

Policy on Govt. Business

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1. **Introduction:**

Nationalized Banks are extended hands of Government's distribution channel for Govt. Sponsored financial products as well as collection channel for its revenues. Products like PPF, Sukanya, SCSS, NPS, Govt. Bonds, SGB, Gold Monetization etc. are Govt. sponsored products and are treated as Govt. Business.

Further, Govt. Business Consists of Pension Payment to Central Govt. Pensioners, Tax Collection (CBDT, CBEC, GST, GRASS, ESBTR, etc.) and other revenue or funds in other way collection services etc.

The details of the branches designated for various Government Business is as under:

- a. Central Government Pension Payment: All the branches of the Bank.
- b. Small Savings Scheme of GOI: All the branches of the Bank
- c. Sovereign Gold Bond: All the branches of the Bank
- d. Direct Taxes: 179 branches designated-list enclosed
- e. RBI Bond: 46 branches designated-list enclosed

2. **Purpose:**

The purpose of this policy is to provide a framework based on rules, regulations & practices as prescribed by RBI and other regulators. This policy frames guidelines so that Govt. Schemes and Services can be extended efficiently to customers with their ease highest level of customer service.

3. **Scope:**

This policy as a whole or in parts is applicable to all the staff members of Bank.

4. **Objectives of doing Govt. Business:**

Being nationalized Bank, it is duty of Bank to ensure benefits of Govt. sponsored products are reaching to the mass as well as facilitate the public in general to execute transactions in favor of Govt. Over and above this, Bank earns a handsome non-interest income by way of commission/ charges for executing these transactions.

5. **Govt. Business Product Segment:**

Bank is paying pension to Central Govt. as well as for State Government pensioners on behalf of Central/various State Governments through various branches. Bank is having CPPC situated at Bajirao Road Pune. Bank is having link branch i.e. Government Business Branch at Nagpur for remittance of all the collection and obtaining the reimbursement of payments made on behalf of the various Government Agencies.

Bank is working as agency Bank for business under Small Savings Scheme, (like PPF, SCSS, and Sukanya Samriddhi) of Government of India. The amount collected by the branches is remitted to RBI through GBB Nagpur Branch.

Bank is also Point of Present (POP) for NPS (National Pension Scheme) which regulated by NPS Trust regulated by PFRDA. Pune Main Branch is Nodal Branch for NPS transactions.

Bank is authorized for issuance of RBI Bonds like Sovereign Gold Bond, Floating Rate Savings Bond as per the terms and conditions stipulated by RBI.

Bank is having designated branches for collection of Taxes like Direct/Indirect, GRASS and eSBTR

All the above Government Business is handled as per the instructions / guidelines issued by RBI/ Concerned Regulator/ Government of India from time to time.

6. Introduction of New Product/ Service:

As per Govt. guidelines regarding introduction of any new products/ services/ schemes, the same shall be done only by approval of New Product Committee only. Any operation process change or new product development etc. should be placed to ORMC/CRMC/MRMC, as the case may be after deliberations, in the GM's committee down below.

7. Product Review:

Bank will review all the products and services under Govt. Business on yearly basis. Review will be conducted by Govt. Business Department. Review will include following points:

- Performance
- Profitability
- Statutory and Regulatory compliance
- Customer acceptability, suitability and appropriateness
- Analyses of Reputational Risk to Bank on the basis of past experience.
- Redressal of grievances/ complaints of customers/ branches.
- GM (having portfolio of Govt. Business) will review the products.

8. Role and Responsibility at different levels of Bank:

An overview of broadly defined role and responsibility of various authorities is as under:

Board: Approval of policy in respect of Govt. Business.

➤ **Govt. Business Departments:** Policy formation, Implementation & compliance of regulatory guidelines, training, marketing & communication of guidelines. Promote the Products to earn maximum Non-Interest Income out of the business channel.

The Deputy General Manager posted in Govt. Business department will be designated and Compliance Officer for all these products/ services and will be responsible for smooth execution of related activities, reporting and compliance of all related regulatory/ Govt. guidelines.

