

**Government of India (Bharat Sarkar)**  
**Ministry of Railways (Rail Mantralaya)**  
**Rail Bhawan**  
\*\*\*\*\*

No.2006/TG-I/10/P/ATM/Pt.I

New Delhi, Dated: 7/12/2006

The Chief Commercial Managers,  
All Zonal Railways.

**(Commercial Circular No. 104 of 2006)**

**Sub: Installation of Automated Teller Machines (ATMs) at 711  
Railway Stations on Indian Railways.**

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A Memorandum of Understanding (MoU) between Ministry of Railways and Six Nationalised Banks namely Punjab National Bank, Dena Bank, Bank of Baroda, Canara Bank, Indian Bank and Union Bank of India for installation of Automated Teller Machines (ATMs) at 711 stations has been signed on 22/11/2006. A copy each of MoU signed alongwith the copy of Standard Agreement form for installation of ATMs and the list of stations pertaining to zonal railway concerned on which ATMs are to be installed are enclosed.

Zonal Railways may take all necessary steps to ensure expeditious installation of ATMs at the railway stations as per terms and conditions mentioned in the Standard Agreement and MoU.

**DA: As Above**

  
**(Ravinesh Kumar)**  
Director Traffic Commercial (G)  
Railway Board.  
**Ph: 011- 2338 4313**

**Memorandum of Understanding (MoU) signed between Canara Bank and Ministry of Railways (MOR) for installation of ATMs with ticket issuing facility, at railway stations.**

This MoU is made on the 22<sup>nd</sup> November, 2006 between the Canara Bank (herein after referred to as "The Bank", which expression shall include all its successors and assigns) having its Corporate office at Canara Bank Head Office Building, 112, J.C. Road, Bangalore-560002 the first party, and the President of India, acting through Executive Director Passenger Marketing (EDPM) herein after referred to as "MOR" which expression include all its successors and assigns of the second part.

Whereas Indian Railways has more than 8000 stations across the country which serve more than 16 million passengers every day.

The Bank is interested in installing Automated Teller Machines (ATMs) at some of the railway stations for the convenience of its customers.

Whereas Indian Railways are desirous of making available required space to install ATMs along with facility for issue of tickets.

The parties have negotiated and mutually agreed to provide such ATMs of The Bank at some of the railway stations as decided mutually on the terms and conditions appearing hereinafter.

Now it is agreed by and between MOR and The Bank as under:

1. MOR will permit The Bank to install and operate Automated Teller Machines (ATMs) at 225 stations, (as per List at Annexure 1 to this MoU), identified by The Bank and approved by MOR, for issue of tickets and monetary transactions on the prescribed terms and conditions and subject to the rules and regulations in force of Reserve Bank of India (RBI) & Ministry of Finance and rules/guidelines, laws and amendments issued from time to time. For this purpose, The Bank will enter into agreement with the Zonal Railway concerned as per the Standard Agreement

Form enclosed (Annexure 2 to this MoU), containing terms and conditions mutually agreed to between MOR and The Bank.

2. The Bank, with the technology support of its own and that of the service provider, shall deploy ATMs at the 225 sites, identified by The Bank and approved by MOR, at its own cost. The Bank will also provide ticketing facility through internet ticketing kiosk by installing PCs at A-1, A, B and C categories of stations after Proof of concept (POC) in association with Indian Railway Catering and Tourism Corporation (IRCTC).

3. MOR agrees to allot space of 6 sq. m to The Bank for installation of ATMs. For the internet ticketing kiosk, an additional space of 1.5 sq. m will also be provided. No additional license fees will be charged for this additional area. i.e. at the license fee for 6 sq m, the total space of 7.5 sq m will be provided.

4. The Bank will have a free hand to take connectivity from any service provider at its own cost.

5. The Bank will have to pay to Zonal Railways the annual license fee as contained in the Agreement enclosed, which shall be signed later between The Bank and the Zonal Railway concerned.

6. This MoU will remain in force till all the 225 ATMs are installed or till a period of 12 months, whichever is earlier. After this period, MOR will be at liberty to change the license fees to be realized for remaining locations. However, in case of any extraordinary circumstances, The Bank may be allowed relaxation of time by the zonal railway.


7. MOR reserves the right to allot space for additional ATMs to any other bank, at any or all of the 225 stations listed in Annexure 1, i.e. at which The Bank has been permitted to install ATMs.

8. To sort out the problems/disputes, if any, in installation and continued operation of ATMs at zonal railways, a half yearly meeting between Officers of The Bank and Railway Board comprising Executive Director (Passenger Marketing), Executive

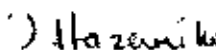

Director (Land & Amenities) and Executive Director (Finance, Commercial & Resource Mobilisation) will be held in Rail Bhawan till the installation of ATMs at the 225 sites (as per Annexure I) is complete as also thereafter as and when necessary or other periodic intervals.

In witness hereof, the parties hereto acting through properly constituted representatives thereto duly authorized have caused these presents to be signed and executed, sealed and delivered in the presence of

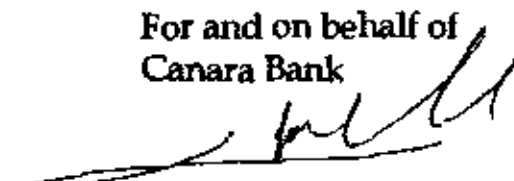
For and on behalf of  
President of India

  
Signature  
H.V.Sharma  
Executive Director,  
(Passenger Marketing),  
Railway Board



Witness in presence of

-   
1. U. Hazarika  
Director, Passenger Marketing  
Railway Board.  
  
2. Ravinesh Kumar  
Director, Traffic Commercial (G),  
Railway Board.

For and on behalf of  
Canara Bank

  
Signature  
T.Y.Prabhu  
General Manager,  
Delhi Circle Office,  
Canara Bank.

Witness in presence of

-   
1. Ram Krishna  
Divisional Manager,  
Canara Bank.  
  
2. S. S. Rohilla  
Manager (GM Sectt)  
Canara Bank.

**Memorandum of Understanding (MoU) signed between Union Bank of India (UBI) and Ministry of Railways (MOR) for installation of ATMs with ticket issuing facility, at railway stations.**

This MoU is made on the 22<sup>nd</sup> November, 2006 between the Union Bank of India (herein after referred to as "The Bank", which expression) having its Corporate office at Union Bank Bhawan, 239, Vidhan Bhawan Marg, Nariman Point, Mumbai-400021, the first party, and the President of India, acting through Executive Director Passenger Marketing (EDPM) herein after referred to as "MOR" which expression shall unless repugnant to the contract or inconsistent with the meaning thereof include all its successors and assigns of the second part.

Whereas Indian Railways has more than 8000 stations across the country which serve more than 16 million passengers every day.

The Bank is interested in installing Automated Teller Machines (ATMs) at some of the railway stations for the convenience of its customers.

Whereas Indian Railways are desirous of making available required space to install ATMs along with facility for issue of tickets.

The parties have negotiated and mutually agreed to provide such ATMs of The Bank at some of the railway stations as decided mutually on the terms and conditions appearing hereinafter.

Now it is agreed by and between MOR and The Bank as under:

1. MOR will permit The Bank to install and operate Automated Teller Machines (ATMs) at 66 stations, (as per List at Annexure 1 to this MoU), identified by The Bank and approved by MOR, for issue of tickets and monetary transactions on the prescribed terms and conditions and subject to the rules and regulations in force of Reserve Bank of India (RBI) & Ministry of Finance and rules/guidelines, laws and amendments issued from time to time. For this purpose, The Bank will enter into agreement with the Zonal Railway concerned as per the Standard Agreement Form enclosed (Annexure 2 to this

MoU), containing terms and conditions mutually agreed to between MOR and The Bank.

2. The Bank, with the technology support of its own and that of the service provider, shall deploy ATMs at the 66 sites, identified by The Bank and approved by MOR, at its own cost. The Bank will also provide ticketing facility through internet ticketing kiosk by installing PCs at A-1, A, B and C categories of stations after Proof of concept (POC) in association with Indian Railway Catering and Tourism Corporation (IRCTC).

3. MOR agrees to allot space of 6 sq. m to The Bank for installation of ATMs. For the internet ticketing kiosk, an additional space of 1.5 sq. m will also be provided. No additional license fees will be charged for this additional area. i.e. at the license fee for 6 sq m, the total space of 7.5 sq m will be provided.

4. The Bank will have a free hand to take connectivity from any service provider at its own cost.

5. The Bank will have to pay to Zonal Railways the annual license fee as contained in the Agreement enclosed, which shall be signed later between The Bank and the Zonal Railway concerned.

6. This MoU will remain in force till all the 66ATMs are installed or till a period of 12 months, whichever is earlier. After this period, MOR will be at liberty to change the license fees to be realized for remaining locations. However, in case of any extraordinary circumstances, The Bank may be allowed relaxation of time by the zonal railway.

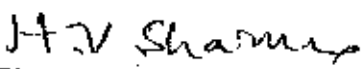
7. MOR reserves the right to allot space for additional ATMs to any other bank, at any or all of the 66 stations listed in Annexure 1, i.e. at which The Bank has been permitted to install ATMs.

8. To sort out the problems/disputes, if any, in installation and continued operation of ATMs at zonal railways, a half yearly meeting between Officers of The Bank and Railway Board comprising Executive Director (Passenger Marketing), Executive Director (Land


& Amenities) and Executive Director (Finance, Commercial & Resource Mobilisation) will be held in Rail Bhawan till the installation of ATMs at the 66 sites (as per Annexure I) is complete as also thereafter as and when necessary or other periodic intervals.

In witness hereof, the parties hereto acting through properly constituted representatives thereto duly authorized have caused these presents to be signed and executed, sealed and delivered in the presence of

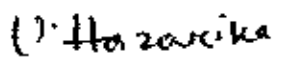
For and on behalf of  
President of India

  
Signature  
H.V. Sharma  
Executive Director,  
(Passenger Marketing),  
Railway Board

For and on behalf of  
Union Bank of India

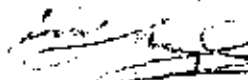
  
Signature  
B. L. Javeri  
General Manager,  
Union Bank of India.

Witness in presence of

  
1. U. Hazarika  
Director, Passenger Marketing  
Railway Board.

  
2. Ravinesh Kumar  
Director, Traffic Commercial (G),  
Railway Board.

Witness in presence of

  
1. V.K. Dhirga  
General Manager,  
Union Bank of India.

  
2. S.P. Goel  
Dy. General Manager,  
Union Bank of India.

**Memorandum of Understanding (MoU) signed between Bank of Baroda (BOB) and Ministry of Railways (MOR) for installation of ATMs with ticket issuing facility, at railway stations.**

This MoU is made on the 22<sup>nd</sup> November, 2006 between the Bank of Baroda (herein after referred to as "The Bank", which expression) having its Corporate office at Baroda Corporate Centre, C-26, G-Block, Bandra Kurla Complex, Bandra East, Mumbai-400051, the first party, and the President of India, acting through Executive Director Passenger Marketing (EDPM) herein after referred to as "MOR" which expression shall unless repugnant to the contract or inconsistent with the meaning thereof include all its successors and assigns of the second part.

Whereas Indian Railways has more than 8000 stations across the country which serve more than 16 million passengers every day.

The Bank is interested in installing Automated Teller Machines (ATMs) at some of the railway stations for the convenience of its customers.

Whereas Indian Railways are desirous of making available required space to install ATMs along with facility for issue of tickets.

The parties have negotiated and mutually agreed to provide such ATMs of The Bank at some of the railway stations as decided mutually on the terms and conditions appearing hereinafter.

Now it is agreed by and between MOR and The Bank as under:

**1. MOR will permit The Bank to install and operate Automated Teller Machines (ATMs) at 201 stations, (as per List at Annexure 1 to this MoU), identified by The Bank and approved by MOR, for issue of tickets and monetary transactions on the prescribed terms and conditions and subject to the rules and regulations in force of Reserve Bank of India (RBI) & Ministry of Finance and rules/guidelines, laws and amendments issued from time to time. For this purpose, The Bank will enter into agreement with the Zonal Railway concerned as per the Standard Agreement Form enclosed**



(Annexure 2 to this MoU), containing terms and conditions mutually agreed to between MOR and The Bank.

