

**Eastern Railway**

**CPO's Serial No. 76/2012.**

No.E.787/0/Pen/Pt-XXV.

Kolkata, dated 20.06.2012.

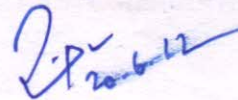
**ALL CONCERNED**

**Sub:- Introduction of single Window System (SWS) for reimbursement of Railway Pensions.**

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Copy of Railway Board's letter No. 2010/AC-II/21/2 dated 16.05.2012 (RBA No.14/2012) along with its enclosures on the above subject is sent herewith for information, guidance and necessary action. Board's earlier letter dated 31.03.2011(RBA No.15/2011) on the subject matter has been circulated vide CPO's S.L.No.40/2011.

DA: As above.



(Md. Tarique)

Asstt. Personnel Officer/HQ  
For Chief Personnel Officer

S/C

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**INDEX No.1058:- Clarification regarding introduction of single Window System (SWS) for reimbursement of Railway Pensions.**

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Copy of Board's letter No. 2010/AC-II/21/2 dated 16.05.2012 (RBA. No.14/2012) addressed to G.M.s/ FA&CAOs and CPOs, All Indian Railways /PUs along with its enclosures is circulated herewith.

DA: - As above.

Contd....2/-

Government of India  
Ministry of Railways  
(Railway Board)

RBA No.14 / 2012

No. 2010/AC-II/21/2

New Delhi, dated 16 .05.2012

General Managers/FA&CAOs and CPOs,  
All Indian Railways/PUs

E.R., Kolkata

Sub: Introduction of Single Window System (SWS) for reimbursement of  
Railway Pensions.

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The implementation of Single Window System for reimbursement of  
Railway pensions disbursed through Dena Bank was under consideration in  
Board's office for some time due to the following advantages.

Advantages to the Zonal Railway: -

- The designated Railways need to interact only with the nominated Nodal Branch for both submission of PPOs and receipt of pension scrolls.
- PPOs to be sent directly to the nominated Nodal Branch instead of the various Link branches, which shall ensure timely dispatch thereof to their Central Pension Processing Cell (CPPC) to ensure commencement of pension payment from the month following which the pensioner retires.
- Due to quick submission of monthly pension scroll in both physical form and electronic form, better monitoring and reconciliation process of the pension debits resulting in more accuracy in the projection of pension budget.
- Better monitoring of grievances and redressal thereof.

Advantages to the Pensioner: -

- The pension commences from the following month in which the pensioner retires
- The pension is credited to the pensioner's account every month on time.
- Minimize errors in amount of pension, arrears is calculated and paid.
- The grievances redressal system would become more effective.

Controller General of Accounts (CGA) and Reserve Bank of India (RBI) have since approved the implementation of SWS with Dena Bank. It has been decided to implement the scheme w.e.f. 01.07.2012. The main features of the existing system vis a vis SWS are as under:

25 MAY 2012

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FA & CAO

मु. का. वि.  
CPO

Dy. CPO/NG  
Pension Sec.

24/5  
मु. का. वि.  
C.P.O.

Present System: -

- FA&CAOs of all zonal railways and production units are authorized to issue PPOs (Annexure 1). FA&CAOs draw the PPOs against the bank opted by the pensioners and send the same to the nominated Link branch of that bank directly which further forwards the same to the Paying Branch concerned.
- The paying Branch takes the PPO on their record and thereafter credits the pension amount monthly in the pensioner's account and sends scroll to the Link Branch.
- The Bank's Link Branches compile the scrolls of all paying branches under them and sends the same to the designated FA&CAOs (Annexure 2)
- Simultaneously, Link branch also submits the claim for the reimbursement of pension payment to the designated nominated reimbursing agency i.e. nominated RBI /SBI Branch.
- The Reimbursing Branch claims the reimbursement from RBI, CAS.
- RBI/CAS/Nagpur credits the account of the reimbursing bank and debits the account of respective designated Railway.