- **Role of the Zonal Offices:** Zonal Office will ensure that the collecting branches/nodal branches are remitting the amount in prescribed time by monitoring the respective trail balance heads and guide the branches to increase the business by using all type of marketing skill. Zonal Offices will be responsible for assisting branches in respect of achieving targets & compliance of guidelines.
- **Branches:** Lead generation, cross selling of products, record keeping, and compliance of HO / ZO / Regulatory guidelines.

9. **Tax Collection:**

The flow of collection and remittance of Taxes / Subscription under Small Savings Scheme is as under:

a) **Physical Challan:**

- The challan is collection day is treated as “T” day in the following case. And T+1 is next working day as per RBI guidelines in this only selected working days i.e. 2nd and 4th Saturday and all Sundays are treated as holiday and 3 holidays i.e. 26 January, 15th August and 2nd October are treated as holiday. No other holiday is treated as holiday until unless specified by RBI.
- Designated branches will collect the tax from the customer.
- Nodal Cell: Nodal Cell will ensure that the tax amount collected by the branches is remitted in t+1 basis to RBI through GBB Nagpur Branch which is the Link branch. It means in their trail balance one-day float amount should only be outstanding at the time EOD.
- Link Branch: Link Branch will ensure that all the collection received by the branches remitted to RBI on T+1 day. Any technical issue will be taken up the GBB Nagpur immediately to IT department, HO Pune to ensure the remittance on T+1 day. The amount and data is received through nodal branches and submitted on the same day only. No float should remain outstanding in the Link Branch.
- The Zonal Offices will ensure that the amount lying in the books of accounts of Nodal branch is remitted to GBB Nagpur and no amount is lying in collecting/Nodal branch account. To check the same, the Zones has to check the trail balance of their Zone and check the floating balance of Nodal Branches falling in their zones. The floating balance of one day should only be outstanding in the trial balance of zone.
- Zonal office Nagpur will monitor the work of Govt. Business Branch Nagpur with providing all type of infrastructure and staff. They need to monitor that there is no float remain outstanding in link branch.
- Reconciliation in tax collection accounts, remittance to Govt shall be reported to ORMC.

b) **Electronic Challans:**

The electronic challans will also be remitted by GBB, Nagpur to RBI directly by downloading the scroll file from the portal provided by HO IT. The amount appearing in scroll file needs to be debited to the Pool Account opened at GBB Nagpur while remitting the amount to RBI.

After the operationalization of NEFT 24X7 and RTGS 24X7, Bank authorized to collect Goods and Service Tax (GST) shall upload their luggage files in RBI's QPX/E-Kuber on all days except the Global holidays, which are January 26, August 15, October 2, all non-working Saturdays, all Sundays and any other day declared holiday by RBI for Government Transactions due to exigencies.

10. Pension Business: Central Pension Processing Cell (CPPC):

Payment of pension to retired government employees, including payment of basic pension, increased Dearness Relief (DR), and other benefits as and when announced by the governments, is governed by the relevant schemes prepared by concerned Ministries/Departments of the Government of India and State Governments.

Bank to act on the copies of government orders supplied by government through post, e-mails or by accessing from the website and CPPC shall make payments to the pensioners immediately.

10.a. Refund of excess pension payment to Government

Whenever any excess/overpayment is detected the entire amount thereof should be credited to the Government account in lump sum immediately when the excess/overpayment is due to an error on the part of the Bank. This action is independent of recovery from the pensioner. Bank to seek guidance from respective Pension Sanctioning Authorities regarding the process to be followed for recovery of excess pension paid to the pensioners, if any.

If the excess/wrong payment to the pensioner is due to errors committed by the government, Bank to take up the matter with the full particulars of the cases with respective Government Department for a quick resolution of the matter. However, this must be a time bound exercise and the government authority's acknowledgement to this effect must be kept on the Bank's record. The Bank may take up such cases with government departments without reference to the Reserve Bank of India.