2. The Bank, with the technology support of its own and that of the service provider, shall deploy ATMs at the 201 sites, identified by The Bank and approved by MOR, at its own cost. The Bank will also provide ticketing facility through internet ticketing kiosk by installing PCs at A-1, A, B and C categories of stations after Proof of concept (POC) in association with Indian Railway Catering and Tourism Corporation (IRCTC).

3. MOR agrees to allot space of 6 sq. m to The Bank for installation of ATMs. For the internet ticketing kiosk, an additional space of 1.5 sq. m will also be provided. No additional license fees will be charged for this additional area. i.e. at the license fee for 6 sq m, the total space of 7.5 sq m will be provided.

4. The Bank will have a free hand to take connectivity from any service provider at its own cost.

5. The Bank will have to pay to Zonal Railways the annual license fee as contained in the Agreement enclosed, which shall be signed later between The Bank and the Zonal Railway concerned.

6. This MoU will remain in force till all the 201 ATMs are installed or till a period of 12 months, whichever is earlier. After this period, MOR will be at liberty to change the license fees to be realized for remaining locations. However, in case of any extraordinary circumstances, The Bank may be allowed relaxation of time by the zonal railway.

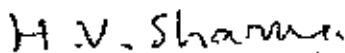
7. MOR reserves the right to allot space for additional ATMs to any other bank, at any or all of the 201 stations listed in Annexure 1, i.e. at which The Bank has been permitted to install ATMs.

8. To sort out the problems/disputes, if any, in installation and continued operation of ATMs at zonal railways, a half yearly meeting between Officers of The Bank and Railway Board comprising Executive Director (Passenger Marketing), Executive Director (Land


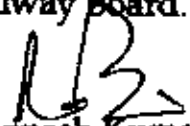
& Amenities) and Executive Director (Finance, Commercial & Resource Mobilisation) will be held in Rail Bhawan till the installation of ATMs at the 201 sites (as per Annexure I) is complete as also thereafter as and when necessary or other periodic intervals.

In witness hereof, the parties hereto acting through properly constituted representatives thereto duly authorized have caused these presents to be signed and executed, sealed and delivered in the presence of

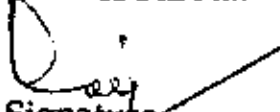
For and on behalf of  
President of India

  
Signature  
H.V.Sharma  
Executive Director,  
(Passenger Marketing),  
Railway Board



Witness in presence of

-   
1. U. Hazarika  
Director, Passenger Marketing  
Railway Board.  
  
2. Ravinesh Kumar  
Director, Traffic Commercial (G),  
Railway Board.

For and on behalf of  
Bank of Baroda

  
Signature  
V.K.Vig  
General Manager  
(EM & IT-CO)  
Bank of Baroda

Witness in presence of

-   
1. K.N.Suvama  
General Manager(NZ)  
Bank of Baroda.  
  
2. O.S.Pillai,  
Dy. General Manager  
Bank of Baroda

**Memorandum of Understanding (MoU) signed between Punjab National Bank (PNB) and Ministry of Railways (MOR) for installation of ATMs with ticket issuing facility, at railway stations.**

This MoU is made on the 22<sup>nd</sup> November, 2006 between Punjab National Bank, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 having its Corporate office at 7, Bhikaiji Cama Place, New Delhi, and amongst other offices its Operation, Payments & Settlement Division at 5, Sansad Marg, New Delhi, hereinafter called "PNB", which shall, unless repugnant to the context, include its successors and assigns, on the First part, and the President of India, acting through Executive Director Passenger Marketing (EDPM) herein after referred to as "MOR" which expression include all its successors and assigns of the Second part.

Whereas Indian Railways has more than 8000 stations across the country which serve more than 16 million passengers every day.

The Bank is interested in installing Automated Teller Machines (ATMs) at some of the railway stations for the convenience of its customers.

Whereas Indian Railways are desirous of making available required space to install ATMs along with facility for issue of tickets.

The parties have negotiated and mutually agreed to provide such ATMs of The Bank at some of the railway stations as decided mutually on the terms and conditions appearing hereinafter.

Now it is agreed by and between MOR and The Bank as under:

1. MOR will permit The Bank to install and operate Automated Teller Machines (ATMs) at 51 stations, (as per List at Annexure 1 to this MoU), identified by The Bank and approved by MOR, for issue of tickets and monetary transactions on the prescribed terms and conditions and subject to the rules and regulations in force of Reserve Bank of India (RBI) & Ministry of Finance and rules/guidelines, laws and amendments issued from time to time. For this purpose, The

Bank will enter into agreement with the Zonal Railway concerned as per the **Standard Agreement Form enclosed (Annexure 2 to this MoU)**, containing terms and conditions mutually agreed to between MOR and The Bank.

2. The Bank, with the technology support of its own and that of the service provider, shall deploy ATMs at the 51 sites, identified by The Bank and approved by MOR, at its own cost. The Bank will also provide ticketing facility through internet ticketing kiosk by installing PCs at A-1, A, B and C categories of stations after Proof of concept (POC) in association with Indian Railway Catering and Tourism Corporation (IRCTC).

3. MOR agrees to allot space of 6 sq. m to The Bank for installation of ATMs. For the internet ticketing kiosk, an additional space of 1.5 sq. m will also be provided. No additional license fees will be charged for this additional area. i.e. at the license fee for 6 sq m, the total space of 7.5 sq m will be provided.

4. The Bank will have a free hand to take connectivity from any service provider at its own cost.

5. The Bank will have to pay to Zonal Railways the annual license fee as contained in the Agreement enclosed, which shall be signed later between The Bank and the Zonal Railway concerned.

6. This MoU will remain in force till all the 51 ATMs are installed or till a period of 12 months, whichever is earlier. After this period, MOR will be at liberty to change the license fees to be realized for remaining locations. However, in case of any extraordinary circumstances, The Bank may be allowed relaxation of time by the zonal railway.

7. MOR reserves the right to allot space for additional ATMs to any other bank, at any or all of the 51 stations listed in Annexure 1, i.e. at which The Bank has been permitted to install ATMs.

8. To sort out the problems/disputes, if any, in installation and continued operation of ATMs at zonal railways, a half yearly meeting

between Officers of The Bank and Railway Board comprising Executive Director (Passenger Marketing), Executive Director (Land & Amenities) and Executive Director (Finance, Commercial & Resource Mobilisation) will be held in Rail Bhawan till the installation of ATMs at the 51 sites (as per Annexure I) is complete as also thereafter as and when necessary or other periodic intervals.

In witness hereof, the parties hereto acting through properly constituted representatives thereto duly authorized have caused these presents to be signed and executed, sealed and delivered in the presence of

For and on behalf of  
President of India

*H.V. Sharma*  
Signature  
H.V. Sharma  
Executive Director,  
(Passenger Marketing),  
Railway Board

For and on behalf of  
Punjab National Bank

*R.I. S. Sidhu*  
Signature  
R.I. S. Sidhu  
General Manager (OPSD)  
Punjab National Bank.

Witness in presence of

- (1) Hazarika  
1. U. Hazarika  
Director, Passenger Marketing  
Railway Board.  
*U. Hazarika*  
2. Ravinesh Kumar  
Director, Traffic Commercial (G),  
Railway Board.

Witness in presence of

- B.L. Patheja*  
1. Dr. B.L. Patheja  
Asst. General Manager  
(OPSD),  
Punjab National Bank.  
2. S. N. Rout *S. N. Rout*  
Chief OPSD  
Punjab National Bank.

**Memorandum of Understanding (MoU) signed between Dena Bank and Ministry of Railways (MOR) for installation of ATMs with ticket issuing facility, at railway stations.**

This MoU is made on the 22<sup>nd</sup> November, 2006 between the Dena Bank (herein after referred to as "The Bank", which expression shall include all its successors and assigns) having its Corporate office at Dena Corporate Centre, C-10, G-Block, Bandra-Kurla Complex, Bandra East, Mumbai-400051 the first party, and the President of India, acting through Executive Director Passenger Marketing (EDPM) herein after referred to as "MOR" which expression include all its successors and assigns of the second part.

Whereas Indian Railways has more than 8000 stations across the country which serve more than 16 million passengers every day.

The Bank is interested in installing Automated Teller Machines (ATMs) at some of the railway stations for the convenience of its customers.

Whereas Indian Railways are desirous of making available required space to install ATMs along with facility for issue of tickets.

The parties have negotiated and mutually agreed to provide such ATMs of The Bank at some of the railway stations as decided mutually on the terms and conditions appearing hereinafter.

Now it is agreed by and between MOR and The Bank as under:

1. MOR will permit The Bank to install and operate Automated Teller Machines (ATMs) at 117 stations, (as per List at Annexure 1 to this MoU), identified by The Bank and approved by MOR, for issue of tickets and monetary transactions on the prescribed terms and conditions and subject to the rules and regulations in force of Reserve Bank of India (RBI) & Ministry of Finance and rules/guidelines, laws and amendments issued from time to time. For this purpose, The Bank will enter into agreement with the Zonal Railway concerned as per the Standard Agreement Form enclosed

(Annexure 2 to this MoU), containing terms and conditions mutually agreed to between MOR and The Bank.

2. The Bank, with the technology support of its own and that of the service provider, shall deploy ATMs at the 117 sites, identified by The Bank and approved by MOR, at its own cost. The Bank will also provide ticketing facility through internet ticketing kiosk by installing PCs at A-1, A, B and C categories of stations after Proof of concept (POC) in association with Indian Railway Catering and Tourism Corporation (IRCTC).

3. MOR agrees to allot space of 6 sq. m to The Bank for installation of ATMs. For the internet ticketing kiosk, an additional space of 1.5 sq. m will also be provided. No additional license fees will be charged for this additional area. i.e. at the license fee for 6 sq m, the total space of 7.5 sq m will be provided.

4. The Bank will have a free hand to take connectivity from any service provider at its own cost.

5. The Bank will have to pay to Zonal Railways the annual license fee as contained in the Agreement enclosed, which shall be signed later between The Bank and the Zonal Railway concerned.

6. This MoU will remain in force till all the 117 ATMs are installed or till a period of 12 months, whichever is earlier. After this period, MOR will be at liberty to change the license fees to be realized for remaining locations. However, in case of any extraordinary circumstances, The Bank may be allowed relaxation of time by the zonal railway.

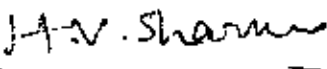
7. MOR reserves the right to allot space for additional ATMs to any other bank, at any or all of the 117 stations listed in Annexure 1, i.e. at which The Bank has been permitted to install ATMs.

8. To sort out the problems/disputes, if any, in installation and continued operation of ATMs at zonal railways, a half yearly meeting between Officers of The Bank and Railway Board comprising Executive Director (Passenger Marketing), Executive Director (Land


& Amenities) and Executive Director (Finance, Commercial & Resource Mobilisation) will be held in Rail Bhawan till the installation of ATMs at the 117 sites (as per Annexure I) is complete as also thereafter as and when necessary or other periodic intervals.

In witness hereof, the parties hereto acting through properly constituted representatives thereto duly authorized have caused these presents to be signed and executed, sealed and delivered in the presence of

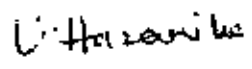
For and on behalf of  
President of India

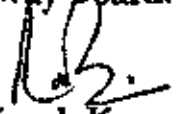
  
Signature  
H.V. Sharma  
Executive Director,  
(Passenger Marketing),  
Railway Board

For and on behalf of  
Dena Bank


  
Signature  
Ramnath Pradeep  
General Manager  
(IT & IRM),  
Dena Bank.

Witness in presence of

  
1. U. Hazarika  
Director, Passenger Marketing  
Railway Board.

  
2. Ravinesh Kumar  
Director, Traffic Commercial (G),  
Railway Board.

Witness in presence of

  
1. U.S. Poojari  
Dy. General Manager  
Dena Bank.

  
2. C.P. Singh  
Senior Manager, PR,  
Dena Bank



**Memorandum of Understanding (MoU) signed between Indian Bank and Ministry of Railways (MOR) for installation of ATMs with ticket issuing facility, at railway stations.**

This MoU is made on the 22<sup>nd</sup> November, 2006 between the Indian Bank (herein after referred to as "The Bank", which expression shall include all its successors and assigns) having its Corporate office at 66, Rajaji Salai, Chennai-600001 the first party, and the President of India, acting through Executive Director Passenger Marketing (EDPM) herein after referred to as "MOR" which expression include all its successors and assigns of the second part.

