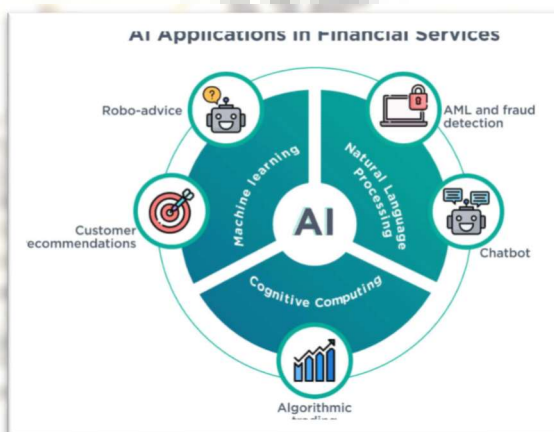
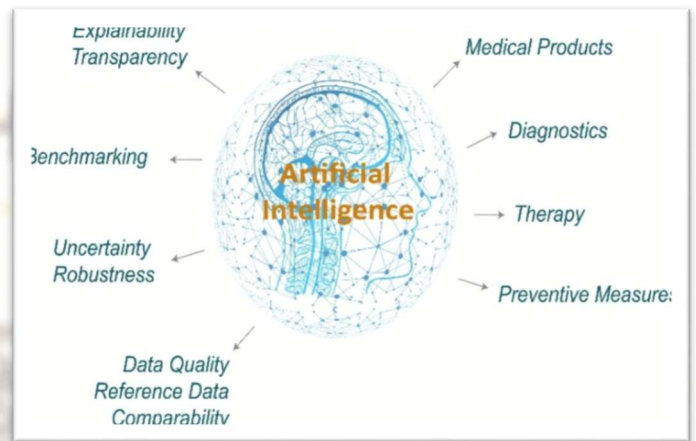
• **Narrow AI:** Also known as weak AI, this type is designed to perform a narrow task (e.g., facial recognition or internet searches). Narrow AI systems are highly specialized and operate under a limited set of constraints.

• **General AI:** Also known as strong AI, this type possesses the ability to understand, learn, and apply knowledge across a wide range of tasks, much like a human being. General AI remains largely theoretical and is a major goal of AI research.

## Applications of AI

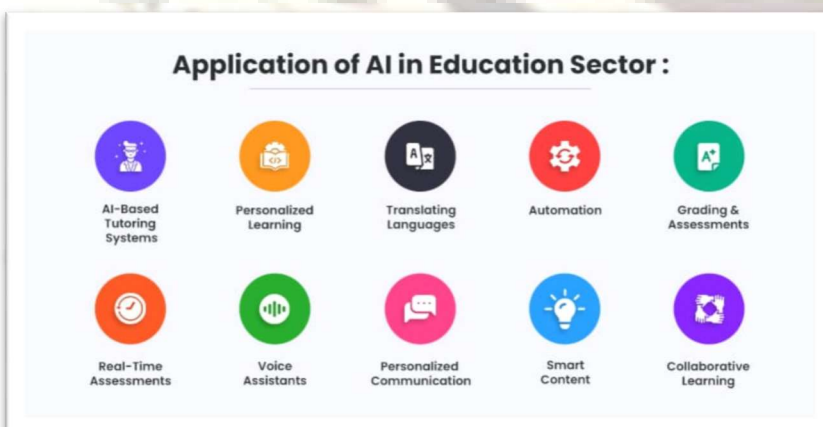
AI's versatility allows it to be applied across various sectors, revolutionizing industries and enhancing human capabilities.

**Healthcare AI** is making significant strides in healthcare, improving patient outcomes and streamlining administrative processes. AI-powered diagnostic tools can analyze medical images with high accuracy, aiding in the early detection of diseases such as cancer. Personalized medicine, driven by AI algorithms, tailors treatment plans to individual patients based on their genetic profiles and medical histories. Additionally, AI chatbots and virtual health assistants provide round-the-clock support to patients, answering queries and offering medical advice.



