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भारत सरकार
वित्त मन्त्रालय, व्यय विभाग
केन्द्रीय पेंशन लेखा कार्यालय
अंतरिम केन्द्रीय अभिलेखन अभिकरण
त्रिकूट-II, भीकाजी कामा प्लेस
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क्रमांक/No. CPAO/AIS/M.F./01/2008-09/ P-28 to P-92

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF EXPENDITURE
CENTRAL PENSION ACCOUNTING OFFICE
INTERIM CENTRAL RECORD KEEPING AGENCY
TRIKOOT-II, BHIKAJI CAMA PLACE,
NEW DELHI-110066
PHONES : 26174596, 26174456, 26174438
I.V.R.S. NO. : 26715108, 26715109, 26715110, 26715112

दिनांक/Dated. 18-08-2008

To

All CCAs / Chief Secretaries

(As per list)

Sub: - Procedure for Payment & Accounting of Pension etc in respect of All India Services officers retiring from Government of India/ State Government.

Sir/Madam,

A reference is invited to DOPT OM No. 25014/2/2002/AIS (II) dated 11-04-2007 wherein it was decided that: -

3. Government of India would take over the entire pension liabilities of AIS officers who had already retired or would be retiring either from State Government or Central Government.
4. All retiring AIS officers & existing pensioners would uniformly have the option to drawing the pension through the Government of India or through State Government on whose cadre they are borne.

The detailed procedure to be followed by various agencies for preparation of pension papers as approved by C&AG and the CGA is enclosed.

The PAOs / DAs are required to prepare the both halves of PPO in **White Colour** only in respect of AIS officers. The Cadre / State / Batch to which the AIS officers belong should be clearly mentioned in SSA as well as both halves of the PPOs.

State Governments are requested to send the name of the Designated Authority at the earliest. Further the budget may send to this office by all Designated Authorities latest by 15th Sep. 2008, enclosing prescribed forms duly filled.

Please ensure that the guideline / procedure are followed strictly by PAOs / D.A.s for smooth disbursement of pension to AIS officers and its proper budgeting and accounting.

Yours faithfully

Encl: - As above

(Signature)

(Tripti P. Ghosh)
Controller of Accounts

**PROCEDURE FOR PAYMENT AND ACCOUNTING OF PENSIONS TO ALL INDIA
SERVICE OFFICERS**

Earlier the payment of pension to All India Service Officers was being made by the respective State Governments on whose cadre those officers were borne. After considering the difficulties experienced by these officers in receiving payment of pension and with a view to simplifying the procedure it was decided by the Government of India that the AIS officers who were on deputation with the Central Government could opt for payment of pension and other retirement benefits through the Central Government. As a measure of further simplification of pension payments, Department of Personnel & Training vide their OM No. 25014/2/2002-AIS (II) dated 11th April, 2007 took the following decisions:-

- (1) Government of India would take over the entire pension liability of AIS Officers, who had already retired or would be retiring, either from the State Governments or from the Central Government.
- (2) All retiring All India Service Officers and the existing pensioners would uniformly have the option of drawing pension through the Government of India or through the State Government on whose cadre they are borne.

Payment of pension to All India Service Officers

With a view to implementing the above decisions of the Government and ensuring smooth disbursal of pensions and its prompt accounting, the following new system is prescribed which comes into effect from 1st April, 2008.

A. Procedure to be followed in cases where payment is sought from the Central Government.

1. ACTION IN STATE AsG/STATE GOVERNMENTS

(a) Nomination of Designated Authority

At present, Accountant General authorizes pension in 18 out of 28 states and in the rest, this function is discharged by the Director of Pensions or other similar authority (Mentioned in Annexure 1). However, under the new scheme, all the States/AsG, will have to nominate/appoint a Designated Authority (D.A.) in their respective State who will be authorized to issue PPOs in respect of AIS Officers retiring from their States. DAs will forward the same to Central Pension Accounting Office (CPAO), Department of Expenditure, Ministry of Finance, who is responsible for arranging payment of pension etc. in respect of AIS officers through Banks.

- (b) Each State Govt. will have to intimate the Designated Authority (DA) to CPAO.**

(c) New Directory code No. has been allotted by the Office of Controller General of Accounts (CGA) to each Designated Authority and intimated to respective State Government.