Whereas Indian Railways has more than 8000 stations across the country which serve more than 16 million passengers every day.

The Bank is interested in installing Automated Teller Machines (ATMs) at some of the railway stations for the convenience of its customers.

Whereas Indian Railways are desirous of making available required space to install ATMs along with facility for issue of tickets.

The parties have negotiated and mutually agreed to provide such ATMs of The Bank at some of the railway stations as decided mutually on the terms and conditions appearing hereinafter.

Now it is agreed by and between MOR and The Bank as under:

1. MOR will permit The Bank to install and operate Automated Teller Machines (ATMs) at 51 stations, (as per List at Annexure 1 to this MoU), identified by The Bank and approved by MOR, for issue of tickets and monetary transactions on the prescribed terms and conditions and subject to the rules and regulations in force of Reserve Bank of India (RBI) & Ministry of Finance and rules/guidelines, laws and amendments issued from time to time. For this purpose, The Bank will enter into agreement with the Zonal Railway concerned as per the Standard Agreement Form enclosed (Annexure 2 to this MoU), containing terms and conditions mutually agreed to between MOR and The Bank.

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5. The Bank will have to pay to Zonal Railways the annual license fee as contained in the Agreement enclosed, which shall be signed later between The Bank and the Zonal Railway concerned.

6. This MoU will remain in force till all the 51 ATMs are installed or till a period of 12 months, whichever is earlier. After this period, MOR will be at liberty to change the license fees to be realized for remaining locations. However, in case of any extraordinary circumstances, The Bank may be allowed relaxation of time by the zonal railway.

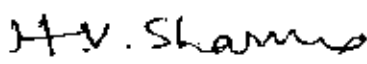
7. MOR reserves the right to allot space for additional ATMs to any other bank, at any or all of the 51 stations listed in Annexure 1, i.e. at which The Bank has been permitted to install ATMs.

8. To sort out the problems/disputes, if any, in installation and continued operation of ATMs at zonal railways, a half yearly meeting between Officers of The Bank and Railway Board comprising Executive Director (Passenger Marketing), Executive Director (Land & Amenities) and Executive Director (Finance, Commercial & Resource Mobilisation) will be held in Rail Bhawan till the installation

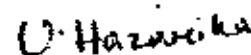
of ATMs at the 51 sites (as per Annexure I) is complete as also thereafter as and when necessary or other periodic intervals.

In witness hereof, the parties hereto acting through properly constituted representatives thereto duly authorized have caused these presents to be signed and executed, sealed and delivered in the presence of

For and on behalf of  
President of India


  
Signature  
H.V.Sharma  
Executive Director,  
(Passenger Marketing),  
Railway Board

Witness in presence of

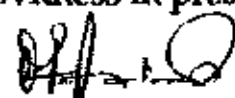
  
1. U. Hazarika  
Director, Passenger Marketing  
Railway Board.

  
2. Ravinesh Kumar  
Director, Traffic Commercial (G),  
Railway Board.

For and on behalf of  
Indian Bank

  
Signature  
J M Garg  
General Manager  
Indian Bank

Witness in presence of

  
1. O.P. Ambasht  
Asst. General Manager  
Indian Bank.

  
2. X. Joseph Anthuvan  
Chief Manager  
Indian Bank.

**Standard Agreement Form For Installation Of Automated Teller Machines (ATMs) At Railway Stations To Be Signed Between Railway And \_\_\_\_\_).**

**(Annexure to MOU Dt 22<sup>nd</sup> November, 2006 between Ministry of Railways and \_\_\_\_\_)**

This Agreement is made at \_\_\_\_\_ on \_\_\_\_\_ day of \_\_\_\_\_ 2006 between President of India acting through General Manager \_\_\_\_\_ Railways (or his authorised representative) hereinafter referred to as the Railway (which expression shall include the successors and assigns), on one part and \_\_\_\_\_) having its Corporate office \_\_\_\_\_, hereinafter referred to as The Bank (which expression shall include its successors and assigns) on the other part.

Now it is hereby agreed by the parties hereto as follows:

**1. General**

**1.1** The Railway hereby permits the Bank to operate Automated Teller Machines (ATMs) at the stations as per the list at Annexure-A (List to be inserted by Railway as per MOU), on the terms and conditions hereinafter contained and subject to the rules and regulation in force of RBI &/ or Ministry of Finance and rules/ guidelines, laws and amendments issued from time to time.

**1.2** On genuine grounds, e.g. non-availability of power/ communication connectivity, if Bank is not in a position to install ATM at any location/station, that particular station may be substituted by another station of the same Category with the approval of the Railway. However, there will be no reduction in the charges payable on this account. Bank may sign the Agreement for installation of ATMs in phased manner for cluster of stations. The license fee will be payable for that group of stations for which the Agreement has been signed. In case the average transactions per day do not exceed 100 even after a period of two years, the bank, in

consultation with Railway, may shift the ATM to another station of the same category at their own cost.

1.3 At all stations in category A-1, A, B, & C Bank will provide separate kiosk by the side of the ATM in which a PC with internet ticketing kiosk would be provided to enable the users to generate e-tickets and i-tickets in association with IRCTC. Proof of Concept (POC) for internet ticketing with IRCTC will be completed within three months of signing of MoU. After which the ticketing facility will be gradually rolled out across all the ATMs at A-1, A, B & C categories of stations within a period of 12 months. Bank will also make an attempt to install internet ticketing kiosks at other categories of stations as well on similar terms and conditions, based on a request from Railway.

## **2. Space for ATM, locations and power requirements**

2.1 Railway agrees to allot space of 6 sq. m to Bank for installation of ATMs. For internet ticketing kiosk, an additional space of 1.5 sq. m will also be provided. No additional license fees will be charged for this additional area above 6.0 sq. m. In addition, a space of around 6'x6' would be provided for setting up V-Sat antennae on rooftop of station buildings for each ATM, for which also no separate charges shall be levied.

2.2 Bank will bear all the expenditure for building the structure for housing the ATM and will provide air conditioner etc. therein.

2.3 Drawing for the ATM location/ structure should be got approved by the Bank from the Divisional Railway Manager of the Division. This drawing shall form part of this Agreement.

2.4 ATMs will preferably be located in non- ticketed area which may be near booking offices including PRS centers. However, depending upon the local conditions and the mutual agreement between Bank and Indian Railways, any other location (excluding platforms as far as possible), can be considered.

**2.5** Electricity will be provided by Railways on payment of charges as per extant rules.

**2.6** The Bank shall not use the said counter for any purpose other than the Automated Teller Machine Business including cash/cheque deposit and issue of PRS tickets, UTS tickets, QSTs and MSTs. Promotion of products of BOB through brochures, pamphlets, etc. will, however, be allowed.

**2.7** Value added features like payment of utility bills, donations to trusts, etc. as available on normal ATMs will be allowed.

### **3. License Fee:**

**3.1** Subject to what is contained in paragraph 2.1 above, the annual license fee payable by the bank for the various categories of stations will be as hereunder:

<b>Category of Statio</b>	<b>Annual license fee (Rs. per sq m per annum)</b>
<b>A-1</b>	<b>52000</b>
<b>A</b>	<b>35000</b>
<b>B</b>	<b>25000</b>
<b>C</b>	<b>45000</b>
<b>D</b>	<b>15000</b>
<b>E &amp; F</b>	<b>10000</b>

**3.2** Above rates will be applicable for a period of one year from the date of commencement. The date of commencement will be the date of commissioning of the ATM or a date within 1 month after signing of the Agreement, whichever is earlier.

**3.3.** Thereafter, the license fee will be increased by 5% every year.

**3.4** The first year's annual license fee shall be payable to Railway along with the signing of this Agreement. Thereafter applicable license fees for subsequent years will be payable to Railway within one month of its becoming due.

**3.5** The station-wise category-wise list of ATMs to be installed by the Bank and the amount of license fees payable is detailed in Annexure A enclosed.

#### **4. Ticket Booking Arrangement**

**4.1(a)** Each internet ticketing kiosk will also have the facility of booking of one or more or all of the following kind of tickets as decided by the Railways and as provided by IRCTC.

- Internet Ticketing (i or e ticketing)
- Monthly and quarterly season ticketing
- PRS ticketing
- UTS ticketing

**(b)** Bank will have the discretion to fix transaction charges for issue of internet tickets through kiosks.

**4.2** Proof of Concept (POC) for implementing ticketing will be done with a terminal at Bank site.

**4.3** Before the issue of tickets through the Internet ticketing kiosk starts, a separate Agreement for issue of tickets, along with the procedure of accounting, remittance of earnings, etc will be entered into with IRCTC by the Bank.

#### **5. Miscellaneous**

**5.1** The agreement shall remain in force for a period of five years commencing from ..... (Date of commencement)

to \_\_\_\_\_. Thereafter the agreement can be renewed on mutually acceptable terms between Railway and the Bank. The Bank shall not assign, transfer, mortgage or sublet the privilege conferred under this Agreement.

5.2 Railways is not responsible for any loss of cash, any loss of installation, any loss of any equipment. However, the Bank is permitted to have their own additional security personnel carrying proper ID and authorization.

5.3 The Bank will further keep the ATM premises neat and clean and tidy and shall not occupy any space beyond what is allotted to them.

5.4 The Bank shall pay all rates/cess/taxes and assessments whatever payable or hereafter becomes payable to the Govt. or Municipality in respect of the said Automated Teller Machine site and kiosk for ticketing and shall abide by the rule/law of land, in force, relating to Automated Teller Machine Business and ticketing.

5.5. No building or structure of any kind whatsoever shall be erected by the Bank other than provided for in Clauses 2.2/2.3 of this Agreement. Electrical or telecommunication cables will be permitted to be drawn only to the minimum extent as required from the nearest source. Provision for underground earthing will be allowed to the extent required for the installation of ATM/internet ticketing kiosk.

5.6 The Bank shall allow the Railway free access, at all times, to the ATM premises and shall whenever so requested by the Railway forthwith pull down or replace any structure which the Railway shall consider to be not constructed as agreed.

5.7 Nothing herein contained shall be construed to create tenancy in favour of the Bank of the said premises and the Railway may terminate this license in accordance with Clause 5.12 of this Agreement.



5.8 Railway shall not be liable for any loss or damage however caused to the property belonging to the Bank stacked on the land hereby licensed except damage/vandalism by Railway Staff.

5.9 It will be obligatory on the part of the Bank to make adequate fire fighting arrangements such as fire buckets filled with water or fire sand in the site at its own expense.

5.10 In addition to the aforesaid amount, the Bank shall further pay to the Railway through Sr. Station Manager the electric installation charges, rent for the meter charges for electricity consumed, as per the meter installed for the purpose, which must be paid by the first week of the month following the month to which those relate.

5.11 The Railway reserves the right to terminate the contract at a particular location/ATM forthwith in the event of any of the following grounds:-

- For A1, A, B and C category stations, fall in availability of ATM and internet ticketing kiosk separately for six consecutive months, below 80% will be considered as unsatisfactory whereas for D, E and F category stations availability below 70% will be considered as unsatisfactory (based on records maintained by the Bank).
- In case of unsatisfactory performance, the contract for the particular site will be cancelled without any change in the license fee for the remaining part of the year in which the contract is terminated.
- Malfunction of ATMs/unsatisfactory performance for reasons not within the control of the Bank may be excluded.

5.12 The Railway also reserves the right to cancel this license at any time on giving 90 days notice in writing of its intention to do so upon violation of any provision of this Agreement, and the Bank shall, on expiry of the period of notice to vacate the land, remove all materials and structures, if any belonging to them. However, if for any administrative reason, e.g. modifications to the station building/layout, etc, Railway intends to relocate the ATM after its

installation, The Bank will agree to the relocation at a mutually agreed location, subject to the shifting costs, as mutually agreed, being borne by the Railway. The Bank can also terminate the agreement on breach of conditions of agreement by Railway by giving 90 days notice

**5.13**

In

case the Bank fails to restore the land to its original state as had been given by the Railway, the Railway may do so at the risk and cost of the Bank and the expenses so incurred shall be recoverable from the Bank by the Railway.