Single Window System:-

- FA&CAO of all Zonal Railways / Production Units shall continue to be authorized for issue of PPOs (Annexure 1).
- Dena banks has nominated their nodal branches at the Headquarter of the 16 designated FA&CAOs both for receiving of the PPOs and submission of pension debit scrolls to the FA&CAOs. Copies of the special seal together with specimen signatures of the authorized signatories should be sent to the Nodal Branches for onward transmission to CPPC, to facilitate verification thereof by Bank.
- In case of new pension, both halves of PPOs (i.e. disburser's and pensioner's) sent by PPAs (Pension Paying Authority) will be received at the Nodal branches nominated by the Bank (Annexure 3) and subsequently they will send the pensioners' half to the respective Pension Paying Branch for onward delivery to the pensioners after due identification etc. and the Bank's half to the CPPC of the Bank.
- The images of the Pension Payment Order (PPOs) will be scanned and stored in the master database by CPPC, which will be visible to the Pension Paying branch also.
- CPPC would build up a master database (including scanned images of PPOs) for the existing valid Railway Pensioners of all the branches of Bank.
- The PPOs issued in a month by the Railways/PUs has to reach the nominated Nodal Branch of the Bank by 5<sup>th</sup> of the ensuing month. The Nodal Branch will thereafter forward the disburser's copy to the CPPC of the Bank and the pensioner's copy to the Paying Branch by 10<sup>th</sup> of the month. Thereafter, the CPPC will carry on the necessary scanning and other procedures so that payment of pension is ready to commence from the following month in which the pensioner retires. The

paying branch will intimate the pensioner, immediately, on the receipt of pensioner's half so that pensioner fulfils the necessary formalities with them and then advise CPPC in this regard so that pension is credited in the pension account invariably by the end of the month.

- Changes / modifications in the Pensioner's Data/Pension Scroll will take place at CPPC of the Bank. Pension will be processed at CPPC and scrolls will be generated.
- Based on the generated Scroll, CPPC will credit the pension to the pensioners' accounts of all the CBS branches. For non CBS branches, CPPC will send the Pension Scroll to Pension Paying Branches for doing the needful at their end.
- CPPC will send the designated FA&CAO wise scroll and claim alongwith the summary sheet under Single Window System (SWS) through Link Cell Nagpur, to RBI CAS Nagpur for reimbursement at Single Point.
- The nominated Nodal Branches at the Headquarter of the 16 designated FA&CAOs will be the point of local liaison and submission of Pension Scroll. The designated FA&CAO wise electronic Scroll will be sent to respective Nodal Branches by CPPC. The Nodal Branches will submit the pension debit scrolls in both physical form and electronic form to their respective FA&CAO of Railway for reconciliation and record (Annexure 4).
- The CPPC will also create a dashboard that can be viewed by the all the PPO issuing FA&CAOs and the Railway Board indicating the details of PPOs received in a month by their bank and the month of commencement of the pension of the pensioners along with the remarks for non-commencement of pension.
- The details of the pension payment viz Basic Pension, DA, Net Amount etc should be accessible/viewable by the pensioner online
- CPPC will calculate pension and arrears, if any, as per the guidelines of Pension Paying Authority. The details of pension calculation will be available on the Bank's network and the Pension Paying Branches will hand over a copy of the printout to the pensioner. This information should also be available online to the pensioners
- The Bank shall provide an online pension helpline wherein the pensioners can view their pension details, lodge complaints related to pension payment and the same will also be viewable to the FA&CAOs office concerned. The CPPC will have a sound grievance redressal mechanism /monitoring cell to track the pensioner's grievances lodged in the pension helpline or otherwise forwarded by Pension Paying Branches, Ministry, Authority or by directly by the pensioner.
- The PPOs against other banks would continue to be sent to their existing Link branches till they are covered under SWS.