10.b. Withdrawal of pension by old/ sick/ disabled/ incapacitated pensioners

In order to take care of problems/ difficulties faced by sick and disabled pensioners in withdrawal of pension / family pension Bank may categorise such pensioners as under:

- Pensioner who is too ill to sign a cheque / unable to be physically present in the bank.
- Pensioner who is not only unable to be physically present in the bank but also not even able to put his/her thumb impression on the cheque/ withdrawal form due to certain physical defect /incapacity.
With a view to enabling such old/sick/incapacitated pensioners to operate their accounts, Bank to follow the procedure as under:
 - Wherever thumb or toe impression of the old/sick pensioner is obtained, it should be identified by two independent witnesses known to the bank, one of whom should be a responsible Bank official.
 - Where the pensioner cannot even put his/her thumb/ toe impression and also would not be able to be physically present in the bank, a mark can be obtained on the cheque/withdrawal form, which should be identified by two independent witnesses, one of whom should be a responsible Bank official.

The pensioner may also be asked to indicate to the bank as to who would withdraw the pension amount from the Bank on the basis of cheque/ withdrawal form as obtained above and that person should be identified by two independent witnesses.

The person who would be actually drawing the money from the Bank should be asked to furnish his signature to the Bank.

Branches to display the instructions issued in this regard on their notice board so that sick and disabled pensioners could make full use of these facilities.

10.c. Continuation of Either or Survivor pension account after death of pensioner

In case the spouse (Family pensioner) opts for existing joint account for credit of family pension, Bank shall not insist on opening a new account when the spouse is the survivor and having a joint account with the pensioner and in whose favour an authorisation for payment of family pension exists in the Pension Payment Order (PPO).

10.d. Life Certificate- Issuance of Acknowledgement

There have been complaints that life certificates submitted over the counter of pension paying branches are misplaced causing delay in payment of monthly pensions. In order to alleviate the hardships faced by pensioners, agency banks were instructed to mandatorily issue duly signed acknowledgements. They were also advised to consider entering the receipt of life certificates in their CBS and issue a system generated acknowledgement which would serve the twin purpose of acknowledgement as well as real time updation of records.

10.e. Single Window System for reimbursement of Pension Payments

Single Window System was introduced to facilitate prompt settlement of reimbursement claims and reconciliation. The underlying objective is to make each pension paying bank responsible in its own right to effect settlement without the intervention of RBI Offices or SBI (at District Headquarters) in the process eliminating cause of delay in reimbursement claims.

10.f. Reimbursement of pension payments:

Central Pension Processing Cell (CPPC), Pune will receive the PPOs from the pension sanctioning authorities and ensure the first/subsequent credit of pension in time. CPPC will credit the pension to all the eligible accounts and claim the reimbursement from RBI through GBB Nagpur.

11. Government Schemes / Products:

➤ **Small Savings Schemes:**

All the Branches are designated for PPF/SCSS and Sukanya Samriddhi Account business. The amount collected by the branches will be swept to Fort branch in case of PPF & SCSS and to Government Business Branch Nagpur in case of Sukanya Samriddhi Account. The GBB branch being the Link branch will remit all the collection under PPF/SCSS and Sukanya Samriddhi to RBI Nagpur.

➤ **FRSB / RBI Bond:**

Designated branches will collect the application and will punch in the system thereafter Govt. Business Branch (GBB), Nagpur will prepare an ASCII file and upload the same in the e-Kuber portal of RBI. These branches are directly coordinate with GBB Nagpur through the respective Zonal Office for all types of services with regard to RBI Bonds.

➤ **Sovereign Gold Bond (SGB):**

The Sovereign Gold Bonds are issued by Government of India (GOI) as Government of India Stock in accordance with Section 3 of the Government Securities Act, 2006 (GS Act 2006). The eligibility condition and other terms and condition are specified in the relevant notifications of Government of India issued from time to time. All branches of our Bank are designated for accepting the amount and issue the Bond on behalf of Government. Details of the same are provided vide Bank's circular No. AX1/ABC/GB/RBI Bond/Cir No 31/2015-16 dated November 04, 2015.