**5.14** If on the expiry of the license, the Bank continues to operate the ATM/fails to hand over the site to Railway they shall be liable to pay the license fees on pro rata basis from the date of termination/completion of contract to the date of physical removal of the structure and the Bank shall be entitled to remove its belongings only when they have paid all the charges due to the Railways.

**5.15** Railways will not be responsible for any loss of cash, any loss of equipment or any other loss occasioned to the Bank unless the same is due to the commission, act or omission of Railways.

**5.16** In case The Bank fails to install ATM at any of the stations listed in the annexure to this agreement or substitute identified as per clause 1.1. of this agreement within the specified period, for reasons entirely attributable to The Bank, it would still be liable to pay the license fees for the entire period of the contract. Further, in such an event, the Railway would be free to allot the site to any other bank for installation of the ATM as it deems fit.

**6. FORCE MAJUERE:**

If at any time, during the contractual period, the performance in whole or in part by either party of the obligation under the agreement is prevented or delayed by reason of any war, or hostility, acts of the public enemy, civil commotion, sabotage,

accidents, fires, floods, explosions, quarantine restrictions, strikes, lockouts or acts of God or such eventualities which are beyond the control of the party, herein after referred as events and provided notice of happening of any such eventuality is given by either party to the other within 21 days from the date of occurrence thereof neither party shall by reason of such event, be entitled to terminate the Contract, nor shall either party have any claim for damages against the other in respect of such non performance or delay in performance and deliveries under the Contract shall be resumed as soon as practicable after such events as they come to an end or cease to exist.

#### **7. ARBITRATION CLAUSE:**

a) In the event of any question, dispute or difference arising under these conditions or any special conditions of contract, or in connection with this contract (except as to any matter the decision of which is specially provided for these or the special conditions), and which cannot be settled mutually by the Railways and the Bank, the question, dispute or the difference would be referred by either party, through their administrative Ministry/Department, to the permanent machinery of arbitration in the Bureau of Public Enterprises, Ministry of Industry in terms of their O.M. no. 15/9/86-BPE(FIN) dated 30.3.1989. (copy enclosed).

b) If, however, no final decision can be arrived at, the question, dispute or difference would be referred by either party, through their administrative Ministry/Department, to the Committee under the control of Cabinet Secretary, set up in terms of Cabinet Secretariat's O.M. No. 53/3/6/91 -Cab dated 31.12.91(copy enclosed).

c) No litigation involving such question, dispute or difference will be taken up in Court or a Tribunal without the matter having been first examined by the above constituted Committee and the Committee's clearance for litigation obtained.

Signed for and on behalf of  
Railways by

For and on behalf of Railways

Shri \_\_\_\_\_

Signed for and behalf of  
Bank by

Shri \_\_\_\_\_

For and on behalf of the Bank

Witness: 1.

2.

**RAILWAY WISE SUMMARY OF STATIONS OPTED BY SIX NATIONALISED  
BANKS FOR INSTALLATION OF ATMs**

<b>Z Rly</b>	<b>A-1</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>TOTAL</b>
CR	14	23	1	27	9	6	80
ER	9	1	0	2	0	1	13
ECR	5	3	1	0	0	0	9
ECOR	2	5	0	0	1	0	8
NR	34	32	9	0	22	24	121
NCR	13	6	1	0	1	3	24
NER	1	4	1	0	5	2	13
NFR	2	1	0	0	4	3	10
NWR	5	10	0	0	5	1	21
SR	17	39	4	18	27	57	162
SCR	13	16	1	0	2	3	35
SER	0	10	0	1	0	2	13
SECR	4	4	0	0	1	3	12
SWR	5	12	6	0	4	18	45
WR	16	29	11	44	9	21	130
WCR	4	7	0	0	4	0	15
<b>TOTAL</b>	<b>144</b>	<b>202</b>	<b>35</b>	<b>92</b>	<b>94</b>	<b>144</b>	<b>711</b>

**LIST OF STATIONS AT CENTRAL RAILWAY FOR INSTALLATION OF ATMs**

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Ahmednagar	A	CR	Canara Bank
2	Ambemath	C	CR	Canara Bank
3	Amravati	A	CR	Dena Bank
4	Baramati	D	CR	Dena Bank
5	Baramati	D	CR	Bank of Baroda
6	Belapur	D	CR	Bank of Baroda
7	Bhandup	C	CR	Canara Bank
8	Bhiwandi	E	CR	Dena Bank
9	Bhusawal	A	CR	Dena Bank
10	Bhusawal	A	CR	Bank of Baroda
11	Byculla	C	CR	Canara Bank
12	Churna Bhatti	C	CR	Canara Bank
13	CSTM Mumbai	A-1	CR	Dena Bank
14	CSTM Mumbai	A-1	CR	Canara Bank
15	CSTM Mumbai	A-1	CR	Bank of Baroda
16	CSTM Mumbai	A-1	CR	Union Bank of India
17	Dadar	A	CR	Canara Bank
18	Dadar	A	CR	Bank of Baroda
19	Dadar	A	CR	Punjab National Bank
20	Dadar	A	CR	Union Bank of India
21	Dhule	D	CR	Dena Bank
22	Dombivili	C	CR	Dena Bank
23	Dombivili	C	CR	Canara Bank
24	Ghatkopar	C	CR	Canara Bank
25	Ghatkopar	C	CR	Bank of Baroda
26	Igatpur	D	CR	Dena Bank
27	Kalyan	A-1	CR	Canara Bank
28	Kalyan	A-1	CR	Bank of Baroda
29	Kalyan	C	CR	Union Bank of India
30	Kandivili	C	CR	Canara Bank
31	Khadki	E	CR	Union Bank of India
32	Khandala	E	CR	Dena Bank
33	Khandwa	A	CR	Dena Bank
34	Kings Circle	C	CR	Canara Bank
35	Kohlapur	A	CR	Union Bank of India
36	Kolhapur	A	CR	Bank of Baroda
37	Kopergaon	D	CR	Dena Bank
38	Kopergaon	D	CR	Bank of Baroda
39	Kurla	C	CR	Canara Bank
40	Lonavla	A	CR	Canara Bank
41	LT Terminus	A-1	CR	Canara Bank
42	LT Terminus	A-1	CR	Bank of Baroda
43	LT Terminus	A-1	CR	Dena Bank
44	Manmad	A	CR	Dena Bank
45	Manmad	A	CR	Union Bank of India
46	Masjid	C	CR	Canara Bank
47	Matunga	C	CR	Canara Bank
48	Mulund	C	CR	Canara Bank
49	Nasik Road	A	CR	Dena Bank
50	Nasik Road	A	CR	Canara Bank

51	Nasik Road	A	CR	Bank of Baroda
52	Nasik Road	A	CR	Punjab National Bank
53	Nerul	C	CR	Canara Bank
54	Pandharpur	D	CR	Bank of Baroda
55	Pandharpur	E	CR	Bank of Baroda
56	Parel	C	CR	Canara Bank
57	Pune	A-1	CR	Dena Bank
58	Pune	A-1	CR	Canara Bank
59	Pune	A-1	CR	Bank of Baroda
60	Pune	A-1	CR	Punjab National Bank
61	Pune	A-1	CR	Union Bank of India
63	Sangli	B	CR	Canara Bank
64	Sangli	D	CR	Punjab National Bank
65	Sewri	C	CR	Canara Bank
66	Shivaji Nagar	C	CR	Canara Bank
67	Sion	C	CR	Canara Bank
68	Solapur	A	CR	Canara Bank
69	Thane	A	CR	Dena Bank
70	Thane	A	CR	Canara Bank
71	Thane	A	CR	Bank of Baroda
72	Thane	A	CR	Union Bank of India
73	Uhas Nagar	C	CR	Dena Bank
74	Uhasnagar	C	CR	Canara Bank
75	Vadia Road	C	CR	Canara Bank
76	Vashi	C	CR	Dena Bank
77	Vashi	C	CR	Canara Bank
78	Vidya Vihar	C	CR	Canara Bank
79	Vikhroli	C	CR	Canara Bank
80	Yavatmal	E	CR	Bank of Baroda

#### LIST OF STATIONS AT EAST COST RAILWAY FOR INSTALLATION OF ATMs

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Bhubaneswar	A	ECOR	Union Bank of India
2	Bhubaneswar	A	ECOR	Bank of Baroda
3	Bhubaneswar	A	ECOR	Punjab National Bank
4	Cuttack	A	ECOR	Bank of Baroda
5	Puri	A	ECOR	Bank of Baroda
6	Sambalpur Road	D	ECOR	Punjab National Bank
7	Vishakapatnam	A-1	ECOR	Bank of Baroda
8	Vishakapatnam	A-1	ECOR	Indian Bank

#### LIST OF STATIONS AT EAST CENTRAL RAILWAY FOR INSTALLATION OF ATMs

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Dhanbad	A	ECR	Bank of Baroda
2	Gaya	A	ECR	Bank of Baroda
3	Gaya	A	ECR	Punjab National Bank
4	Kiul	B	ECR	Punjab National Bank
5	Muzaffarpur Jn	A-1	ECR	Bank of Baroda
6	Patna	A-1	ECR	Union Bank of India
7	Patna Jn	A-1	ECR	Dena Bank

8	Patna Jn	A-1	ECR	Canara Bank
9	Patna Jn	A-1	ECR	Bank of Baroda

**LIST OF STATIONS AT EASTERN RAILWAY FOR INSTALLATION OF ATMs**

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Bhagelpur	A	ER	Canara Bank
2	Hooghly	C	ER	Canara Bank
3	Howrah	A-1	ER	Dena Bank
4	Howrah	A-1	ER	Canara Bank
5	Howrah	A-1	ER	Bank of Baroda
6	Howrah	A-1	ER	Indian Bank
7	Howrah	A-1	ER	Union Bank of India
8	Jagdishpur	E	ER	Bank of Baroda
9	New Alipore	C	ER	Canara Bank
10	Sealdah	A-1	ER	Dena Bank
11	Sealdah	A-1	ER	Canara Bank
12	Sealdah	A-1	ER	Bank of Baroda
13	Sealdah	A-1	ER	Punjab National Bank

**LIST OF STATIONS AT NORTH CENTRAL RAILWAY FOR INSTALLATION OF ATMs**

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Agra Cantt	A	NCR	Canara Bank
2	Agra Cantt	A	NCR	Bank of Baroda
3	Agra City	E	NCR	Dena Bank
4	Agra City	E	NCR	Union Bank of India
5	Agra Fort	A	NCR	Bank of Baroda
6	Aligarh	A	NCR	Bank of Baroda
7	Allahabad	A-1	NCR	Dena Bank
8	Allahabad	A-1	NCR	Canara Bank
9	Allahabad	A-1	NCR	Bank of Baroda
10	Allahabad	A-1	NCR	Indian Bank
11	Allahabad	A-1	NCR	Punjab National Bank
12	Firozabad	B	NCR	Bank of Baroda
13	Gwalior	A-1	NCR	Dena Bank
14	Gwalior	A-1	NCR	Bank of Baroda
15	Gwalior	A-1	NCR	Indian Bank
16	Jhansi	A	NCR	Dena Bank
17	Kanpur	A-1	NCR	Indian Bank
18	Kanpur Central	A-1	NCR	Canara Bank
19	Kanpur Central	A-1	NCR	Bank of Baroda
20	Kanpur Central	A-1	NCR	Punjab National Bank
21	Kanpur Central	A-1	NCR	Union Bank of India
22	Mathura Cantt	D	NCR	Bank of Baroda
23	Mathura Jn	A	NCR	Bank of Baroda
24	Vrindavan Road	E	NCR	Bank of Baroda

**LIST OF STATIONS AT NORTH EASTERN RAILWAY FOR INSTALLATION OF ATMs**

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Anand Nagar	D	NER	Union Bank of India