(d) An impression of the Special Seal of the D.A. and the Specimen signature(s) of the officer(s) authorized to issue Pension Payment Orders (PPOs), duly attested will be forwarded to the Central Pension Accounting Office by the authority who nominate the Designated Authority (DA). In the event of change in the incumbency of DA, the specimen signature of the relieving officer will be sent to the CPAO by the relieved officer.

2. Allotment of PPO slots by Central Pension Accounting Office

On the basis of allotment of Directory Code of the Designated Authorities, CPAO will allot a slot of 13 digit PPO numbers to each Designated Authority on the basis of their requirement to enable D.A. to depict the same in the PPOs.

The break up of the 13 digit PPO number will be as follows:-

--	--	--	--	--	--	--	--	--	--	--	--	--

D.A.'s code number
(six digit)

year
(two digit)

serial number
(four digit)

check digit
(one digit)

3. Preparation and submission of Budget Estimates to CPAO

- a) State Governments have already been requested to send a statement in proforma (Annexure-II) in respect of All India Service Pensioners as on 31.3.2008 containing information on (1) Number of pensioners including Family Pensioners (cadre-wise) drawing pension/Family pension from treasuries and Banks & (2) Number of pensioners (cadre-wise) opting to draw pension through State Government or Central Government.
- b) Each D.A. will furnish, in the prescribed proforma (Annexure-III) the details of the AIS officers retiring during the next financial year to CPAO for creating a data bank, budgeting and further processing.
- c) Each D.A. will also submit the expenditure estimates in respect of the AIS Pensioners towards Pension, Family Pension, Commuted Value of Pension, Gratuity & Leave Encashment to be incurred during the next financial year. Then CPAO will prepare Budget estimates for onward transmission to Budget Division, Ministry of Finance for allotment of funds under the relevant heads.
- d) The information mentioned b) & c) above should reach CPAO by 30th September of every year.

4. Processing of Pension Cases:

- (a) Designated Authority (DA) will process the pension cases as per the provisions of the relevant rules and assess the retirement benefits admissible to retiring officers.
- (b) PPOs must reach this office before one month of the date of retirement of the official concerned.
- (c) He will forward the signed Special Seal Authorities along with both the copies of the PPOs depicting therein the PPO Nos., to CPAO for necessary action, as laid down in Scheme for Payment of Pensions to Central Civil Pensioners By Authorised Banks. In case of e-PPOs the digitally signed Special Seal Authority may be sent to CPAO. Pensioner's copy (hard copy) will be handed over to the individual direct by the DA.
- (d) Commuted Value of Pension (CVP), in case opted for, will be authorized by CPAO and paid through banks in case of Voluntary Retirement cases only. The date of reduced pension starts from the date the Commuted Value has been credited to the pensioner's account.
However, once the payment of pension commenced, all further payments as per extant rules such as revised pension, commutation, differential DCRG will be payable by the paying branch on issue of revised authority by CPAO

5. Role of CPAO:

(a) Opening of new heads of account

Separate heads of accounts for booking the various benefits payable to AIS Officers have been opened by CPAO in consultation of Budget Division, Min. of Finance, (DEA) and Office of CGA. vide Annexure-IV.

(b) Preparation of Budget estimates and allocation of funds:

- (i) On receipt of the relevant information from each DA, the entire budget requirement for the next financial year will be assessed by Central Pension Accounting Office and submitted to Budget Division, Department of Economic Affairs, Ministry of Finance for necessary allocation of funds under each relevant head of account.
- (ii) However, during the remaining period of the financial year 2008-2009 the same procedure will be followed and necessary Supplementary demand will be proposed for allocation of funds from the Budget Division received on requests by State Governments.

(c) Processing of Pension Payment Authorities/ Special Seal Authorities by CPAO:

- (i) On receipt of PPOs/e-PPOs and Special seal authorities from the DAs a unique computerized diary number will be allotted to each case.