**Finance** In the financial sector, AI is enhancing security, efficiency, and customer experience. AI-driven fraud detection systems analyze transaction patterns to identify suspicious activities in real-time, reducing the risk of financial crimes. Trading algorithms leverage AI to predict market trends and execute trades at optimal times, maximizing profits. Customer service is also being transformed by AI, with chatbots handling routine inquiries and providing personalized financial advice.

**Transportation AI** is at the forefront of the transportation revolution, with self-driving cars being one of the most notable advancements. Autonomous vehicles use AI to navigate roads, avoid obstacles, and make split-second decisions, promising to reduce accidents and improve traffic flow. AI is also optimizing logistics and supply chain management, predicting demand, and ensuring timely deliveries.



**Education AI** is reshaping education by offering personalized learning experiences and automating administrative tasks. Intelligent tutoring systems adapt to individual students' learning styles and pace, providing customized lessons and feedback. AI-powered tools assist educators in grading assignments and managing classroom activities, allowing them to focus more on teaching and student engagement.

**Entertainment** The entertainment industry is leveraging AI to enhance user experiences and create innovative content. Recommendation systems powered by AI analyze user preferences to suggest movies, music, and books, keeping audiences engaged. In video games, AI creates realistic and adaptive non-player characters

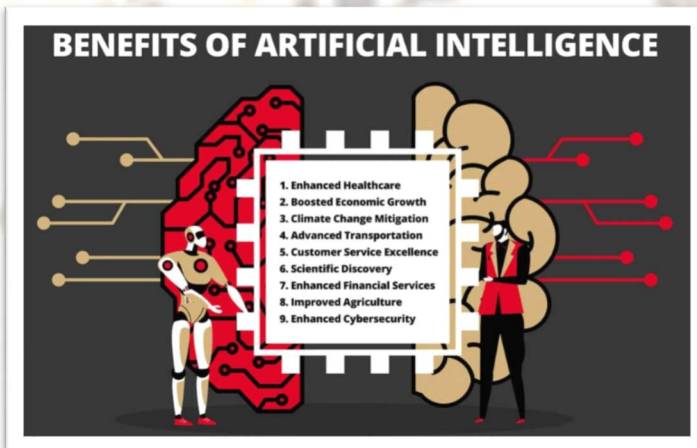


(NPCs), providing a more immersive gaming experience. Virtual reality (VR) and augmented reality (AR) technologies, driven by AI, are opening new frontiers in interactive entertainment.

## Benefits of AI

The integration of AI into various sectors brings numerous benefits, driving progress and innovation.

**Increased Efficiency and Productivity** AI systems can process vast amounts of data at incredible speeds, performing tasks that would take humans much longer to complete. This increased efficiency translates to higher productivity and cost savings for businesses.



**Enhanced Decision-Making Capabilities** AI algorithms can analyze complex datasets and identify patterns that may not be apparent to human analysts. This capability enhances decision-making processes, enabling organizations to make informed choices based on data-driven insights.

**Potential for Innovation and New Business Opportunities** AI is a catalyst for innovation, opening up new possibilities for products, services, and business models. Startups and established companies alike are leveraging AI to create cutting-edge solutions and gain a competitive edge in the market.

**Challenges and Ethical Considerations** Despite its many benefits, AI also presents significant challenges and ethical dilemmas that must be addressed.

**Job Displacement and the Future of Work** The automation of tasks by AI threatens to displace jobs, particularly in industries that rely heavily on routine and manual labor. While AI creates new job opportunities, there is a need for workforce reskilling and upskilling to ensure that workers can adapt to the changing job landscape.



**Privacy Concerns and Data Security** AI systems often rely on large datasets, raising concerns about privacy and data security. The collection, storage, and analysis of personal information must be conducted responsibly, with robust measures in place to protect individuals' privacy.