2	Bareilly City	D	NER	Dena Bank
3	Gorakhpur	A-1	NER	Bank of Baroda
4	Haldwani	D	NER	Bank of Baroda
5	Izzatnagar	B	NER	Bank of Baroda
6	Kannauj	D	NER	Bank of Baroda
7	Lucknow City	A	NER	Canara Bank
8	Lucknow City	A	NER	Bank of Baroda
9	Pantnagar	E	NER	Dena Bank
10	Rudrapur City	D	NER	Bank of Baroda
11	Sitapur	E	NER	Union Bank of India
12	Varanasi Cantt	A	NER	Union Bank of India
13	Varanasi City	A	NER	Bank of Baroda

**LIST OF STATIONS AT NORTH EAST FRONTIER RAILWAY FOR INSTALLATION OF ATMs**

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Bongaigaon	E	NFR	Punjab National Bank
2	Darjeeling	D	NFR	Bank of Baroda
3	Guwahati	A-1	NFR	Canara Bank
4	Guwahati	A-1	NFR	Punjab National Bank
5	Lumding	D	NFR	Punjab National Bank
6	New Jalpaiguri	A	NFR	Bank of Baroda
7	New Bongaigaon	D	NFR	Bank of Baroda
8	Jalpaiguri	A	NFR	Bank of Baroda
9	Siliguri	E	NFR	Dena Bank
10	Siliguri Jn	E	NFR	Bank of Baroda

**LIST OF STATIONS AT NORTHERN RAILWAY FOR INSTALLATION OF ATMs**

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Ambala Cantt Jn	A-1	NR	Canara Bank
2	Ambala Cantt Jn	A-1	NR	Bank of Baroda
3	Ambala City	D	NR	Dena Bank
4	Ambala City	D	NR	Canara Bank
5	Ambala City	D	NR	Indian Bank
6	Amethi	D	NR	Bank of Baroda
7	Amritsar	A-1	NR	Canara Bank
8	Amritsar	A-1	NR	Bank of Baroda
9	Amritsar	A-1	NR	Punjab National Bank
10	Amritsar	A-1	NR	Union Bank of India
11	Amroha	D	NR	Bank of Baroda
12	Ashtal Bohar	E	NR	Canara Bank
13	Bahadurgarh	D	NR	Punjab National Bank
14	Bareilly	A	NR	Bank of Baroda
15	Brar Square	E	NR	Canara Bank
16	Bulandshahar	D	NR	Canara Bank
17	Bulandshahr	D	NR	Bank of Baroda
18	Chandigarh	A	NR	Dena Bank
19	Chandigarh	A	NR	Canara Bank
20	Chandigarh	A	NR	Bank of Baroda
21	Chandigarh	A	NR	Union Bank of India
22	Dehradun	A	NR	Dena Bank

23	Dehradun	A	NR	Bank of Baroda
24	Dehradun	A	NR	Union Bank of India
25	Delhi	A-1	NR	Bank of Baroda
26	Delhi	A-1	NR	Punjab National Bank
27	Delhi Azadpur	E	NR	Dena Bank
28	Delhi Azadpur	E	NR	Canara Bank
29	Delhi Azadpur	E	NR	Punjab National Bank
30	Delhi Cantt	A	NR	Punjab National Bank
31	Delhi Jn	A-1	NR	Dena Bank
32	Delhi Jn	A-1	NR	Canara Bank
33	Delhi Kishanganj	E	NR	Canara Bank
34	Delhi Sadar Bazar	D	NR	Canara Bank
35	Delhi Sadar Bazar	D	NR	Indian Bank
36	Delhi Safdarjung	E	NR	Dena Bank
37	Delhi Safdarjung	E	NR	Canara Bank
38	Delhi Shahdara	A	NR	Canara Bank
39	Delhi Shahdara	A	NR	Punjab National Bank
40	Faizabad	A	NR	Dena Bank
41	Faridabad	A	NR	Canara Bank
42	Faridabad	A	NR	Bank of Baroda
43	Faridabad Town	D	NR	Dena Bank
44	Faridabad Town	D	NR	Canara Bank
45	Faridabad Town	D	NR	Indian Bank
46	Faridkot	D	NR	Canara Bank
47	Ferozpur Cantt	A	NR	Bank of Baroda
48	Ghaziabad	A	NR	Bank of Baroda
49	Ghaziabad	A	NR	Indian Bank
50	Ghaziabad	A	NR	Punjab National Bank
51	Gurgaon	A	NR	Bank of Baroda
52	Haridwar	A	NR	Canara Bank
53	Haridwar	A	NR	Bank of Baroda
54	Haridwar	A	NR	Punjab National Bank
55	Jagadhri	D	NR	Punjab National Bank
56	Jalandhar	A	NR	Union Bank of India
57	Jammu Tawi	A-1	NR	Dena Bank
58	Jammu Tawi	A-1	NR	Bank of Baroda
59	Jammu Tawi	A-1	NR	Punjab National Bank
60	Jalandhar City	A	NR	Bank of Baroda
61	Kalka	B	NR	Bank of Baroda
62	Karnal	B	NR	Bank of Baroda
63	Lajpat Nagar	E	NR	Canara Bank
64	Lajpat Nagar	E	NR	Bank of Baroda
65	Lucknow	A-1	NR	Indian Bank
66	Lucknow	A-1	NR	Punjab National Bank
67	Lucknow	A-1	NR	Union Bank of India
68	Lucknow Jn	A-1	NR	Canara Bank
69	Lucknow Jn	A-1	NR	Bank of Baroda
70	Ludhiana	A-1	NR	Dena Bank
71	Ludhiana	A-1	NR	Canara Bank
72	Ludhiana	A-1	NR	Bank of Baroda
73	Ludhiana	A-1	NR	Punjab National Bank
74	Meerut City	A	NR	Bank of Baroda

75	Meerut City	A	NR	Punjab National Bank
76	Moradabad	A	NR	Bank of Baroda
77	Narela	E	NR	Punjab National Bank
78	New Delhi	A-1	NR	Dena Bank
79	New Delhi	A-1	NR	Canara Bank
80	New Delhi	A-1	NR	Bank of Baroda
81	New Delhi	A-1	NR	Indian Bank
82	New Delhi	A-1	NR	Punjab National Bank
83	New Delhi	A-1	NR	Union Bank of India
84	Nizamuddin	A-1	NR	Dena Bank
85	Nizamuddin	A-1	NR	Bank of Baroda
86	Nizamuddin	A-1	NR	Indian Bank
87	Noor Mahal	E	NR	Canara Bank
88	Okha	E	NR	Bank of Baroda
89	Okhla	D	NR	Dena Bank
90	Okhla	D	NR	Canara Bank
91	Okhla	D	NR	Punjab National Bank
92	Panipat	A	NR	Bank of Baroda
93	Patel Nagar	E	NR	Canara Bank
94	Pathankot	A	NR	Bank of Baroda
95	Patiala	A	NR	Canara Bank
96	Patiala	B	NR	Bank of Baroda
97	Phagwara	B	NR	Bank of Baroda
98	Phaphamau	D	NR	Bank of Baroda
99	Phulpur	D	NR	Bank of Baroda
100	Rae Bareilly	B	NR	Bank of Baroda
101	Rohtak	B	NR	Bank of Baroda
102	Rohtak	B	NR	Punjab National Bank
103	Roza	E	NR	Bank of Baroda
104	Saharanpur	A	NR	Bank of Baroda
105	Samalkha	E	NR	Bank of Baroda
106	Sarai Rohilla	A	NR	Bank of Baroda
107	Sarojini Nagar	E	NR	Canara Bank
108	Shakurbasti	D	NR	Punjab National Bank
109	Shimla	B	NR	Bank of Baroda
110	Shivaji Bridge Delhi	E	NR	Canara Bank
111	Shivaji Bridge Delhi	E	NR	Punjab National Bank
112	Sitapur City	E	NR	Bank of Baroda
113	Sitapur City	E	NR	Union Bank of India
114	Sonepat	B	NR	Bank of Baroda
115	Subzi Mandi, Delhi	B	NR	Punjab National Bank
116	Tilak Bridge	E	NR	Canara Bank
117	Tilak Bridge Delhi	E	NR	Punjab National Bank
118	Tughlakabad	E	NR	Punjab National Bank
119	Varanasi	A-1	NR	Dena Bank
120	Varanasi	A-1	NR	Bank of Baroda
121	Varanasi	A-1	NR	Indian Bank

**LIST OF STATIONS AT NORTH WESTERN RAILWAY FOR INSTALLATION OF ATMs**

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Abu Road	A	NWR	Bank of Baroda

2	Ajmer	A	NWR	Dena Bank
3	Ajmer	A	NWR	Bank of Baroda
4	Awar	A	NWR	Bank of Baroda
5	Bhiwani	A	NWR	Punjab National Bank
6	Bikaner	A	NWR	Canara Bank
7	Bikaner	A	NWR	Bank of Baroda
8	Chittorgarh Jn	D	NWR	Dena Bank
9	Dhanera	E	NWR	Dena Bank
10	Gandhinagar Jaipur	D	NWR	Dena Bank
11	Gandhinagar-Jaipur	D	NWR	Bank of Baroda
12	Jaipur	A-1	NWR	Dena Bank
13	Jaipur	A-1	NWR	Canara Bank
14	Jaipur	A-1	NWR	Bank of Baroda
15	Jaipur	A-1	NWR	Union Bank of India
16	Jodhpur	A-1	NWR	Bank of Baroda
17	Sikar	D	NWR	Dena Bank
18	Sikar	D	NWR	Bank of Baroda
9	Sriganga Nagar	A	NWR	Bank of Baroda
20	Udaipur City	A	NWR	Dena Bank
21	Udaipur City	A	NWR	Bank of Baroda

**LIST OF STATIONS AT SOUTH CENTRAL RAILWAY FOR INSTALLATION OF ATMs**

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Adoni	A	SCR	Canara Bank
2	Aurangabad	A	SCR	Canara Bank
3	Aurangabad	A	SCR	Bank of Baroda
4	Bidar	A	SCR	Canara Bank
5	Chittoor	E	SCR	Bank of Baroda
6	Godavari	A	SCR	Canara Bank
7	Guntur	A	SCR	Canara Bank
8	Guntur	A	SCR	Union Bank of India
9	Hyderabad	A-1	SCR	Dena Bank
10	Hyderabad	A-1	SCR	Canara Bank
11	Hyderabad	A-1	SCR	Bank of Baroda
12	Hyderabad	A-1	SCR	Union Bank of India
13	Kakinada Port	D	SCR	Dena Bank
14	Karim Nagar	E	SCR	Union Bank of India
15	Puttaparthi	D	SCR	Bank of Baroda
16	Rajahmundry	A	SCR	Canara Bank
17	Rajahmundry	A	SCR	Union Bank of India
18	Rajahmundry	A	SCR	Indian Bank
19	Renigunta	B	SCR	Indian Bank
20	Secunderabad	A-1	SCR	Dena Bank
21	Secunderabad	A-1	SCR	Canara Bank
22	Secunderabad	A-1	SCR	Bank of Baroda
23	Secunderabad	A-1	SCR	Indian Bank
24	Secunderabad	A-1	SCR	Punjab National Bank
25	Siripuram	E	SCR	Union Bank of India
26	Tirupati	A	SCR	Dena Bank
27	Tirupati	A	SCR	Bank of Baroda
28	Tirupati	A	SCR	Punjab National Bank

29	Tirupati	A	SCR	Union Bank of India
30	Vijayawada	A-1	SCR	Canara Bank
31	Vijayawada	A-1	SCR	Bank of Baroda
32	Vijayawada	A-1	SCR	Union Bank of India
33	Vijayawada	A-1	SCR	Indian Bank
34	Warangal	A	SCR	Canara Bank
35	Warangal	A	SCR	Indian Bank

**LIST OF STATIONS AT SOUTH EAST CENTRAL RAILWAY FOR INSTALLATION OF ATMs**

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Bhilai	E	SECR	Union Bank of India
2	Bhilai	E	SECR	Bank of Baroda
3	Bilaspur	A	SECR	Dena Bank
4	Korba	D	SECR	Union Bank of India
5	Nagpur	A-1	SECR	Dena Bank
6	Nagpur	A-1	SECR	Canara Bank
7	Nagpur	A-1	SECR	Bank of Baroda
8	Nagpur	A-1	SECR	Punjab National Bank
9	Raipur	A	SECR	Dena Bank
10	Raipur	A	SECR	Bank of Baroda
11	Raipur	A	SECR	Union Bank of India
12	Rajnandgaon	E	SECR	Bank of Baroda