- (ii) After capturing the data in computer records, the PPOs will be sent to the concerned authorization section who will apply all necessary checks to ensure that the case is in order in all respects.
- (iii) After this scrutiny, a special seal authority/ e-SSA will be issued by the Authorization section for making arrangement for payment of pension through Bank from where the pensioner has desired to draw pension.
- (iv) SSA along with both the halves of the PPOs and other relevant papers will be forwarded to the Link Branch/Central Pension Processing Centre (CPPC) of the concerned bank for making arrangement for payment of pension from Paying Branch from where the pensioner desires to draw his pension. Once the system of e-PPO and e-SSA is introduced CPAO will transmit the same to CPPC. After the introduction of Extension Counter bank (EC Bank) at CPAO e-PPO/e-SSA will be transmitted to them.

6. New system of directly crediting the pension in respect of AIS-officers

With a view to making the process faster a new system of direct crediting of pension is to be done by a single bank into the pension accounts of the AIS pensioners in the Paying branches as proposed under:

- (a) On receipt of SSAs and e-PPOs from DAs, CPAO will capture the data on its system through special software and generate the requisite e-SSAs drawn on Extension Counter of a Bank (EC Bank) to be situated at CPAO office itself.
- (b) This EC Bank will undertake the following action:-
 - (i) EC Bank will receive from CPAO all the e-SSAs along with both portions of e-PPOs of the AIS pensioner.
 - (ii) On receipt of e-PPOs, the EC-bank will capture the data and send the pensioner's portion of the PPO's directly to the concerned paying branches.
 - (iii) The EC-Bank will make available the image of the disburser's portion of PPO on their website. They will transmit the pensioner's portion of the PPO to the Pension Paying Branch who will take a print out and hand over the same to the pensioner after proper identification with reference to the information on the pensioner's copy of the PPO. The disburser's portion of PPO will be available in the read only format so as to avoid tampering of data by any authority.
 - (iv) The EC-bank will work out the amounts payable in respect of each pensioner and pass on credits on due dates directly to the paying branches through ECS (or any other mode i.e. RTGS, EFT) for crediting the same to the account of respective pensioners. The paying branches will credit the amounts to the accounts of the pensioners and intimate the EC bank.
 - (v) On receipt of information regarding crediting of the amount, the EC-bank will prepare bank-wise daily bank scrolls both physical as well as electronic

and submit the same duly reconciled to CPAO for verification. The position relating to disbursement of the pension to the pensioners would also be updated by the EC Bank on the basis of the feedback received from the paying branches.

- (vi) CPAO would verify the scrolls on the same day and issue clearance on-line to enable the EC bank to claim reimbursement from Reserve Bank of India CAS-Nagpur.
- (vii) Simultaneously CPAO will book the expenditure on the basis of the details in the scrolls against the budget allocation available under the relevant heads of accounts. Scrolls will invariably indicate the PPO numbers in respect of the AIS pensioners.
- (viii) The pensioners will have to deal with the paying branches alone in relation to their pension related matters. The pension paying branches will also be responsible for obtaining the required certificates. "Life certification" of pensioners at paying branches every year in the month of November will be communicated by paying branches to EC-bank at CPAO preferably electronically, or by fax or post. Any change relating to payment of pension namely death of pensioner, change in marital status, remarriage, re-employment, change in address etc should be also be intimated to EC-Bank.
- (ix) Pension for the month of November will be credited by EC-bank only on receipt of Life certificate as in the present system.

7. Role of Banks

(a) (In the existing system)

Till the system stated in para no.6 is put in place, the existing system detailed below will continue:-

- i) CPAO will send the PPOs/SSAs to link Branches for onward transmission to paying branches.
- ii) The banks will follow a procedure similar to that followed in respect of Central Civil Pensioners for payment of pensions at paying branch level vide Scheme For Payment Of Pension To Central Civil Pensioners Through Authorised Banks.
- iii) The banks will prepare separate scrolls depicting therein the disbursement of pensions to AIS Pensioners (it is chargeable to Central Government irrespective of the fact that whether the officer has retired from State Government or Central Government) to the CPAO.
- iv) AIS pensioners will have to opt for any of the banks authorized for Central Civil Pensioners.(Annexure V)
- v) Those banks which have already switched over to Centralized Pension Processing System (CPPC) may send e-scrolls in addition to physical scrolls.
- vi) In the cases where PPOs have been routed through CPAO procedure for transfer of payment of pension from one bank to another will remain the

same as laid down in Scheme for Payment of Pension to Central Government Civil Pensioners by Authorized Banks.