12. Rates on Agency Commission:

RBI pays agency commission to Bank. The rates applicable with effect from July 1, 2019 are as under:

Sr. No.	Type of Transaction	Unit	Revised Rate
a. (i)	Receipts - Physical mode	Per transaction	₹40/-
(ii)	Receipts - e-mode	Per transaction	₹9/-
b.	Pension Payments	Per transaction	₹75/-
c.	Payments other than Pension	Per ₹100 turnover	6.5 paise per ₹100

Challan generated electronically and submitted to Bank along with cash / instrument shall be treated as transaction under physical mode.

CGST, SGST, IGST and Cess etc. paid through a single challan would constitute a single transaction. Thus, all such records clubbed under a single challan i.e., CPIN have to be treated as a single transaction for the purpose of claiming agency commission effective July 1, 2017.

The number of transactions eligible for payment of agency commission should not exceed 14 per pensioner per year. This includes one monthly credit for payment of net pension and a maximum of two per year for payment of arrears on account of increase in dearness relief, if applicable. Cases involving payment of arrears on account of late start/restart of pension qualifies as a single transaction for claiming of agency commission. In other words, any payment of arrears on account of late start/restart of pension should be treated as a single credit transaction and not as separate monthly credits.

The details regarding agency commission is given Bank's Circular No. AX1/ABC/GB/Comm./Cir. No.8/2022-23 dated 05.05.2022

12.a. Turn Over Commission (TOC):

The Turn Over Commission (TOC) is to be claimed within 60 days after completion of the quarter since TOC is required to be claimed on Quarterly basis. The respective Nodal branches are responsible for lodgment of TOC claims with RBI. GBB Nagpur shall be responsible for Lodgment of Turnover Commission claim to RBI in respect of Pension, CBDT, CBEC and UPSC in the prescribed format and Fort Branch, Mumbai shall be responsible for Lodgment of Turnover Commission claim to RBI in respect of GST and State Government Transactions.

12.b. Certificate for TOC:

- The TOC is claimed by GBB Nagpur and Fort Mumbai after completion of the quarter. The ED certificate is made available to GBB Nagpur by the HO department and after obtaining the Auditor certificate the claim is lodged to RBI within 60 days.
- Bank while claiming agency commission shall certify that no claim of agency commission is made on ineligible transactions. To ensure the compliance of above, mechanism is developed to obtain Auditor's certificate and the same is to be submitted along with claim. Violation or non-compliance of instructions issued by Government or Reserve Bank shall attract imposition of penalty. **Bank will be liable to pay penal interest at Bank Rate as notified by Reserve Bank of India plus 2% for any wrong claims of agency commission settled.**
- Bank is required to submit its claim for agency commission in the prescribed format to CAS Nagpur in respect of Central Government transactions and the respective Regional Office of Reserve Bank of India for State government transactions. However, agency commission claims with respect to GST receipt transactions will be settled at Mumbai Regional Office of Reserve Bank of India only and accordingly Bank to submit its agency commission claim pertaining to GST receipt transactions at Mumbai Regional Office only. The formats for claiming agency commission and separate and distinctive set of certificates to be signed by the branch officials and Chartered Accountants are given in Annex 2, Annex 2A and Annex 2B respectively. These certificates would be in addition to the usual Certificate from ED/CGM (in charge of government business) to the effect that there are no pension arrears to be credited / delays in crediting regular pension / arrears thereof.
- Where the External Auditor is also the Concurrent Auditor / Statutory Auditor, claims can be certified by such Concurrent Auditor / Statutory Auditor. In addition to this, Bank to ensure that the Bank's internal inspectors / Auditors verify the agency commission claims submitted by their branches and confirm their accuracy during the course of their inspection / audit.
- Penalties, if any, imposed shall be reported to ORMC.

13. Renewal of existing Products:

Govt. Business Products will be renewed/ updated/ modified as per Govt. guidelines issued on time to time. The Department Head is authorized and responsible to implement such changes at earliest.

14. Standard Operating Procedure (SOP):

The detailed process along with the screen shot is provided to all branches along with the master circulars. The detailed guidelines regarding how to handle the account in CBS for PPF/SCSS and Sukanya Samriddhi Account is provided to the branches/offices.