**LIST OF STATIONS AT SOUTH EASTERN RAILWAY FOR INSTALLATION OF ATMs**

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Bokaro Steel City	A	SER	Dena Bank
2	Bokaro Steel City	A	SER	Bank of Baroda
3	Bokaro Thermal	E	SER	Punjab National Bank
4	Kharagpur	A	SER	Indian Bank
5	Machhada	C	SER	Punjab National Bank
6	Ramgarh Cantt	E	SER	Union Bank of India
7	Ranchi	A	SER	Dena Bank
8	Ranchi	A	SER	Canara Bank
9	Ranchi	A	SER	Bank of Baroda
10	Tata Nagar	A	SER	Dena Bank
11	Tata Nagar	A	SER	Bank of Baroda
12	Tata Nagar (Jamshedpur)	A	SER	Union Bank of India
13	Tatanagar	A	SER	Canara Bank

**LIST OF STATIONS AT SOUTHERN RAILWAY FOR INSTALLATION OF ATMs**

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Adirampattinam	E	SR	Canara Bank
2	Aduturai	E	SR	Canara Bank
3	Aleppay	B	SR	Bank of Baroda
4	Ambasamudram	E	SR	Canara Bank
5	Ambattur	C	SR	Canara Bank
6	Ambur	B	SR	Indian Bank
7	Anna Nagar	C	SR	Canara Bank
8	Arakkonam	A	SR	Canara Bank

9	Arakkonam	A	SR	Indian Bank
10	Anuppukkota	E	SR	Canara Bank
11	Avadi	C	SR	Canara Bank
12	Calicut	A	SR	Canara Bank
13	Calicut	A	SR	Bank of Baroda
14	Calicut	A	SR	Indian Bank
15	Cannanore	A	SR	Canara Bank
16	Cannanore South	E	SR	Canara Bank
17	Chalakkudi	D	SR	Indian Bank
18	Changanacheri	D	SR	Canara Bank
19	Chengelpet Jn	C	SR	Canara Bank
20	Chennai	A-1	SR	Bank of Baroda
21	Chennai Beach	C	SR	Canara Bank
22	Chennai Central	A-1	SR	Dena Bank
23	Chennai Central	A-1	SR	Bank of Baroda
24	Chennai Central	A-1	SR	Punjab National Bank
25	Chennai Central	A-1	SR	Union Bank of India
26	Chennai Egmore	A-1	SR	Bank of Baroda
27	Chennai Egmore	A-1	SR	Indian Bank
28	Chennai Park	C	SR	Canara Bank
29	Chingelput	C	SR	Indian Bank
30	Chrompet	C	SR	Canara Bank
31	Cochin Harbour Terminus	E	SR	Dena Bank
32	Cochin Harbour Terminus	E	SR	Canara Bank
33	Coimbatore	A-1	SR	Indian Bank
34	Coimbatore	A-1	SR	Punjab National Bank
35	Coimbatore	A-1	SR	Union Bank of India
36	Coimbatore Jn	A-1	SR	Dena Bank
37	Coimbatore Jn	A-1	SR	Canara Bank
38	Coimbatore Jn	A-1	SR	Bank of Baroda
39	Coonoor	E	SR	Canara Bank
40	Coonor	E	SR	Union Bank of India
41	Dharmapuri	D	SR	Canara Bank
42	Dindigul	A	SR	Canara Bank
43	Emakulam Town	A	SR	Canara Bank
44	Emakulam Jn	A	SR	Dena Bank
45	Emakulam Jn	A	SR	Canara Bank
46	Emakulam Jn	A	SR	Indian Bank
47	Emakulam Jn	A	SR	Union Bank of India
48	Emakulam Town	A	SR	Bank of Baroda
49	Erode Jn	A	SR	Canara Bank
50	Erode Jn	A	SR	Bank of Baroda
51	Gudiyatham	E	SR	Canara Bank
52	Guindy	C	SR	Canara Bank
53	Guruvayoor	D	SR	Canara Bank
54	Kalamasseri	E	SR	Bank of Baroda
55	Kancheepuram	E	SR	Dena Bank
56	Kancheepuram	E	SR	Canara Bank
57	Kancheepuram	E	SR	Indian Bank
58	Kancheepuram	E	SR	Union Bank of India
59	Kanniyakumari	B	SR	Canara Bank
60	Karaikkudi	E	SR	Indian Bank

61	Karaikkudi Jn	E	SR	Canara Bank
62	Kariakudi Jn	E	SR	Bank of Baroda
63	Karur	D	SR	Indian Bank
64	Karur Jn	D	SR	Canara Bank
65	Karur Jn	D	SR	Bank of Baroda
66	Kasargode	D	SR	Canara Bank
67	Kasargode	D	SR	Indian Bank
68	Kayamkulam Jn	A	SR	Canara Bank
69	Kodalkanal Road	D	SR	Bank of Baroda
70	Kodambakkam	C	SR	Canara Bank
71	Kolathur	E	SR	Bank of Baroda
72	Kottarakkara	E	SR	Canara Bank
73	Kottayam	A	SR	Canara Bank
74	Kumbakonam	D	SR	Canara Bank
75	Kumbakonam	D	SR	Indian Bank
76	Lalgudi	E	SR	Bank of Baroda
77	Madurai	A	SR	Canara Bank
78	Madurai Jn	A	SR	Bank of Baroda
79	Madurai Jn	A	SR	Indian Bank
80	Mahe	E	SR	Indian Bank
81	Mambalam	C	SR	Canara Bank
82	Mangalore	A	SR	Dena Bank
83	Mangalore	A	SR	Canara Bank
84	Mangalore	A	SR	Bank of Baroda
85	Mattancheri	E	SR	Bank of Baroda
86	Mayiladuturai Jn	D	SR	Bank of Baroda
87	Mettupalayam	D	SR	Bank of Baroda
88	Mettupalayam	D	SR	Indian Bank
89	Neyyali	E	SR	Canara Bank
90	Nungabakkam	C	SR	Canara Bank
91	Palani	D	SR	Canara Bank
92	Palani	D	SR	Bank of Baroda
93	Palani	D	SR	Indian Bank
94	Palavaram	C	SR	Canara Bank
95	Palayamkotai	E	SR	Canara Bank
96	Palghat Jn	A	SR	Bank of Baroda
97	Palghat Jn	A	SR	Indian Bank
98	Palghat Town	D	SR	Canara Bank
99	Palghat Town	D	SR	Union Bank of India
100	Pallur	E	SR	Canara Bank
101	Panruti	E	SR	Canara Bank
102	Pollachi	E	SR	Canara Bank
103	Pondicherry	E	SR	Dena Bank
104	Pondicherry	E	SR	Canara Bank
105	Pondicherry	E	SR	Bank of Baroda
106	Pondicherry	E	SR	Union Bank of India
107	Pudukkottai	E	SR	Canara Bank
108	Pudukottai	E	SR	Indian Bank
109	Punalur	E	SR	Canara Bank
110	Quilon Jn	A	SR	Canara Bank
111	Rajapalayam	E	SR	Canara Bank
112	Rajapalayam	E	SR	Indian Bank

113	Rameshwaram	D	SR	Bank of Baroda
114	Rameswaram	D	SR	Canara Bank
115	Saidapet	C	SR	Canara Bank
116	Salem Jn	A	SR	Bank of Baroda
117	Salem Jn	A	SR	Indian Bank
118	Salem Town	E	SR	Canara Bank
119	Sengottai	E	SR	Canara Bank
120	Shiv Ganga	E	SR	Canara Bank
121	Shivaganga	E	SR	Indian Bank
122	Shoranur	A	SR	Canara Bank
123	Sivakasi	E	SR	Canara Bank
124	Sivakasi	E	SR	Bank of Baroda
125	Srirangam	D	SR	Dena Bank
126	Srirangam	D	SR	Bank of Baroda
127	Srivilliputur	E	SR	Canara Bank
128	St Thomas Mount	C	SR	Canara Bank
129	Tambaram	A	SR	Bank of Baroda
130	Tambaram	C	SR	Indian Bank
131	Tenkasi	E	SR	Canara Bank
132	Thanjavur Jn	A	SR	Canara Bank
133	Tindivanam	E	SR	Bank of Baroda
134	Tiruchendur	E	SR	Canara Bank
135	Tiruchichirappalli Jn	A	SR	Bank of Baroda
136	Tiruchichirappalli Jn	A	SR	Indian Bank
137	Tiruchirappalli Fort	E	SR	Canara Bank
138	Tiruchirappalli Town	E	SR	Canara Bank
139	Tirunelveli	A	SR	Bank of Baroda
140	Tirunelveli Jn	A	SR	Indian Bank
141	Tirunelveli Town	E	SR	Canara Bank
142	Tiruppur	A	SR	Bank of Baroda
143	Tiruppur	A	SR	Indian Bank
144	Tiruthani	B	SR	Indian Bank
145	Tiruvallur	C	SR	Canara Bank
146	Tiruvallur	C	SR	Indian Bank
147	Tiruvannamalai	E	SR	Canara Bank
148	Trichur	A	SR	Canara Bank
149	Trichur	A	SR	Indian Bank
150	Trivandrum Central	A-1	SR	Dena Bank
151	Trivandrum Central	A-1	SR	Canara Bank
152	Trivandrum Central	A-1	SR	Bank of Baroda
153	Trivandrum Central	A-1	SR	Union Bank of India
154	Udagamandalam	E	SR	Canara Bank
155	Udhagamandalam	E	SR	Indian Bank
156	Vanigambadi	D	SR	Canara Bank
157	Varkala	D	SR	Bank of Baroda
158	Vellore	E	SR	Union Bank of India
159	Vellore Cantt	E	SR	Union Bank of India
160	Vidachalam	D	SR	Indian Bank
161	Wadakkancheri	E	SR	Canara Bank
162	Wadakkancheri	E	SR	Bank of Baroda



**LIST OF STATIONS AT SOUTH WESTERN RAILWAY FOR INSTALLATION OF ATMs**

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Bagalot	D	SWR	Dena Bank
2	Banaswadi	E	SWR	Canara Bank
3	Bangalore Cantt	A	SWR	Canara Bank
4	Bangalore Cantt	A	SWR	Bank of Baroda
5	Bangalore Cantt	A	SWR	Punjab National Bank
6	Bangalore City	A-1	SWR	Dena Bank
7	Bangalore City	A-1	SWR	Bank of Baroda
8	Bangalore City	A-1	SWR	Punjab National Bank
9	Bangalore City	A-1	SWR	Union Bank of India
10	Bangalore City Jn	A-1	SWR	Indian Bank
11	Bantwala	E	SWR	Canara Bank
12	Belgaum	A	SWR	Canara Bank
13	Bellary Jn	A	SWR	Canara Bank
14	Bijapur	B	SWR	Canara Bank
15	Cannaulim	E	SWR	Canara Bank
16	Castle Rock	E	SWR	Canara Bank
17	Chamaraja Nagar	E	SWR	Canara Bank
18	Chikbalapur	E	SWR	Canara Bank
19	Chitradurga	E	SWR	Canara Bank
20	Chitradurga	E	SWR	Union Bank of India
21	Devanahalli	E	SWR	Canara Bank
22	Devengere	B	SWR	Canara Bank
23	Dharwad	B	SWR	Dena Bank
24	Dharwar	B	SWR	Canara Bank
25	Dodabelapur	E	SWR	Canara Bank
26	Gouribidanur	E	SWR	Canara Bank
27	Harther	D	SWR	Canara Bank
28	Hassan	B	SWR	Canara Bank
29	Hubli Jn	A	SWR	Canara Bank
30	Malleshwaram	E	SWR	Union Bank of India
31	Malur	E	SWR	Canara Bank
32	Mandya	D	SWR	Canara Bank
33	Meyakonda	E	SWR	Canara Bank
34	Mysore	A	SWR	Canara Bank
35	Mysore	A	SWR	Bank of Baroda
36	Mysore	A	SWR	Punjab National Bank
37	Mysore	A	SWR	Union Bank of India
38	Ramanagaram	E	SWR	Union Bank of India
39	Tiptur	D	SWR	Canara Bank
40	Tumkur	B	SWR	Canara Bank
41	Vasco-da-Gama	A	SWR	Canara Bank
42	Vasco-da-Gama	A	SWR	Bank of Baroda
43	Whitefield	E	SWR	Dena Bank
44	Whitefield, Bangalore	E	SWR	Punjab National Bank
45	Yelahanka	E	SWR	Punjab National Bank

