



भारत सरकार **GOVERNMENT OF INDIA**
रेल मंत्रालय **MINISTRY OF RAILWAYS**
रेलवे बोर्ड (**RAILWAY BOARD**)

RBA No. 3/2013

रेल भवन नई दिल्ली – 110001 dated: 15.01.2013

No. 2010/AC-II/21/2

Rail Bhavan, New Delhi – 110001 dated 15.01.2013

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

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

The implementation of Single Window System for reimbursement of Railway pensions disbursed through Union Bank of India 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.
- Errors in amount of pension are minimized, arrears is calculated and paid timely.
- 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 Union Bank of India and it has been decided to implement the same w.e.f. 01.04.2013. The main features of the existing system vis a vis SWS are as under:

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**).
- Union Bank of India 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 5th 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 10th 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.

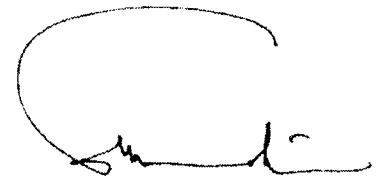
- The paying branch will intimate the pensioner, immediately, on the receipt of pensioner's half so that pensioner fulfils the necessary formalities with them and then advise CPPC in this regard so that pension is credited in the pension account invariably by the end of the month.
 - Changes/modifications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

Railways/Units may ensure implementation of this scheme with Union Bank of India w.e.f. 01.04.2013. The scheme will be extended to other banks as and when they finalize the modalities and the approval of UGA and RBI is obtained. The feedback on the implementation of the scheme may be provided to Board's office.

DA: As above.



(S.N. Mathur) 15.1.13
Director Finance/CCA
Railway Board

Copy for information to:

- .. 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. 01.04.2013.
- .. 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. 01.04.2013.
- .. General Manager, Union Bank of India, Union Bank Bhavan, 239, Vidhan Bhawan Marg, Nariman Point, Mumbai - 400 021 The scheme is being implemented w.e.f. 01.04.2013.

Annexure 1

S.No.	RAILWAYS & PRODUCTION UNITS	NODAL BRANCHES AT
1.	RCF/KAPURTHALA	NEW DELHI
2.	ICF/CHENNAI	CHENNAI
3.	RWF/BANGALORE	HUBLI
4.	CLW/CHITTARANJAN	KOLKATA
5.	DLW/VARANASI	GORAKHPUR
6.	DMW/PATIALA	NEW DELHI
7.	METRO/KOLKATA	KOLKATA
8.	NORTHERN RAILWAY	NEW DELHI
9.	SOUTHERN RAILWAY	CHENNAI
10.	SOUTH WESTERN RAILWAY	HUBLI
11.	SOUTH EASTERN RAILWAY	KOLKATA
12.	NORTH EASTERN RAILWAY	GORAKHPUR
13.	CENTRAL RAILWAY	MUMBAI
14.	EASTERN RAILWAY	KOLKATA
15.	NORTH FRONTIER RAILWAY	GUWAHATI
16.	SOUTH CENTRAL RAILWAY	SECUNDERABAD/HYDERABAD
17.	WESTERN RAILWAY	MUMBAI
18.	EAST CENTRAL RAILWAY	HAJIPUR
19.	EAST COAST RAILWAY	BHUBANESHWAR
20.	NORTH WESTERN RAILWAY	JAIPUR
21.	NORTH CENTRAL RAILWAY	ALLAHABAD
22.	SOUTH EAST CENTRAL RAILWAY	BILASPUR
23.	WEST CENTRAL RAILWAY	JABALPUR

Annexure-2

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, Bhubaneshwar	Orissa	
5.	FA&CAO, Northern Railway, New Delhi	Delhi, Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir	Chandigarh
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, Tripura	
9.	FA&CAO, North Western Railway, Jaipur	Rajasthan	
10.	FA&CAO, Southern Railway, Chennai	Kerala, Tamil Nadu	Andaman Nicobar Islands, Pondicherry
11.	FA&CAO, South Eastern Railway, Kolkata	Jharkhand	
12.	FA&CAO, South East Central Railway, Bilaspur	Chattisgarh	
13.	FA&CAO, South Central Railway, Secunderabad	Andhra Pradesh	
14.	FA&CAO, South Western Railway, Hubli	Karnataka, Goa	Dadra Nagar Haveli, Lakshadweep
15.	FA&CAO, Western Railway, Mumbai	Gujarat	Daman & Diu
16.	FA&CAO, West Central Railway, Jabalpur	Madhya Pradesh	