Bank will follow SOP approved by “**Organizational Methods and System & Procedure Department**”. This SOP will include guidelines for Branches and administrative offices for undertaking various activities while offering these products to Bank’s customers. Bank will opt two stage monitoring system i.e. at Zones and at HO. Bank will develop MIS system for major products for monitoring purpose.

Bank will introduce online sale of all these products as per requirement subject to compliance of related regulatory guideline.

15. Selling Govt. Business products:

As an agent of Central/ State Govt., while Govt. Sponsored Products as per regulations in force from time to time Bank will comply with the following aspects:

- a) Bank will offer Govt. Sponsored Products through branch network to its existing KYC complied customers only.
- b) Transactions involving rupees fifty thousand and above will be undertaken only by debiting to customers’ account or against cheques.
- c) Utmost care & due diligence will be taken in sale/ service of Govt. Sponsored Products/ Services.

16. Terms and conditions for Offering Govt. Business Products/ Services:

Bank will follow under given general guidelines for cross selling of all Govt. Business products:

- Bank will treat its customers fairly, honestly and transparently, with regard to suitability and appropriateness of the Product sold.
- There will not be any miss-selling or forced selling of any product. Bank will act as purely an agent of the Govt. without any biased approach. It will be purely customer’s choice to select any product as per his/ her requirement and preference.
- No customer related information will be divulged except under given circumstances:
 - Where disclosure is under compulsion of law
 - Where there is duty to the public to disclose
 - Where interest of Bank requires disclosure and
 - Where the disclosure is made with the express or implied consent of the customer

17. Inspection and Audit of Government Business:

- The Govt. Business is subjected to audit/inspection during the period Internal Inspection/Concurrent Audit of the branches. The branches shall ensure compliances
- with the observations/irregularities pointed out in the inspection / Audit report and the ZLRC shall monitor and accept compliances done by the branches.
- The Government Business is covered under Internal Inspection/Concurrent Audit.

18. Grievance Redressal Mechanism:

Bank's existing & prescribed grievance management system will be followed to redress grievances related to Govt. Business. It is expected that the grievances will be resolved at Branch level within 7 working days. In case the complaint is not resolved within 7 working days, zonal office will resolve within 4 working days. Even if it is not resolved with the stipulated time by ZO, matter should be referred to HO, Govt. Business department by Zonal Office. Govt. Business department will examine and resolve the matter and reply to the respective Zone and Branch within 7 working days from receiving of the complaint. The escalation matrix at Head Office Level is as under:

Level	Name	Designation	Email ID
L1	Mr. Brijlal Dayani	Sr. Manager	bomcogb@mahabank.co.in
L2	Mr. Rohit Raman	Chief Manager	cmgb@mahabank.co.in
L3	Mr. Anand Prakash Jaiswal	Dy. General Manager	dgmgb@mahabank.co.in

19. Review of Policy:

The policy will be valid till its next review and to be reviewed annually.

LIST OF BRANCHES AUTHORISED FOR CBDT	
BR CODE	BRANCH NAME
1	PUNE BAJIRAO ROAD
2	MUMBAI FORT
3	PUNE DECCAN GYMKHANA
4	JALGAON CITY
5	NAGPUR SITABULDI
6	MUMBAI GIRGAUM
7	PUNE KHADKI
8	RATNAGIRI CITY
10	DHULIA
11	SOLAPUR PHALTAN GALLI
14	NASIK CITY
15	KALYAN MAIN
16	MUMBAI RANADE ROAD DADAR
17	SOLAPUR NAVIPETH
18	KOLHAPUR LAXMIPURI
19	HYDERABAD SULTAN BAZAR
20	SANGLI
21	AMRAVATI JAWAHAR ROAD
22	THANE STATION ROAD
24	AHMEDNAGAR CITY
26	MUMBAI ZAVERI BAZAR
27	PANVEL
28	PUNE BHAVANI PETH
32	AURANGABAD CITY
33	JALNA MAIN
34	AKOLA M. G. ROAD
35	NANDED
38	LATUR MAIN
39	MUMBAI SION
40	PUNE SOMWARPETH
41	PUNE TILAK ROAD
43	PUNE SHIVAJINAGAR
45	MUMBAI DR AMBEDKAR RD DDR
46	KHAMGAON
47	YEOTMAL
48	MUMBAI CENTRAL
49	PUNE UNIVERSITY
50	MUMBAI WORLI