**LIST OF STATIONS AT WEST CENTRAL RAILWAY FOR INSTALLATION OF ATMs**

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Bharatpur Jn	D	WCR	Dena Bank
2	Bharatpur Jn	D	WCR	Bank of Baroda
3	Bhopal	A-1	WCR	Dena Bank
4	Bhopal	A-1	WCR	Canara Bank
5	Bhopal	A-1	WCR	Bank of Baroda
6	Bhopal	A-1	WCR	Union Bank of India
7	Guna	D	WCR	Union Bank of India
8	Habibganj	A	WCR	Bank of Baroda
9	Hoshangabad	D	WCR	Punjab National Bank
10	Itarsi	A	WCR	Dena Bank
11	Jabalpur	A	WCR	Dena Bank
12	Katni	A	WCR	Dena Bank
13	Kota Jn	A	WCR	Dena Bank
14	Kota Jn	A	WCR	Bank of Baroda
15	Satna	A	WCR	Bank of Baroda

**LIST OF STATIONS AT WESTERN RAILWAY FOR INSTALLATION OF ATMs**

Sl No.	Name of Station	Category	Zonal Rly	Bank
1	Ahmedabad	A-1	WR	Canara Bank
2	Ahmedabad	A-1	WR	Union Bank of India
3	Ahmedabad	A-1	WR	Dena Bank
4	Ahmedabad Jn	A-1	WR	Bank of Baroda
5	Amreli	E	WR	Bank of Baroda
6	Anand	A	WR	Dena Bank
7	Anand	A	WR	Canara Bank
8	Anand Jn	A	WR	Bank of Baroda
9	Andheri	C	WR	Dena Bank
10	Andheri	C	WR	Union Bank of India
11	Andheri	C	WR	Canara Bank
12	Anjar	E	WR	Dena Bank
13	Ankleshwar	A	WR	Dena Bank
14	Ankleshwar Jn	B	WR	Bank of Baroda
15	Bandra	C	WR	Dena Bank
16	Bandra	C	WR	Union Bank of India
17	Bandra	C	WR	Canara Bank
18	Bandra T	A-1	WR	Dena Bank
19	Bandra T	A-1	WR	Canara Bank
20	Bharuch Jn	A	WR	Bank of Baroda
21	Bhauchau	D	WR	Dena Bank
22	Bhavnagar Para	E	WR	Bank of Baroda
23	Bhavnagar T	A	WR	Bank of Baroda
24	Bhavnagar Terminus	A	WR	Canara Bank
25	Bhayandar	C	WR	Dena Bank
26	Bhimora	B	WR	Dena Bank
27	Billimora	B	WR	Bank of Baroda
28	Borivalli	C	WR	Union Bank of India
29	Borivilli	C	WR	Dena Bank
30	Borivilli	C	WR	Canara Bank

31	Charni Road	C	WR	Dena Bank
32	Charni Road	C	WR	Canara Bank
33	Charni Road	C	WR	Union Bank of India
34	Chembur	C	WR	Canara Bank
35	Chiltorgarh	D	WR	Bank of Baroda
36	Churchgate	C	WR	Dena Bank
37	Churchgate	C	WR	Canara Bank
38	Churchgate	C	WR	Bank of Baroda
39	Churchgate	C	WR	Union Bank of India
40	Dadar	C	WR	Dena Bank
41	Dadar	C	WR	Canara Bank
42	Dahisar	C	WR	Dena Bank
43	Dahisar	C	WR	Canara Bank
44	Dahod	B	WR	Bank of Baroda
45	Dakor	E	WR	Dena Bank
46	Dholka	E	WR	Bank of Baroda
47	Dhruvchandna	D	WR	Dena Bank
48	Dwaraka	B	WR	Dena Bank
49	Elphinstone Road	C	WR	Canara Bank
50	Gandhidham Jn	A	WR	Bank of Baroda
51	Gandhigram	E	WR	Dena Bank
52	Gandhinagar	E	WR	Union Bank of India
53	Gandhinagar	E	WR	Dena Bank
54	Godhra Jn	B	WR	Bank of Baroda
55	Goregoan	C	WR	Canara Bank
56	Grant Road	C	WR	Dena Bank
57	Grant Road	C	WR	Canara Bank
58	GTB Nagar	C	WR	Canara Bank
59	Himmet Nagar	E	WR	Dena Bank
60	Indore	A	WR	Dena Bank
61	Indore	A	WR	Canara Bank
62	Indore	A	WR	Bank of Baroda
63	Indore	A	WR	Union Bank of India
64	Jam Nagar	A	WR	Bank of Baroda
65	Jamnagar	A	WR	Dena Bank
66	Jogeshwari	C	WR	Dena Bank
67	Jogeshwari	C	WR	Canara Bank
68	Junagadh Jn	B	WR	Bank of Baroda
69	Kalol	D	WR	Dena Bank
70	Kandivali	C	WR	Union Bank of India
71	Kandla Port	E	WR	Dena Bank
72	Kandla Port	E	WR	Bank of Baroda
73	Khar	C	WR	Canara Bank
74	Lower Parel	C	WR	Canara Bank
75	Lower Parel	C	WR	Union Bank of India
76	Mahalekshmi	C	WR	Canara Bank
77	Mahim	C	WR	Canara Bank
78	Malad	C	WR	Canara Bank
79	Mani Nagar	A	WR	Bank of Baroda
80	Marine Lines	C	WR	Canara Bank
81	Matunga Road	C	WR	Canara Bank
82	Mehasana	B	WR	Bank of Baroda

83	Mira Road	C	WR	Canara Bank
84	Mumbai Central (Local)	C	WR	Canara Bank
85	Mumbai Central (Local)	C	WR	Union Bank of India
86	Mumbai Central (Main)	A-1	WR	Dena Bank
87	Mumbai Central (Main)	A-1	WR	Canara Bank
88	Mumbai Central Main	A-1	WR	Bank of Baroda
89	Nadlad Jn	A	WR	Bank of Baroda
90	Navsari	A	WR	Bank of Baroda
91	New Bhuj	A	WR	Dena Bank
92	New Bhuj	A	WR	Canara Bank
93	Palitana	E	WR	Bank of Baroda
94	Patan	E	WR	Union Bank of India
95	Pettad Jn	E	WR	Bank of Baroda
96	Porbandar	B	WR	Canara Bank
97	Porbandar	B	WR	Bank of Baroda
98	Pratapnagar	E	WR	Bank of Baroda
99	Rajkot	A	WR	Dena Bank
100	Rajkot	A	WR	Bank of Baroda
101	Ratlam	A	WR	Dena Bank
102	Ratlam	A	WR	Bank of Baroda
103	Santa Cruz	C	WR	Canara Bank
104	Sehore Jn	E	WR	Bank of Baroda
105	Surat	A-1	WR	Dena Bank
106	Surat	A-1	WR	Canara Bank
107	Surat	A-1	WR	Bank of Baroda
108	Surat	A-1	WR	Punjab National Bank
109	Surat	A-1	WR	Union Bank of India
110	Surendra Nagar	B	WR	Bank of Baroda
111	Uda	B	WR	Bank of Baroda
112	Ujjain	A	WR	Dena Bank
113	Ujjain	A	WR	Canara Bank
114	Ujjain	A	WR	Bank of Baroda
115	Umbergoan	D	WR	Bank of Baroda
116	Unja	E	WR	Dena Bank
117	Unjha	E	WR	Bank of Baroda
118	Vadanagar	E	WR	Bank of Baroda
119	Vadodara	A-1	WR	Dena Bank
120	Vadodara Jn	A-1	WR	Bank of Baroda
121	Vallabh Vidyanagar	E	WR	Bank of Baroda
122	Valsad	A	WR	Bank of Baroda
123	Vapi	A	WR	Dena Bank
124	Vapi	A	WR	Bank of Baroda
125	Vestrapur	E	WR	Dena Bank
126	Veraval	B	WR	Bank of Baroda
127	Ville Parle	C	WR	Canara Bank
128	Virangam	D	WR	Dena Bank
129	Virangam Jn	D	WR	Bank of Baroda
130	Virar	D	WR	Dena Bank

No. 53/3/1/84-Cab.  
GOVERNMENT OF INDIA (MINISTRY OF DEFENCE)  
CABINET SECRETARIAT (MANAGEMENTAL SECRETARIAT)

New Delhi, the 17 March, 1984  
27 Phalguna, 1983 (4).

OFFICE MEMORANDUM

Subject: Settlement of disputes between one Government Department and another and one Government Department and a Public Enterprise and one Public Enterprise and another.

The undersigned is directed to refer to this Secretariat D.N. No. 53/3/1/75-Cf., dated 19th December, 1975; 53/3/1/75-Cf., dated 19th August, 1976; 53/3/1/75-Cf., dated 23.9.1977 and 53/3/1/80-Cab., dated 17th July, 1982 (copies enclosed for ready reference) on the above subject and to say that in spite of these instructions some public sector undertakings have resorted to legal proceedings in settling their disputes with departments of the Government of India/other Public Sector Undertakings. The instructions contained in these D.N.s are reiterated below:-

- (i) In so far as disputes between one Government Deptt. and another are concerned, there can be no question of taking recourse to litigation or even arbitration in seeking settlement of points at issue. If a disagreement at the level of Ministers concerned does not result in agreement the problem should be taken to the Cabinet for final decision.
- (ii) Disputed disputes between a Government Department and Public Sector Enterprise and between one Public sector enterprise and another would ordinarily fall in either of the two following categories:-
  - (a) those relating to statutory matters; and
  - (b) those relating to commercial or other agreements.Regardless of the type of dispute, it has been decided that all disputes should be handled amicably by mutual consultation or through the good offices of empowered agencies of the Government or through arbitration and recourse to litigation should be eliminated.

..... 2/-

(iii) Where arbitration is decided upon and request is made to Law Ministry for nominating a Law Officer, an arbitrator will be a serving Law Officer of the Department of Legal Affairs to be nominated by the Law Secretary. However, the parties to a dispute need not necessarily appoint an arbitrator from the panel maintained by the Law Ministry. An arbitrator from the Government (Central or State) or from any public sector undertaking, who is mutually acceptable, could also be appointed to arbitrate on the dispute. No honorarium would be paid to the arbitrator for this purpose. No lawyer should be ordinarily appointed by either party to argue the case. In complicated cases, where the arbitrator himself considers that outside assistance is necessary for elucidation of knotty legal points, Government Standing Counsel may be engaged for this limited purpose on lumpsum payment. There should be no appeal in a Court of law against the decision of the arbitrator which should be accepted as final.

(iv) A directive may be issued to the foregoing effect to all public sector institutions (including banks and insurance companies as also any other company in which Government has a majority share holding). Whenever the award of the arbitrator discloses a patent error or if it be challenged for any other reasons mentioned in clauses (16) and (30) of the Arbitration Act, reference may be made to the Secretary, Ministry of Law for further consideration.

The foregoing instructions may be brought to the notice of all concerned for guidance and strict compliance, subject to the clarifications below:-

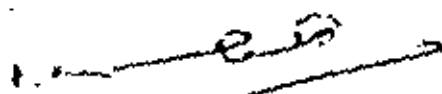
NOTE I : Departments of Government which have to enter into large scale business transactions, such as the CPWD and the DGS & D have already made provision for arbitration by a single arbitrator in their conditions of contract. Public Sector Enterprises which have to enter into commercial and other agreements should also be advised to do the same. No amendment of their Articles of Association is necessary.

NOTE II : The value of work relating to the DGS & D and the CPWD, being large, a system of 'Standing arbitrators' is in effect. Under this system a designated Government Officer acts as the sole arbitrator. Advantage should be taken of this system where practicable.