- vii) Dearness relief is payable by the bank directly in addition to pension / family pension as per rates notified from time to time subject to the production of non-employment certificate by the pensioner

(b) Procedure to be followed in cases where AIS officers retire from Central Government

In cases, where AIS officers who retire while on deputation to Central Government, the Pay & Accounts Officer of the Ministry/Department concerned will process the pension papers and issue PPO. The existing procedure for routing of PPOs and payment (as mentioned in CGA's letter no.1(7)/AIS/2004/TA/463 dated 13.8.2004 – Annexure-V) will continue. However, since the Government of India have taken a decision to accept the liability on account of these pensions etc., payment scrolls will be sent by banks to CPAO, instead of State AsG.

(c) Procedure to be followed in cases where AIS officers retire from State Government and seek payment through State governments:

Prior to 1-4-2008, the pension liability in respect of All India Service Officers was borne by the State Government concerned. With effect from 1-4-2008 these payments will be initially paid by State Governments and booked under the suspense heads. Reimbursement will be obtained by the State AsG by raising claims against Central Pension Accounting Office, New Delhi.

(d) Procedure for transfer of pension payments

(i) AIS officers drawing pension from Treasury

In case of those AIS officers who are now drawing pension from State Treasury and opt for switchover to draw pension from the Banks, the Designated Authority of the State will arrange to get PPOs from the treasuries. They will then prepare a new PPO (assigning new PPO numbers allotted by the CPAO) after cancelling the old one and forward the same to CPAO for further transmission to the Banks for payment of pension. A certificate indicating the period up to which pension was paid will be recorded therein and the future date of payment indicated. These instructions are also applicable to the Family Pension cases in respect of deceased All India Service Officers.

(ii) AIS Officers drawing Pension from Banks

Many of the All India Service Officers are drawing their pension from the banks arranged by the respective State Government and these payments are now charged to the account of the respective State Governments. Since the Government of India has decided to take over the entire liability of AIS

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officers the Designated Authorities (DA) will call for the PPOs and prepare fresh PPOs after cancelling the old one and forward the same to CPAO for onward transmission to the Banks for making arrangement for payment of pension/family pension to the pensioner/family pensioner. A certificate indicating the period up to which pension/family pension was paid will be recorded therein and the future date of payment indicated.

Annexure I

S. No.	State where AG Authorizes Pension	S. No.	The State where pension work has been taken over by States and the date from which the State Govt has taken over the work, has been indicated in brackets.
1	Andhra Pradesh	1	Arunachal Pradesh (1-4-1989)
2	Assam	2	Gujarat (1.1.1988)
3	Bihar	3	Goa (ab-initio)
4	Haryana	4	Madhya Pradesh (1.1.1996)
5	Himachal Pradesh	5	Mizoram (1.3.1983)
6	Jammu & Kashmir	6	Rajasthan (1.12.1979)
7	Kerala	7	Sikkim(ab-initio)
8	Karnataka	8	Uttar Pradesh (1.4.1989)
9	Maharashtra	9	Chattisgarh (ab-initio)
10	Manipur	10	Uttarakhand (ab-initio)
11	Meghalaya		
12	Nagaland		
13	Orissa		
14	Punjab		
15	Tripura		
16	Tamil Nadu		
17	West Bengal		
18	Jharkhand		

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Annexure II

Proforma- I

Existing Pensioners

Total Number of Pensioners as on 31.03.2008

Sl. No.	Category	No.	Option to draw	
			State Govt.	Centre Govt.
1.	IAS			
2.	Indian Forest Service			
3.	IPS			
	Total			

Pensions from States

Sl. No.	Category	Drawing from Treasury	Drawing from Banks
1.	IAS		
2.	Indian Forest Service		
3.	IPS		
	Total		

Note: - A list of AIS officers going to retire within next 24 months to assess the budget estimates and allocation of funds may also be furnished.

Proforma- II

Name and Address of the Designated Authority:

Details in respect of Retired / Retiring officer.