51	BARSHI
53	MUMBAI VILEPARLE EAST
55	CHANDRAPUR
58	GONDIA
60	NAGPUR DHARAMPETH
61	NAGPUR ITWARI
65	WARDHA
71	SAVANTWADI
75	LONAVALA
76	PUNE CAMP
79	MUMBAI PAREL
80	PUNE PIMPRI
81	PUNE HADAPSAR I.E.
82	MUMBAI GOREGAON WEST
85	ICHALKARANJI
87	JATH
88	THANE SSI (I E THANE)
89	MUMBAI CHEMBUR
91	MUMBAI MAZGAON
92	MUMBAI BORIVLI WEST
100	PUNE SWARGATE
101	INDAPUR
102	PUNE NAVIPETH
103	PARBHANI
107	NAGPUR MAHAL
109	DOMBIVALI(E)
110	THANE NAUPADA
114	PUNE DAPODI
116	PUNE KARVE ROAD
117	MUMBAI MALAD WEST
118	PUNE AUNDH
119	MUMBAI NAGDEVI STREET
121	BHIR
127	PUNE CHINCHWAD
128	MUMBAI BHANDUP
134	SATARA CITY
135	PUNE MUNDHWA
137	NAGPUR HANUMAN NAGAR
140	NEWDELHI KAROLBAGH
150	AJRA

151	THANE KOPRI
152	AURANGABAD UNIVERSITY
153	NAGPUR SHANKARNAGAR
154	PUNE NARAYAN PETH
155	MUMBAI TARDEO ROAD
158	PUNE PARVATI
161	MUMBAI THAKURDWAR ROAD
163	SOLAPUR CAMP
164	MUMBAI BANDRA EAST
166	NASIK SATPUR
170	PUNE KASARWADI
174	GHODEGAON
183	MUMBAI BYCULLA
184	PUNE GHORPADI
185	PUNE GURUWARPETH
187	DINDORI
195	PALGHAR
206	JAFARABAD
208	SOEGAON
210	VELHE-MAHAL
213	AHMEDABAD BHADRA
214	NASIK COLLEGE CAMPUS
228	MUMBAI GHATKOPAR
240	NAGPUR DEONAGAR
241	NAGPUR BHARATNAGAR
242	DOMBIVALI(W)
243	PUNE PAUD PHATA
244	PUNE KOTHRUD
246	AHERI
260	AURANGABAD MILL CORNER
275	SINNAR
278	MALEGAON (NASIK)
299	MUMBAI SANTACRUZ WEST
300	CHENNAI BROADWAY
301	AURANGABAD KRANTI CHOWK
304	BANGALORE CITY MARKET
305	SATARA POWAI NAKA
306	MUMBAI BORIVLI EAST
310	MUMBAI BORIBUNDER
312	NAGPUR HINGNA I.ESTATE

313	PUNE VISHRANTWADI
314	PUNE MAHATMA PHULE PETH
315	PUNE PADMAVATI
318	MUMBAI PRABHADEVI
320	PUNE T M V COLONY
321	PUNE SAHAKARNAGAR
322	PUNE KASBA PETH
325	PUNE RAVIWAR PETH
326	KOLHAPUR MAHADWAR ROAD
329	MUMBAI LALBAUG
330	PUNE ERANDAWANA
332	NASIK PANCHVATI
333	PUNE YERAWADA
335	PUNE SHANKARSHET ROAD
336	MUMBAI KURLA WEST
339	MUMBAI KING'S CIRCLE
340	PUNE SALISBURY PARK
343	NEWDELHI CONNAUGHT PLACE
345	SURAT RING ROAD
356	NAGPUR WARDHAMANNAGAR
370	PUNE SIND HSG.SOCIETY
386	PUNE BHOSARIGAON
392	NEWDELHI SOUTH EXTN.
400	CHENNAI MOUNT ROAD
410	KOLHAPUR RAJARAMPURI
412	KAGAL
422	NEWDELHI ASAFALI ROAD
446	AHMEDNAGAR CAMP
451	RATNAGIRI SHIVAJINAGAR
452	NAGPUR SADAR BAZAR
454	MUMBAI MATUNGA
455	KOLKATA N S ROAD
464	SOLAPUR SAKHARPETH
471	MUMBAI VILEPARLE WEST
485	MUMBAI CUFFE PARADE
493	MUMBAI NAPEAN SEA ROAD
518	SOLAPUR STATION ROAD
519	SANGLI VISHRAMBAUG
526	NAGPUR MIRCHI BAZAR
533	KOLHAPUR TARABAI CHOWK