.....3/-

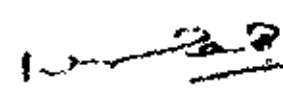
Disputes relating to settlement of prices will continue to be regulated by O.M. No.BPE/46/ADV(F)/68/25, dated 2.12.68 and O.M. No.BPE/1/(52)/ADV(F)/71, dated 19.6.1971 issued by the Bureau of Public Enterprises.

The instructions for settlement of income-tax disputes laid down in BPE's O.M. No.BPE/1(20)/ADV(F)/12, dated 19.72, These will continue to be operative.

  
(L.R.K. Prasad)  
Joint Secretary to the Cabinet.

All Secretaries to the Government  
of India (By name):

Copy forwarded to Secretary and D.G., B.P.E., with the request that appropriate guidelines may be issued to all Public Sector Enterprises prohibiting them to take to the Law Court, against any department of the Government of India.

  
(L.R.K. Prasad)  
Joint Secretary to the Cabinet.

**TYPED COPY OF THE ORIGINAL LETTER**

**No.53/3/1/84- Cab.  
GOVERNMENT OF INDIA (BHARAT SARKAR)  
CABINET SECRETARIAT (MANTRIMANDAL SACHIVALAYA)**

New Delhi, the 12<sup>th</sup> March, 1985.

21 Phalgun, 1906 (5)

**OFFICE MEMORANDUM**

**Subject:** Settlement of disputes between one Government Department and another and one Government Department and a Public Enterprise and one Public Enterprise and another.

The undersigned is directed to refer to this Secretariat O.M. No.53/3/1/75 Cab. dated 19<sup>th</sup> March, 1975, No.53/3/1/75 Cab. dated 19<sup>th</sup> August, 1976, No.53/3/1/75 Cab. dated 23<sup>rd</sup> September, 1977, and 53/3/1/80 Cab. dated 17<sup>th</sup> July, 1982 (copies enclosed for ready reference) on the above subject and to say that in spite of these instructions some public sector undertakings have resorted to legal proceedings in settling their disputes with Departments of the Government of India/other Public Sector Undertakings. The instructions contained in these O. M.s are reiterated below: -

- i) In so far as disputes between one Government Deptt. and another are concerned, there can be no question of taking recourse to litigation or even arbitration in seeking settlement of points at issue. If a discussion at the level of Ministers concerned does not result in agreement the problem should be taken to the Cabinet for final decision.
- ii) Unresolved disputes between a Government Department and Public Sector Enterprise and between one Public sector enterprise and another would ordinarily fall in either of the two following categories: -

- (a) those relating to statutory matters; and
- (b) those relating to commercial or other agreements.



Regardless of the type of dispute, it has been decided that all disputes should be resolved amicably by mutual consultation or through the good offices of empowered agencies of the Government or through arbitration and recourse to litigation should be eliminated.

- (iii) Where arbitration is decided upon and request is made to Law Ministry for nominating a Law Officer, an arbitrator will be a serving a Law Officer of the Department of Legal Affairs to be nominated by the Law Secretary. However, the parties to a dispute need not necessarily appoint an arbitrator from the panel maintained by the Law Ministry. An arbitrator from the Government (Central or State) or from any public sector undertaking, who is mutually acceptable, could also be appointed to arbitrate on the dispute. No honorarium would be paid to the arbitrator for this purpose. No Lawyer should be ordinarily appointed by either party to argue the case. In complicated cases, where the arbitrator himself considers that outside assistance is necessary for elucidation of knotty legal points, Government Standing Counsels may be engaged for this limited purpose on lump sum payment. There should be no appeal in a Court of Law against the decision of the arbitrator which should be accepted as final.
- (iv) A directive may be issued to the foregoing effect to all public sector institutions (including banks and insurance companies as also any other company in which Government has a majority share holding). Whenever the award of the arbitrator discloses a patent error or if it be challenged for any other reasons mentioned in clauses (16) and (30) of the Arbitration Act, reference may be made to the Secretary, Ministry of Law for further consideration.

The foregoing instructions may be brought to the notice of all concerned for guidance and strict compliance, subject to the clarifications below: -

**NOTE I:** Departments of Government which have to enter into large scale business transactions, such as the CPWD and the DGS&D have already made provision for arbitration by a single arbitrator in their conditions of contract. Public Sector Enterprises which have to enter into commercial and other agreements should also be advised to do the same. No amendment of their Articles of Association is necessary.

**NOTE II:** The value of work relating to the DGS&D and the CPWD, being large a system of 'Standing arbitrators' is in effect. Under this system a designated Government Officers acts as the sole arbitrator. Advantage should be taken of this system where practicable.

3. Disputes relating to settlement of prices will continue to be regulated by O. M. No.BPE/46/ADV (F)/68/25, dated /02/1968 and O. M. No.BPE/1/(52)/ADV (F)/71, dated 19/06/1971 issued by the Bureau of Public Enterprises.

The instructions for settlement of income tax disputes as laid down in BPE's O. M. No.BPE/1/(20)/ADV (F)/72, dated 08/09/1972. These will continue to be operative.

Sd/-

(L. R. K. Prasad)

Joint Secretary to the Cabinet

All Secretaries to the Government of India (By name).

Copy forwarded to Secretary and D. G., B. P. E., with the request that appropriate guidelines may be issued to all Public Sector Enterprises prohibiting them to take to the Law Court, against any department of the Government of India.

Sd/-

(L. R. K. Prasad)

Joint Secretary to the Cabinet

**NO.25/9/86-BPE(PIN)  
Government of India  
Ministry of Industry  
Bureau of Public Enterprises**

14-CGD Complex, Lodhi Road,  
New Delhi-110003.

Office Memorandum

Date 30-3-1989

Subject: Settlement of commercial disputes between PSEs inter-se  
and between PSEs and Government Departments

In supersession of all previous O.M.s issued on this subject Government has now decided to set up a permanent machinery of Arbitrators in the Bureau of Public Enterprises to settle all current and future commercial disputes between PSEs inter-se as well as between PSE and a Government Department. Disputes concerning Income-Tax, Customs and Excise will continue to be settled as heretofore.

2. Every effort should be made to settle all disputes mutually and reference by either party should be made to the machinery only as a measure of last resort. The machinery will entertain reference after satisfying prima facie existence of a dispute. Since the disputants are required to bear equally the cost of service rendered by the machinery, all effort need be made to avoid reference to the machinery.

3. The Administrative Ministries will be separately issuing directives requiring insertion of an arbitration clause in all existing and future commercial contracts agreements etc. between the parties mentioned.

4. To ensure prompt disposal of existing disputes, both the PSEs and the Government Departments are requested to refer the existing disputes to the machinery at the earliest cancelling the appointment of arbitrators, if already done.

  
(Suresh Kumar)

Additional Secretary to the Government of India

1. All Chief Executives of PSEs
2. All Administrative Heads of the Govt. Departments
3. IAS of all Ministries/Departments

DTC/E  
S.No. 23

S.No. 112

No. 511/1/91-Cab.  
GOVERNMENT OF INDIA (MINISTERS SECRETARIES)  
CABINET SECRETARIAT (MANTRI MANDAL, RAJYALAYA)

New Delhi, the 31st December, 1991.

OFFICE MEMORANDUM

**Subject:** Settlement of disputes between one Government Department and another and one Government Department and a Public Enterprise and Public Enterprise and another.

The undersigned is directed to refer to this Secretariat O.M. No. 511/1/84-Cab. dated 17th March, 1985 and the O.M. No. 15/9/86-BPE(F&N) dated 19.1.89 issued by the BPE in the subject (copies enclosed for ready reference) and to say that in spite of these instructions there are instances where public sector undertakings have resorted to legal proceedings instead of complying with these instructions causing avoidable embarrassment to Government. In a recent Civil Appeals case between the ONGC and the Collector of Central Excise, Bombay, Hon. Supreme Court has taken adverse notice of Public Sector Undertakings pursuing litigation in Court by spending money on fees etc., and wasting public time notwithstanding Court's repeated observations to the contrary in past cases.

2. In the aforesaid case, the Supreme Court has directed that a Committee under the control of Cabinet Secretary shall be set up to ensure that no litigation reaches the Court or a Tribunal without the matter having been first examined by the Committee.

3. Accordingly, it has been decided to constitute a Committee consisting of:

1. Cabinet Secretary.
2. Secretary, Department of Industrial Development.
3. Secretary, Department of Public Enterprises.
4. Secretary, Department of Legal Affairs.
5. Finance Secretary.
6. Secretary of the concerned Ministry/Department.

4. The instructions regarding settlement of disputes between one Government Department and another and one Government Department and a Public Enterprise and between Public Enterprises themselves as contained in this Secretariat Memo. referred to in para 3 above need to be strictly followed in all cases. If, however, no final decision can be arrived at following the said instructions, the concerned Ministry/Department or the concerned Public Sector Undertaking through their administrative Ministry/Department should refer such cases to the Cabinet Secretariat with a self-contained note for placing before the above constituted Committee for decision. Further, it has to be ensured that no litigation involving such disputes is taken up in a Court or a Tribunal without the matter having been first examined by the above constituted Committee and the Committee's clearance for litigation is obtained.

5. The foregoing instructions may be brought to the notice of all concerned for guidance and strict compliance.

(Deepak Das Gupta)  
Joint Secretary to the Cabinet

Secretary, Department of Legal Affairs.  
Secretary, Department of Industrial Development.

Finance Secretary.

Secretary, Department of Public Enterprises with the request that immediate instructions may be issued to all public sector enterprises to comply with the court's direction.

All other Secretaries/ Additional Secretaries to Government for information and necessary action.

29/1/73

*Umesh*  
(Umesh Das Gupta)  
Joint Secretary to the Cabinet

**TYPED COPY OF THE ORIGINAL LETTER**

**No.53/3/6/91 – Cab.  
GOVERNMENT OF INDIA (BHARAT SARKAR)  
CABINET SECRETARIAT (MANTRIMANDAL SACHIVALAYA)**

New Delhi, the 31<sup>st</sup> December, 1991.

**OFFICE MEMORANDUM**

**Subject:** Settlement of disputes between one Government Department and another and one Government Department and a Public Enterprises and Public Enterprise and another.

The undersigned is directed to refer to this Secretariat O.M. No.53/3/1/84 Cab. dated 12<sup>th</sup> March, 1985 and the O.M. No.15/9/86-BPE (FAN) dated 30/03/89 issued by the BPE on the subject (copies enclosed for ready reference) and to say that inspite of these instructions there are instances where public sector undertakings have resorted to legal proceedings instead of complying with these instructions causing avoidable embarrassment to Government. In a recent Civil Appeals case between the ONGC and the Collector of Central Excise, Bombay, Hon. Supreme Court has taken adverse notice of Public Sector Undertakings pursuing litigations in Court by spending money on fees etc., and wasting public time notwithstanding Court's repeated observations to the contrary in past cases.

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1. Cabinet Secretary.
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3. Secretary, Department of Public Enterprises.
4. Secretary, Department of Legal Affairs.
5. Finance Secretary.
6. Secretary of the concerned Ministry/Department.

4. The instructions regarding settlement of disputes between one Government Department and another and one Government Department and a Public Enterprise and between Public Enterprises themselves as contained in this Secretariat Memo. referred to in para 1 above need to be strictly followed in all cases. If, however, no final decision can be arrived at following the said instructions, the concerned Ministry/Department or the concerned Public Sector Undertaking through their administrative Ministry/Department should refer such cases to the Cabinet Secretariat with a self-contained note for placing before the above constituted Committee for decision. Further, it has to be ensured that no litigation involving such disputes is taken up in a Court or a Tribunal without the matter having been first examined by the above constituted Committee and the Committee's clearance for litigation is obtained.

5. The foregoing instructions may be brought to the notice of all concerned for guidance and strict compliance.

Sd/-

(Deepak Das Gupta)

Joint Secretary to the Cabinet

To

Secretary, Department of Legal Affairs  
Secretary, Department of Industrial Development.

Finance Secretary.

Secretary, Department of Public Enterprises with the request that immediate instructions may be issued to all public sector enterprises to comply with the Court's direction.

All other Secretaries/Additional Secretaries to Government for information and necessary action.

Sd/-

(Deepak Das Gupta)

Joint Secretary to the Cabinet