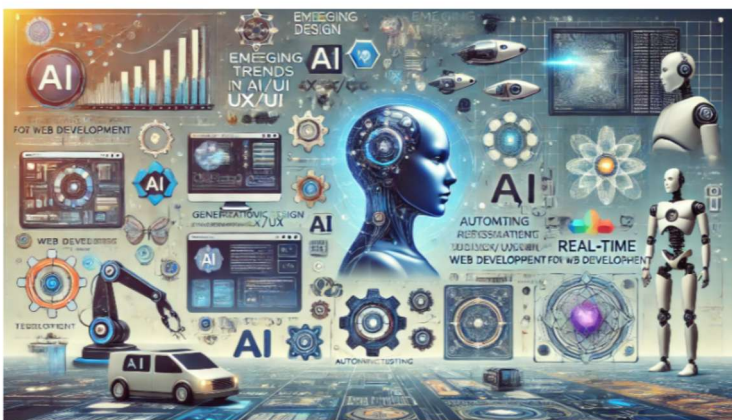
**Ethical Dilemmas in AI Decision-Making** AI systems can make decisions that have significant consequences, such as in healthcare or criminal justice. Ensuring that these decisions are fair, transparent, and unbiased is a major ethical challenge. There is a need for clear guidelines and ethical frameworks to govern AI decision-making processes.

**The Need for Regulations and Guidelines** As AI continues to evolve, there is a growing need for regulations and guidelines to ensure its responsible development and deployment. Policymakers, industry leaders, and researchers must collaborate to establish standards that promote the ethical use of AI while fostering innovation.

### ***Latest Developments in AI***

AI is a rapidly evolving field, with new developments and breakthroughs occurring regularly. Here are some of the latest advancements in AI:

**AI-Generated High-Quality Images** Researchers have developed an AI tool that generates high-quality images faster than state-of-the-art approaches. This tool uses less energy and can run locally on a laptop or smartphone, making it more accessible.



**Real-Time Automated Decision-Making** Businesses are increasingly adopting AI for real-time automated decision-making. This involves using AI algorithms to manage inventory, respond to customer inquiries, and optimize marketing strategies with minimal human intervention.

**AI in Healthcare** AI continues to make significant strides in healthcare. Recent developments

include AI systems that predict protein fragments that can bind to or inhibit a target, which has potential applications in biological research and therapeutic development.

**AI and Robotics** New research allows humans to correct a robot's actions in real-time using feedback similar to what they would give another human. This advancement could improve the interaction between humans and robots, making robotic helpers more effective.

**Sustainable AI Initiatives** There is a growing focus on developing sustainable AI technologies that minimize energy consumption and environmental impact. This includes advancements in AI algorithms and hardware that are more energy-efficient.

### **Future of AI**

The future of AI holds immense potential, with advancements expected to drive further transformation across various sectors.

## Predictions for AI Advancements in the Next Decade

In the coming years, AI is expected to become even more integrated into our daily lives. Advances in machine learning, natural language processing, and computer vision will enable

AI systems to perform increasingly complex tasks. AI-powered robots may become commonplace in homes and workplaces, assisting with chores and enhancing productivity.

**The Potential for AI to Solve Global Challenges** AI has the potential to address some of the world's most pressing challenges. In healthcare, AI could accelerate the discovery of new treatments and improve access to medical care in underserved regions. In environmental conservation, AI can monitor ecosystems, predict natural disasters, and optimize resource management. By harnessing the power of AI, we can work towards a more sustainable and equitable future.

## Conclusion

Artificial Intelligence is a transformative force that is reshaping modern society in profound ways. Its applications span across various sectors, bringing numerous benefits while also presenting significant challenges. As we continue to advance AI technology, it is crucial to strike a balance between leveraging its potential and addressing the ethical and societal implications. By doing so, we can ensure that AI serves as a tool for positive change, driving progress and improving the quality of life for people around the world.