601	PUNE NIGDI
671	MUMBAI NARIMAN POINT
682	PUNE DEHUGAON
767	BADNERA RD RAJAPETH AMARAVATI
769	THANE PANCHPAKHADI
789	MUMBAI MULUND COLONY
822	PUNE SANGAMWADI
902	MUMBAI ANDHERI WEST
938	AURANGABAD CIDCO
978	MUMBAI FILM CITY GOREGAON
980	MUMBAI GADKARI CHOWK DADA
1112	MUMBAI LOKHANDWALA COMPLX
1158	TALEGAON DABHADE
1189	GURGAON
1195	NAGPUR NMC
1201	NOIDA
1204	CHENNAI MYLAPORE
1205	CHENNAI NEELANGARAI
1206	CHENNAI VALMIKINAGAR
1207	MUMBAI OSHIWARA
1208	PUNE BHUSARI COLONY
1369	GOVERNMENT BUSINESS BRANCH, NAGPUR

LIST OF BRANCHES AUTHORISED FOR CBEC	
Branch code	Branch name
1	BAJIRAO ROAD
2	FORT
3	DECCAN GYMKAHANA
4	JALGAON CITY
5	NAGPUR-SITABULDI
7	KHADKI
8	RATNAGIRI CITY
10	DHULIA
14	NASIK CITY
15	SHIVAJI CHOWK
17	NAVI PETH SOLAPUR
18	LAXMIPURI KOLHAPUR
19	SULTANBAZAR HYDRABAD
20	SANGALI

21	JAWAHAR RD AMRAVATI
22	STATION RD THANE
24	AHMEDNAGAR CITY
25	BHIVANDI
27	PANVEL
28	BHAVANI PETH
30	KIRLOSKARWADI
32	AURANGABAD CITY
33	JALANA MAIN
34	AKOLA M.G.ROAD
35	NANDED
38	LATUR MAIN
40	SOMWAR PETH
41	TILAK ROAD
43	SHIVAJI NAGAR
46	AKOLA KHAMGAON
47	YEOTMAL
49	CHATURSHRINGI
50	WORLI
51	BARSHI
55	CHANDRAPUR
58	NAGPUR -GONDIA
60	NAGPUR -DHARAM PETH
61	NAGPUR-ITWARI
65	WARDHA
70	KUDAL SINDU
71	SAWANTWADI
72	MALVAN
73	BARAMATI
74	KHOPALI
75	LONAVALA
76	CAMP PUNE
80	PIMPRI
81	HADAPSAR I.E
82	GOREGAON WEST
85	ICHALKARNJI
86	URAN
87	JATH
88	SSI THANE
89	CHEMBUR

90	MULUND WEST
92	BORIVLI WEST
94	VIRAR WEST
96	NIRA
99	VASAI
100	SWARGATE
101	INDAPUR
102	NAVI PETH
103	PARBHANI
104	ALANDI
107	NAGPUR-MAHAL
109	DOMBIWALI EAST
110	NAUPADA THANE
112	MANCHAR
114	DAPODI
116	KARVE ROAD
118	AUNDH
121	BHIR
123	NASIK ROAD
127	CHINCHWAD
128	BHANDUP
131	LONI KALBHOR
134	SATARA CITY
135	MUNDHAWA
136	BADLAPUR
137	NAGPUR-HANUMAN NAGAR
140	KAROL BAG DELHI
144	SANSAR
145	AMBARNATH
150	AJRA
151	KOPRI THANE
152	UNIVERSITY AURANAGABAD
153	NAGPUR-SHANKAR NAGAR
154	NARAYAN PETH
158	PARVATI PUNE
160	MALEGAON
163	CAMP SOLAPUR
166	SATPUR NASIK
170	KASARWADI
172	PATAS