Further, the following instructions would be adhered to by the bank

- There would be a running serial number on the paying branch scroll. It should be ensured that no scroll number is repeated or left out.
- The same check would be done on Nodal Branch Summary Scroll.

- At the pension accounting authority all amount booked against duplicate scroll numbers would be checked and the RBI would be asked to put back these amounts to the Government accounts.
- The entire process from the start of payment of pension to reimbursement at RBI, CAS, Nagpur will be handled by the concerned bank itself.
- The Nodal branches will be responsible for reconciliation with the Railways and for settling discrepancies.
- As a onetime exercise authorized banks will send the nodal branch wise, paying branch directory structure with complete postal address, pin code, BSR code for proper and prompt settlement and reconciliation.

The Railways/Units may ensure implementation of the scheme with Dena Bank w.e.f. 01.07.2012. The scheme will be extended to other banks as and when they finalise the modalities and the approval of CGA and RBI is obtained. The feedback on the implementation of the scheme may be provided to Board's office.

DA: As above.



(Ravi Prabhat)  
Executive Director Accounts  
Railway Board

Copy for information to:

1. Controller General of Accounts, Ministry of Finance, Department of Expenditure, Lok Nayak Bhawan, Khan Market, New Delhi. The scheme is being implemented w.e.f. 01.07.2012.
2. Chief General Manager, Reserve Bank of India, Department of Government & Bank Accounts, Central Office, Opp. Mumbai Central Railway Station, Byculla, Mumbai - 400 008. The scheme is being implemented w.e.f. 01.07.2012.
3. General Manager, DENA Bank, Government Business Department, Corporate Centre, 5<sup>th</sup> Floor, G.Block, C-10, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. The scheme is being implemented w.e.f. 01.07.2012.

1. FA&CAO, Central Railway, Headquarter Office, Mumbai
  2. FA&CAO, Eastern Railway, Headquarter Office, Kolkata
  3. FA&CAO, East Central Railway, Jaipur
  4. FA&CAO, East Coast Railway, Bhubaneswar
  5. FA&CAO, Northern Railway, Headquarter Office, New Delhi
  6. FA&CAO, North Central Railway, Allahabad
  7. FA&CAO, North Eastern Railway, Headquarter Office, Gorakhpur
  8. FA&CAO, North East Frontier Railway, Headquarter Office, Guwahati
  9. FA&CAO, North West Railway, Jaipur
  10. FA&CAO, Southern Railway, Headquarter Office, Chennai
  11. FA&CAO, South Eastern Railway, Headquarter Office, Kolkata
  12. FA&CAO, South East Central Railway, Bilaspur
  13. FA&CAO, South Central Railway, Headquarter Office, Secunderabad
  14. FA&CAO, South Western Railway, Hubli
  15. FA&CAO, Western Railway, Headquarter Office, Mumbai
  16. FA&CAO, West Central Railway, Jabalpur
  17. FA&CAO, Chittaranjan Locomotive Works, Chittaranjan
  18. FA&CAO, Diesel Locomotive Works, Varanasi
  19. FA&CAO, Diesel Component Works, Patiala
  20. FA&CAO, Rail Coach Factory, Kapurthala
  21. FA&CAO, Integral Coach Factory, Chennai
  22. FA&CAO, Metro Railway, Kolkata
  23. FA&CAO, Wheel And Axle Plant, Yelahanka, Bangalore
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Table 4D: Designated FA&CAOs