1. Name of the Officer/Pensioner:
2. Designation:
3. P. P. O. No.
4. Service to which belongs: a) IAS b) IPS c) IFS
5. Date of Retirement:
6. Class of Pensioner:
7. Rules under which the pension finalized:
8. Office Name/Address with Telephone No. E-mail address:
9. Scale of Pay / last pay drawn:
10. Average Emoluments of last 10 months:
11. Basic Pension:
 - (a) Before Commutation
 - (b) After Commutation
12. Name of Spouse:
13. Family Pension:

(a) Enhanced Rate	from:	to:
(b) Normal Rate	from:	to:
14. Commutation Value of Pension (in case of retiring officer):
15. Death Cum Retirement gratuity (in case of retiring officer):
16. Leave encashment (in case of retiring officer):
17. Name, address and BSR code of the paying branch of the Bank:
18. Bank Account No. where pension is to be credited
19. Option for drawal of pension
 - (a) Central Government
 - (b) State Government

Annexure 1V

The following heads of accounts have been opened to account for this new expenditure:

2071 Pension and Other Retirement Benefits (MAJOR HEAD)
01 Civil (Sub-Major Head)

- (I) **101 Superannuation and retirement allowances**
 - 04 Ordinary Pensions (AIS)**
 - 04.00.04 Pensionary Charges**
- (II) **102 Commuted Value of Pension**
 - 04 Ordinary Pensions (AIS)**
 - 04.00.04 Pensionary Charges**
- (III) **104 Gratuity**
 - 04 Ordinary Pensions (AIS)**
 - 04.00.04 Pensionary Charges**
- (IV) **105 Family Pension**
 - 04 Ordinary Pensions (AIS)**
 - 04.00.04 Pensionary Charges**
- (V) **115 Leave Encashment**
 - 04 Ordinary Pensions (AIS)**
 - 04.00.04 Pensionary Charges**

Annexure V

**STATE-WISE LIST OF AUTHORISED BANKS FOR DISURESTMENT OF
CIVIL PENSIONS**

Sl. No.	State	Name of Authorized Banks
1.	Andaman & Nicobar Islands	(i) State Bank of India (ii) Syndicate Bank (iii) UTI Bank
2.	Andhra Pradesh	(i) State Bank of India (ii) State Bank of Hyderabad (iii) Syndicate Bank (iv) Indian Bank (v) Union Bank of India (vi) Central Bank of India (vii) Andhra Pradesh (viii) Corporation Bank (ix) Vijaya Bank (x) Canara Bank (xi) HDFC Bank Ltd*1 (xii) ICICI Bank Ltd*2 (xiii) IDBI Bank Ltd*2 (xiv) UTI Bank Ltd*2
3.	Arunachal Pradesh	(i) State Bank of India
4.	Assam	(i) State Bank of India (ii) United Bank of India (iii) UCO Bank (iv) Punjab National Bank (v) Central Bank of India (vi) Allahabad Bank (vii) UTI Bank Ltd
5.	Bihar	(i) State Bank of India (ii) Central Bank of India (iii) Punjab National bank (iv) Bank of India (v) UCO Bank (vi) Allahabad Bank (vii) Union Bank of India (viii) United Bank of India (ix) Bank of Baroda (x) HDFC Bank Ltd (xi) IDBI Bank Ltd (xii) UTI Bank Ltd

6. **Chandigarh**

- (i) State Bank of India
(ii) Punjab National Bank
(iii) Central Bank of India
(iv) UCO Bank
(v) State Bank of Patiala
(vi) Bank of India
(vii) HDFC bank Ltd.
(viii) ICICI Bank Ltd.
(ix) UTI Bank Ltd.

7. **Chattisgarh**

- (i) State Bank of India
(ii) State Bank of Indore
(iii) Punjab National Bank
(iv) Allahabad Bank
(v) Central Bank of India
(vi) Union Bank of India
(vii) Dena Bank
(viii) Bank of India
(ix) UCO Bank
(x) Bank of Maharashtra
(xi) HDFC Bank Ltd.
(xii) IDBI Bank Ltd.
(xiii) UTI Bank Ltd.

8. **Dadra & Nagar Haveli**

- (i) Dena Bank

9. **Daman & Diu**

- (i) State Bank of India
(ii) Bank of India
(iii) Bank of Baroda
(iv) Central Bank of India
(v) Canara Bank
(vi) Syndicate Bank

10. **Goa**

- (i) State Bank of India
(ii) Bank of India
(iii) Bank of Baroda
(iv) Central Bank of India
(v) Canara Bank
(vi) Syndicate Bank
(vii) HDFC Bank Ltd.
(viii) IDBI Bank Ltd.
(ix) UTI Bank Ltd.