By Kamini Singh,  
AAO/EDP



## कार्यालयी कार्यों में राजभाषा संबंधी निदेश

सरकारी कार्यालयों में हिंदी के प्रयोग के प्रसार हेतु राजभाषा विभाग द्वारा विभिन्न नीतियां बनाई गई हैं जिनका मुख्य उद्देश्य सरकारी कामकाज में सामान्यता हिंदी का अधिकाधिक प्रयोग को प्रोत्साहित करना है। हिंदी के प्रसार हेतु बनाई गई सभी नीतियां महत्वपूर्ण हैं जिनमें से कुछ मुख्य हैं, जो निम्न प्रकार हैं-

1. राजभाषा अधिनियम 1963, की धारा (3)3 के अंतर्गत संकल्प, सामान्य आदेश, नियम, अधिसूचनाएं, प्रशासनिक व अन्य रिपोर्टें, प्रेस विज्ञप्तियां, संसद के किसी सदन या दोनों सदनों के समक्ष रखी जाने वाली प्रशासनिक तथा अन्य रिपोर्टें व सरकारी कागजात, संविदा, करार, अनुज्ञप्तियां, अनुज्ञापत्र, निविदा सूचनाएं और निविदा प्रपत्र अनिवार्य रूप से द्विभाषिक रूप में) हिंदी और अंग्रेजी (जारी किये जाएं।

राजभाषा नियम 1976, के नियम 6 को अंतर्गत ऐसे दस्तावेजों पर हस्ताक्षर करने वाले व्यक्ति का दायित्व यह सुनिश्चित करना होगा कि ऐसे दस्तावेज हिंदी और अंग्रेजी दोनों भाषाओं में जारी किए जाएं।

2. राजभाषा नियम 1976, के नियम 5 के अनुसार केंद्र सरकार के कार्यालयों में हिंदी में प्राप्त पत्रों का उत्तर हिंदी में ही दिया जाना अनिवार्य है।
3. राजभाषा नियम 1976, के नियम (4)10 के अनुसार केंद्र सरकार के जिन कार्यालयों में 80 प्रतिशत कार्मिकों ने हिंदी का कार्यसाधक ज्ञान प्राप्त कर लिया है, उन कार्यालयों के नाम राजपत्र में अधिसूचित किए जाएं।
4. राजभाषा नियम 1976, के नियम (4)8 के अनुसार ऐसे अधिसूचित कार्यालयों के हिंदी में प्रवीणता प्राप्त अधिकारियों/कर्मचारियों को टिप्पण, प्रारूपण एवं अन्य शासकीय कार्यों को हिंदी में करने के लिए आदेश जारी किए जाने चाहिए।
5. राजभाषा नियम 1976, के नियम 11 के अनुसार केंद्र सरकार के कार्यालयों में सभी मैनुअल, संहिताएं और प्रक्रिया संबंधी अन्य साहित्य, प्रयोग किए जाने वाले रजिस्ट्रों के प्रारूप, शीर्षक हिंदी एवं अंग्रेजी द्विभाषी होने चाहिए। कार्यालय में प्रयोग किए जाने वाले सभी नामपट्ट, सूचना पट्ट, पत्रशीर्ष और लिफाफों पर उत्कीर्ण लेख तथा लेखन सामग्री की अन्य मर्दें हिंदी व अंग्रेजी में लिखी जानी चाहिए।

कार्यालयीन कार्यों में हिंदी के प्रयोग के प्रसार हेतु उक्त बिंदुओं को ध्यान में रखना चाहिए। राजभाषा विभाग द्वारा प्रत्येक वर्ष एक वार्षिक कार्यक्रम जारी किया जाता है जिसमें निर्धारित लक्ष्यों के अनुसार वर्ष भर कार्यालयी कार्य किए जाने चाहिए।

**By Monica Chauhan,  
JHT/Admin.**











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**Administrative Wing of  
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***Thank You, Feedback and comments are always Welcome!***