| S. No | Address of Designated FA&CAO                  | State             | Union Territory            |
|-------|-----------------------------------------------|-------------------|----------------------------|
| 1     | FA&CAO, Central Railway, Mumbai               | Maharashtra       |                            |
| 2     | FA&CAO, Eastern Railway, Kolkata              | West Bengal       |                            |
| 3     | FA&CAO, East Central Railway, Hajipur         | Bihar             |                            |
| 4     | FA&CAO, East Coast Railway, Bhubaneswar       | Orissa            |                            |
| 5     | FA&CAO, Northern Railway, New Delhi           | Delhi             |                            |
|       |                                               | Punjab            | Chandigarh                 |
|       |                                               | Haryana           |                            |
|       |                                               | Himachal Pradesh  |                            |
|       |                                               | Jammu & Kashmir   |                            |
| 6     | FA&CAO, North Central Railway, Allahabad      | Uttar Pradesh     |                            |
| 7     | FA&CAO, North Eastern Railway, Gorakhpur      | Uttaranchal       |                            |
| 8     | FA&CAO, North East Frontier Railway, Guwahati | Arunachal Pradesh |                            |
|       |                                               | Assam             |                            |
|       |                                               | Manipur           |                            |
|       |                                               | Meghalaya         |                            |
|       |                                               | Mizoram           |                            |
|       |                                               | Nagaland          |                            |
|       |                                               | Sikkim            |                            |
| 9     | FA&CAO, North Western Railway, Jaipur         | Tripura           |                            |
| 10    | FA&CAO, Southern Railway, Chennai             | Rajasthan         |                            |
|       |                                               | Kerala            | Andaman Islands      Nicot |
| 11    | FA&CAO, South Central Railway, Secundrabad    | Tamil Nadu        | Pondichery                 |
| 12    | FA&CAO, South Eastern Railway, Kolkata        | Andhra Pradesh    |                            |
| 13    | FA&CAO, South East Central Railway, Bilaspur  | Jharkhand         |                            |
| 14    | FA&CAO, South West Railway, Hubli             | Chattisgarh       |                            |
|       |                                               | Karnataka         | Dadra Nagar Haveli         |
| 15    | FA&CAO, Western Railway, Mumbai               | Goa               | Lakshadweep                |
| 16    | FA&CAO, West Central Railway, Jabalpur        | Gujarat           | Daman & Deu                |
|       |                                               | Madhya Pradesh    |                            |

# GENA BANK

Annexure 2

| S.No. | Railway and Production Units | Headquarters Office     | Nominated nodal branch     |
|-------|------------------------------|-------------------------|----------------------------|
| 1     | Central Railway              | CST, Mumbai             | Mumbai Main Office, Mumbai |
| 2     | Eastern Railway              | Fairlie Place, Kolkata  | Beck Bagan, Kolkata        |
| 3     | East Central Railway         | Hajipur, Bihar          | Hajipur, Bihar             |
| 4     | East Coast Railway           | Bhubaneswar, Odisha     | Bhubaneswar, Odisha        |
| 5     | Northern Railway             | New Delhi               | Karol Bagh, New Delhi      |
| 6     | North Central Railway        | Allahabad               | Jonstongunj, Allahabad     |
| 7     | North Eastern Railway        | Gorakhpur               | Gorakhpur                  |
| 8     | NE Frontier Railway          | Maligaon / Guwahati     | Guwahati, Pen Bazar        |
| 9     | North Western Railway        | Jaipur                  | M I Road, Jaipur           |
| 10    | Southern Railway             | Park Town, Chennai      | Mount Road, Chennai        |
| 11    | South Eastern Railway        | Garden Reach, Kolkata   | Kolkata                    |
| 12    | SE Central Railway           | Bilaspur (Chattishgarh) | Bilaspur (Chattishgarh)    |
| 13    | South Central Railway        | Secunderabad (AP)       | M G Road, Secunderabad     |
| 14    | South Western Railway        | Hubli (Karnataka)       | Hubli                      |
| 15    | Western Railway              | Churchgate, Mumbai      | Mumbai Main Office, Mumbai |
| 16    | West Central Railway         | Jabalpur (MP)           | Jabalpur, Madhya Pradesh   |
| 17    | RCF/Kapurthala               | Kapurthala              | Karol Bagh, New Delhi      |
| 18    | ICF/Chennai                  | Chennai                 | Mount Road, Chennai        |
| 19    | RWF Bangalore                | Bangalore               | Hubli                      |
| 20    | CLW/Chittaranjan             | Chittaranjan            | Kolkata                    |
| 21    | DLW/Varanasi                 | Varanasi                | Gorakhpur                  |
| 22    | DMW/Patiala                  | Patiala                 | New Delhi                  |
| 23    | Metro Railway                | Kolkata                 | Kolkata                    |