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Anriexure 3

S.No.	Railway and Production Units	Headquarters Office	Address of Nominated nodal branch
1	Central Railway	CST, Mumbai	Forbes Bldg. Charanjeet Rai Marg, Home Street, Fort Mumbai-400001, Maharashtra.
2	Eastern Railway	Fairlie Place, Kolkata	38, Strand Road, Binani Building, P.B. No.550, Kokata, West Bengal.
3	East Central Railway	Hajipur, Bihar	Chandrapura House, Cinema Road, Hajipur, Vaishali, Bihar, Pin 844101.
4	East Coast Railway	Bhubaneswar, Odisha	1731, Chandrasekharpur, Post Sainik School, Bhubaneswar Dist., Khyrda, Odisha, Pin 751005
5	Northern Railway	New Delhi	52, Sunder Nagar, New Delhi-110003.
6	North Central Railway	Allahabad	16A-42, Belly Road, New Katra, Dist Allahabad, Uttar Pradesh.
7	North Eastern Railway	Gorakhpur	229, Betihata Chauraha, Hanuman Mandir Road, Dist Gorakhpur, Uttar Pradesh
8	NE Frontier Railway	Maligaon / Guwahati	1 st Floor, Habibur Rahman Shopping Complex, Adabari Main Road, Opp Bus Stand, Dist. Kamrup, Assam
9	North Western Railway	Jaipur	A/272, Malviya Nagar, Near Satkar Shopping Center, Jaipur, Rajasthan, Pin 302017
10	Southern Railway	Park Town, Chennai	Elconso Building, No. 9, Casa Major Road, Egmore, Chennai, Tamil Nadu, Pin-600008.
11	South Eastern Railway	Garden Reach, Kolkata	24-D, Ekbalpur Lane, Kolkata, West Bengal-700023.
12	SE Central Railway	Bilaspur (Chattishgarh)	Renuka Bhawan, Gandhi Chowk, Opp. Govt. School, Dist. Bilaspur, Chattishgarh
13	South Central Railway	Secunderabad (AP)	9-4-140 to 143, Regimental Bazar (Adj. to Sikh Gurudwara) Dist Secunderabad, Andhra Pradesh, Pin-500003
14	South Western Railway	Hubli (Karnataka)	LIC Bldg, P B No. 61, Lamington Road, Hubli Dist., Dharwad, Karnataka-580020.
15	Western Railway	Churchgate, Mumbai	84, Raj Mahal, Veer Nariman Road, Churchgate, Mumbai-020
16	West Central Railway	Jabalpur (MP)	1 st Floor, Shyam Arcade, Malviya Chowk, Jabalpur, Madhya Pradesh-482002.
17	RCF/Kapurthala	Kapurthala	52, Sunder Nagar, New Delhi-110003.
18	ICF/Chennai	Chennai	Elconso Building, No. 9, Casa Major Road, Egmore, Chennai, Tamil Nadu, Pin-600008.
19	RWF Bangalore	Bangalore	LIC Bldg, P B No. 61, Lamington Road, Hubli Dist., Dharwad, Karnataka-580020.
20	CLW/Chittaranjan	Chittaranjan	38, Strand Road, Binani Building, P.B. No.550, Kokata, West Bengal.
21	DLW/Varanasi	Varanasi	229, Betihata Chauraha, Hanuman Mandir Road, Dist Gorakhpur, Uttar Pradesh
22	DMW/Patiala	Patiala	52, Sunder Nagar, New Delhi-110003.
23	Metro Railway	Kolkata	38, Strand Road, Binani Building, P.B. No.550, Kokata, West Bengal.

Railway FA & CAO issuing PPO	Railway Pension Plan		FA & CAO - wise		State/s
	Central	UBI Nodal Branch	UBI Branch Name	UBI Branch Address	
Central	CST. Mumbai	Mumbai-1	Home Street Branch	Forbes Bldg Charanjeet Rai Marg, Home Street Fort Mumbai 400001, Maharashtra	Maharashtra
Eastern	Kolkata	Kolkata-1	Strand Road	38, Strand Road, Binani Building, P.B. No 550 Kolkata W.B.	West Bengal
East Central	Hajipur	Hajipur	Hajipur	Chandrapura House, Cinema Road, Hajipur, Vaishali, Bihar, Pin- 844101	Bihar
East Coast	Bhubaneswar	Bhubaneswar	Chandrashekhar pur	1731, Chandrasekharpur, post Sainik School, Bhubaneswar Dist. Khurda Orissa, Pin- 751005	Orissa
Northern	New Delhi	New Delhi	Sunder Nagar	52, Sunder Nagar New Delhi-110003	Delhi, Punjab Haryana , Himachal, Jammu & Kashmir(J&K) , Chandigarh.
North Central	Allahabad	Allahabad	Mumfordganj	16A-42, Belly Road, New Katra Dist Allahabad, Uttar Pradesh	Uttar Pradesh
North Eastern	Gorakhpur	Gorakhpur	Betihata	229, Betihata Chauraha, Hnuman Mandir Road, Dist Gorakhpur	Uttranchal
North East Frontier	Gauhati	Gauhati	Adabari	1 st Floor, Habibur Rahman Shopping Complex Adabari Main Road, Opp. Bus Stand Dist. Kamrup	Arunachal, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura.
North West	Jaipur	Jaipur	Malviya Nagar Jaipur	A/272, Malviya Nagar, Near Satkar Shopping Center Jaipur Rajasthan Pin. 302017	Rajasthan
Southern	Chennai	Chennai	Egmore	Elconso Building, No. 9 Casa Major Road Egmore Chennai Tamil Nadu Pin- 600008	Kerala, Tamil Nadu, Andaman, Nicobar, Pond.

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Annexure 4

South Eastern	Kolkata	Kolkata II	Kidderpore	24-D, Ekbalpur Lane Ekbalpur, Kolkata, West Bengal- 700023	Jharkhand
South East Central	Bilaspur	Bilaspur	Bilaspur	Raunka Bhawan, Gandhi Chowk Opp. Govt. School Dist. Bilaspur	Chattisgarh
South Central	Secunderabad	Secunderabad	Secunderabad Station Road	9-4-140, to 143, Regimental Bazar (Adj. to Sikh Gurudwara) Dist. Secunderabad, Andhra Pradesh Pin - 500003	Andhra Pradesh
South Western	Hubli	Hubli	Hubli Main	LIC Building, P B No. 61, Lamington Road, Hubli Dist. Dharwad Karnataka- 580020	Karnataka, Goa, Dadranagar haveli, Lakshadweep.
Western	Mumbai	Mumbai-II	Veer Nariman Road	84, Raj Mahal, Veer Nariman Road Churchgate Mumbai-020	Gujarat, Daman Diu
West Central	Jabalpur	Jabalpur	Jabalpur City Branch	1 st Floor Shyam Arcade, Malviya Chowk Madhya Pradesh- 482002	Madhya Pradesh