11. **Gujrat**

- (i) State Bank of India
(ii) Dena Bank
(iii) Bank of Baroda
(iv) Central Bank of India
(v) Bank of India
(vi) Union Bank of India
(vii) State Bank of Saurashtra
(viii) UCO Bank
(ix) HDFC Bank Ltd.
(x) IDBI Bank Ltd.
(xi) UTI Bank Ltd.

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| 12. Haryana | <ul style="list-style-type: none"> (i) State Bank of India (ii) Punjab National Bank (iii) Central Bank of India (iv) Syndicate Bank (v) Bank of India (vi) Union Bank of India (vii) State Bank of Patiala (viii) Oriental Bank of Commerce (ix) Sikandarpur Branch of
Corporation Bank in DLF, Qutab
Enclave, Gurgaon. (x) HDFC Bank Ltd. (xi) ICICI Bank Ltd. (Gurgaon Only) (xii) IDBI Bank Ltd. (xiii) UTI Bank Ltd. |
| 13. Himachal Pradesh | <ul style="list-style-type: none"> (i) State Bank of India (ii) Punjab National Bank (iii) UCO Bank (iv) State Bank of Patiala (v) Central Bank of India (vi) Union Bank of India (vii) HDFC Bank Ltd. (viii) UTI Bank Ltd. |
| 14. Jammu & Kashmir | <ul style="list-style-type: none"> (i) State Bank of India (ii) Punjab National Bank (iii) Central Bank of India (iv) UCO Bank (v) UTI Bank Ltd |
| 15. Jharkhand | <ul style="list-style-type: none"> (i) State Bank of India (ii) Punjab National Bank (iii) Allahabad Bank (iv) Central Bank of India (v) Union Bank of India (vi) Bank of Baroda (vii) Bank of India (viii) UCO Bank (ix) United Bank of India (x) HDFC Bank Ltd. (xi) IDBI Bank Ltd. (xii) UTI Bank Ltd. |
| 16. Karnataka | <ul style="list-style-type: none"> (i) State Bank of India (ii) State Bank of Mysore (iii) Canara Bank (iv) Syndicate Bank (v) Union Bank of India (vi) Indian Bank (vii) State Bank of Hyderabad (viii) Corporation Bank (ix) Vijaya Bank (x) HDFC Bank Ltd. (xi) IDBI Bank Ltd. (xii) UTI Bank Ltd. |

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| 17. Kerala | <ul style="list-style-type: none"> (i) State Bank of India (ii) State Bank of Travancore (iii) Canara Bank (iv) Syndicate Bank (v) Union Bank of India (vi) Central Bank of India (vii) Indian Bank (viii) Indian Overseas Bank (ix) Vijaya Bank (x) HDFC Bank Ltd. (xi) IDBI Bank Ltd. (xii) UTI Bank Ltd. |
| 18. Lakshadweep | <ul style="list-style-type: none"> (i) Syndicate Bank |
| 19. Madhya Pradesh | <ul style="list-style-type: none"> (i) State Bank of India (ii) State Bank of Indore (iii) Central Bank of India (iv) Bank of India (v) Punjab National Bank (vi) Allahabad Bank (vii) Bank of Maharashtra (viii) Union Bank of India (ix) UCO Bank (x) Dena Bank (xi) HDFC Bank Ltd. (xii) IDBI Bank Ltd. (xiii) UTI Bank Ltd. |
| 20. Maharashtra | <ul style="list-style-type: none"> (i) State Bank of India (ii) Bank of Maharashtra (iii) Bank of India (iv) Central Bank of India (v) Dena Bank (vi) Union Bank (vii) Bank of Baroda (viii) Canara Bank (ix) Syndicate Bank (x) UCO Bank (xi) State Bank of Hyderabad (xii) Punjab National Bank (xiii) HDFC Bank Ltd. (xiv) ICICI Bank Ltd. (xv) IDBI Bank Ltd. (xvi) UTI Bank Ltd. |
| 21. Manipur | <ul style="list-style-type: none"> (i) State Bank of India (ii) United Bank of India (iii) UCO Bank |
| 22. Meghalaya | <ul style="list-style-type: none"> (i) State Bank of India (ii) United Bank of India (iii) UCO Bank (iv) Bank of Baroda |