Annexure 4

DENA BANK

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## LIST OF NODAL BRANCHES OF DENA BANK FOR EACH FA &amp; CAO OF MINISTRY OF RAILWAYS FOR PENSION PAYMENTS

| Sr No | Name of FA and CAO                       | State and UT Covered                                                                       | Nodal Branch                  | Branch Address                                                                                                           | Telephone No.                                                             | Fax No.          |
|-------|------------------------------------------|--------------------------------------------------------------------------------------------|-------------------------------|--------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|------------------|
| 1     | Central<br>Railway, Mumbai               | Maharashtra                                                                                | MUMBAI MAIN<br>OFFICE, MUMBAI | MUMBAI MAIN OFFICE, DENA<br>BANK, 17-HORNIMAN CIRCLE<br>D. NANJI<br>BLDGs., FORT, MUMBAI-<br>400023                      | 022-<br>22662703/22661218<br>/22660728/2266227<br>7/22660577/226624<br>89 | 022-<br>22662188 |
| 2     | Eastern<br>Railway, Kolkata              | West Bengal                                                                                | BECK<br>BAGAN, KOLKATA        | BECKBAGAN BRANCH, DENA<br>BANK, PARK CIRCUS<br>3.M. MITRA ROAD, KOLKATA-<br>700017                                       | 033-<br>222877033/2287964<br>6                                            | 033-<br>22409644 |
| 3     | East Central<br>Railway, Hajipur         | Bihar                                                                                      | HAJIPUR, BIHAR                | HAJIPUR BRANCH, DENA<br>BANK, KANHAWALI COMPLEX,<br>HOSPITAL RD HAJIPUR,<br>BIHAR, HAJIPUR-844101                        | 06224-277237                                                              |                  |
| 4     | East Coast<br>Railway, Bhubaneswar       | Odisha                                                                                     | BHUBANESHWAR, OD<br>SA        | BHUBANESHWAR<br>BRANCH, DENA BANK, PLOT<br>NO: 78 JANAPATH, KHARAVEL<br>NAGAR UNIT<br>3, BHUBANESHWAR-<br>751001, ODISHA | 0674-2535826                                                              | 0674-<br>2534570 |
| 5     | Northen Railway, New<br>Delhi            | Delhi, Punjab, Haryana, Himac<br>hal Pradesh, J & K<br>, Chandigarh                        | KAROL BAGH, NEW<br>DELHI      | KAROL BAGH BRANCH, DENA<br>BANK, MANGAL<br>BHAYAN, A.S. RD KAROL<br>BAGH, NEW DELHI-110005<br>JONSTONGANJ                | 011-<br>28752406/28754099                                                 | 011-<br>28753195 |
| 6     | North Central<br>Railway, Allahabad      | Uttar Pradesh                                                                              | JONSTONGUNJ, ALLH<br>ABAD     | BRANCH, DENA<br>BANK, 12/14, JHONSTAN,<br>GANJ, ALLHABAD-211003<br>DENA BANK GORAKHPUR                                   | 0532 - 2402039                                                            |                  |
| 7     | North Eastern<br>Railway, Gorakhpur      | Uttaranchal                                                                                | GORAKHPUR                     | BRANCH, LAXMANDAS<br>PLAZA, VIJAY CHOWK AYODYA<br>DAS MARG, BANK<br>ROAD, GORAKHPUR, PURI<br>GUWAHATI PAN BAZAR          | 0551-<br>2338240/2333894                                                  |                  |
| 8     | North East Frontier<br>Railway, Guwahati | Arunachal<br>Pradesh, Assam, Manipur, Me<br>ghalaya, Mizoram, Nagaland,<br>Sikkim, Tripura | GUWAHATI, PEN<br>BAZAR        | BRANCH, DENA BANK, HEM<br>BARUA ROAD PAN<br>BAZAR, GUWAHATI-<br>781001, ASSAM                                            | 0361-2636357                                                              |                  |

|    |                                         |                                                    |                               |                                                                                                                                          |                                                                           |                       |
|----|-----------------------------------------|----------------------------------------------------|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|-----------------------|
| 3  | North Western<br>Railway, Jaipur        | Rajasthan                                          | M I ROAD, JAIPUR              | WILL ROAD, JAIPUR<br>BRANCH, DENA BANK, NEW<br>COLONY, NEAR PANCH BATTI<br>MAJOR V.K. MARG, P B<br>NO. 39, JAIPUR -<br>302001, RAJASTHAN | 0141-<br>2362957/2360472                                                  | 0141-<br>2360493      |
| 10 | Southern<br>Railway, Chennai            | Kerala, Tamilnadu, Andaman<br>Nicobar, Pondichery  | MOUNT ROAD<br>CHENNAI         | DENA BANK MOUNT ROAD<br>CHENNAI BRANCH, 1/1,<br>GENERAL PATERS ROAD<br>SATYA COMPLEX, CHENNAI -<br>600002                                | 044-<br>28258142/28275560<br>4                                            | 044-<br>28275660<br>4 |
| 11 | South Central<br>Railway, Secunderabad  | Andhra Pradesh                                     | M G ROAD<br>SECUNDERABAD      | SECUNDERABAD<br>BRANCH, 2, 14-16, 1ST<br>FLOOR, M.G. ROAD, N/R<br>MAHATMA GANDHI<br>STATUE, SECUNDERABAD -<br>500003                     | 040-<br>27843047/27895894<br>/27721843                                    | 040-<br>27843075      |
| 12 | South Eastern<br>Railway, Kolkata       | Jharkhand                                          | KOLKATTA                      | BECK BAGAN BRANCH, DENA<br>BANK, PARK CIRCUS<br>3, M. MITRA ROAD, KOLKATA -<br>700017                                                    | 033-<br>222877033/2287964<br>6                                            | 033-<br>22409644      |
| 13 | South East Central<br>Railway, Bilaspur | Chhattisgarh                                       | BILASPUR<br>CHHATTISGARH      | DENA BANK BILASPUR<br>BRANCH, SRIRAM CLOTH<br>MARKET, NEAR<br>TELE. EXCH., AGRESSEN<br>CHOWK, BILASPUR-495001                            | 07752-<br>226985/407533                                                   |                       |
| 14 | South West<br>Railway, Hubli            | Karnataka, Goa, Dadra Nagar<br>Haveli, Lakshadweep | HUBLI                         | HUBLI BRANCH, DENA<br>BANK, USA TOWERS 2538,<br>COEN ROAD, DIST. -<br>DHARWARHUBLI-580020,                                               | 0836-2362678                                                              |                       |
| 15 | Western<br>Railway, Mumbai              | Gujarat, Daman and Deu                             | MUMBAI MAIN<br>OFFICE, MUMBAI | MUMBAI MAIN OFFICE, DENA<br>BANK, 17-HORINIMAN CIRCLE,<br>DANAJI<br>BLDGS., FORT, MUMBAI -<br>400023                                     | 022-<br>22662703/22661218<br>/22660728/2266227<br>7/22660577/226624<br>89 | 022-<br>22662188      |
| 16 | West Central<br>Railway, Jabalpur       | Madhya Pradesh                                     | JABALPUR, MADHYAP<br>RADESH   | JABALPUR BRANCH, DENA<br>BANK, JDA BUILDING, BLOCK<br>NO. 10 PB NO. 298, TOLARAM<br>CHOWK, CIVIC<br>CENTRE, MAHATMA, JABALPU<br>R-482002 | 0761-2404036                                                              | 0761-<br>2064000      |