23.	Mizoram	(i)	State Bank of India
24.	Nagaland	(i)	State Bank of India
		(ii)	United Bank of India
		(iii)	UCO Bank
25.	Orissa	(i)	State Bank of India
		(ii)	UCO Bank
		(iii)	Bank of India
		(iv)	United Bank of India
		(v)	Indian Overseas Bank
		(vi)	Indian Bank
		(vii)	Andhra Bank
		(viii)	Central Bank of India
		(ix)	HDFC Bank Ltd.
		(x)	IDBI Bank Ltd
		(xi)	UTI Bank Ltd.
26.	Pondicherry	(i)	State Bank of India
		(ii)	Indian Bank
		(iii)	UCO Bank
		(iv)	Indian Overseas Bank
27.	Punjab	(i)	State Bank of India
		(ii)	Punjab National Bank
		(iii)	Central Bank of India
		(iv)	UCO Bank
		(v)	Bank of India
		(vi)	Indian Overseas Bank
		(vii)	State Bank of Patiala
		(viii)	Oriental Bank of Commerce
		(ix)	Punjab & Sind Bank
		(x)	HDFC Bank Ltd.
		(xi)	IDBI Bank Ltd.
		(xii)	UTI Bank Ltd.
28.	Rajasthan	(i)	State Bank of India
		(ii)	State Bank of Bikaner & Jaipur
		(iii)	Punjab National Bank
		(iv)	Bank of Baroda
		(v)	UCO Bank
		(vi)	Central Bank of India
		(vii)	Union Bank of India
		(viii)	HDFC Bank Ltd.
		(ix)	IDBI Bank Ltd.
		(x)	UTI Bank Ltd.
29.	Sikkim	(i)	State Bank of India
		(ii)	UTI Bank Ltd.

30. **Tamilnadu**

- (i) State Bank of India
- (ii) Indian Bank
- (iii) Canara Bank
- (iv) Indian Overseas Bank
- (v) Union Bank of India
- (vi) Syndicate Bank
- (vii) Bank of Baroda
- (viii) Bank of India
- (ix) Central Bank of India
- (x) Corporation Bank
- (xi) UCO Bank
- (xii) HDFC Bank Ltd.
- (xiii) IDBI Bank Ltd.
- (xiv) UTI Bank Ltd.
- (xv) ICICI Bank Ltd.

31. **Tripura**

- (i) State Bank of India
- (ii) United Bank of India
- (iii) UCO Bank

32. **Uttaranchal**

- (i) State Bank of India
- (ii) Punjab National Bank
- (iii) Allahabad Bank
- (iv) Central Bank of India
- (v) Union Bank of India
- (vi) Bank of Baroda
- (vii) Bank of India
- (viii) Canara Bank
- (ix) Oriental Bank of Commerce
- (x) Syndicate Bank
- (xi) Punjab & Sind Bank
- (xii) IDBI Bank

33. **Uttar Pradesh**

- (i) State Bank of India
- (ii) Punjab National Bank
- (iii) Allahabad Bank
- (iv) Central Bank of India
- (v) Union Bank of India
- (vi) Bank of Baroda
- (vii) Bank of India
- (viii) Canara Bank
- (ix) Oriental Bank of Commerce
- (x) Syndicate Bank
- (xi) Punjab & Sind Bank
- (xii) HDFC Bank Ltd.
- (xiii) ICICI Bank Ltd. (Noida Only)
- (xiv) IDBI Bank Ltd.
- (xv) UTI Bank Ltd.

34. West Bengal

- (i) State Bank of India
- (ii) United Bank of India
- (iii) UCO Bank
- (iv) Central bank of India
- (v) Allahabad Bank
- (vi) Bank of Baroda
- (vii) Bank of India
- (viii) Punjab National Bank
- (ix) Union Bank of India
- (x) HDFC Bank Ltd.
- (xi) ICICI Bank Ltd.
- (xii) IDBI Bank Ltd.
- (xiii) UTI Bank Ltd.

35. National Capital Territory of Delhi and for Metropolitan cities of Delhi /New Delhi. Bombay, Calcutta, Bangalore, Luck now, Madras & Hyderabad

- (i) State Bank of India, its subsidiaries and all authorized banks listed above.