174	GHODEGAON
175	YEWAT
178	JAMBULPADA
179	NAGPUR-SINDEWAHI
180	NAGPUR-CHIMUR
184	GHORPADI BAZAR
185	GURWAR PETH
187	DINDORI
188	KARAD
192	TITWALA
193	ARNALA
194	DAHANU
195	PALGHAR
197	NALA SOPARA
200	WAI
206	JAFRABAD
208	SOEGAON
210	VELHE MAHAL
211	REDI
213	AHMEDABAD-BHADRA
214	COLLEGAE CAMPUS NASIK
217	NIRMAL
218	SHIRWAL
219	PANCHGANI
222	MANOR
228	GHATKOPAR
229	ALIBAUG
235	MIRAJ
240	NAGPUR-DEONAGAR
242	DOMBIWALI WEST
243	PAUD PHATA
244	KOTHRUD
246	AHERI
247	BHOR
254	GHODNADI SHIRUR
255	PHALTAN
256	MALHARPETH
257	NAGPUR-UMARKHED
260	MILL CORNOR AURANGABAD
264	PEN

272	NAGPUR-ALLAPALLI
275	SINNAR
278	MALEGAON NASIK
282	TASGAON
283	JAIGAD
286	KOREGAON
287	RAJGURUNAGAR KHED
296	CHIPLUN
300	BROADWAY CHENNAI
301	KRANTI CHOWK AURANGABAD
302	SHIAJI PARK DADAR
304	CITY MARKET BANGALORE
305	POWAI NAKA SATARA
306	BORIVLI EAST
308	DAPCHERI THANE
312	NAGPUR- HINGANE I.E
313	VISHRANTWADI
314	MHATAMA PHULE PETH
315	PADMAVATI
318	PRABHADEVI
319	RAJAPUR
320	T.M.V COLONY
321	SAHAKARNAGAR
322	KASBA PETH
324	SAKHARWADI (HOL)
325	PUNE RAVIWAR PETH
326	MAHADWAR ROAD
330	ERANDAWANA
332	PANCHWATI NASIK
333	YERAWADA
335	SHANKARSHETH ROAD
336	KURLA WEST
340	SALISBURY PARK
343	C.P.DELHI
345	SURAT-RING ROAD
347	ULLHASNAGAR CAMP 4
351	CHANDNI CHOWK DELHI
353	WASHI
356	NAGPUR-WARDHAMAN NAGAR
359	SHAHAPUR

370	SIND HSG. SOCIETY
372	KAMSHET
386	BHOSARIGAON
390	ROHA IND ESTATE
391	PUNE AKURDI
392	SOUTH EXT. -DELHI
395	GADHINGALAJ
397	KANJUR MARG
400	MOUNT ROAD CHENNAI
406	NAGPUR-DEULGAO
410	RAJARAMPURI KOLHAPUR
412	KAGAL
414	NARAYAN GAON
422	ASAF ALI ROAD
446	AHMEDNAGAR CAMP
447	LAVALE
451	SHIVAJI NAGAR-RATNAGIRI
452	NAGPUR-SARDAR BAZAR
455	N.S.ROAD
462	SASWAD
463	BHIGWAN
464	SAKHAR PETH SOALAPUR
466	URAN ISLAMPUR
477	CHAROTI NAKA
504	BIDRI
511	MARG TAMAHANE
518	STATION ROAD
519	W.C.KUPWAD SANGALI
526	NAGPUR-MIRCHI BAZAR
533	TARBAI CHOWK KOLHAPUR
534	UPNAGAR
535	JAMSUNDE
536	PATHARLI
561	EAST PATEL NAGAR
573	IRLE-VAIRAG
575	PARNAKA KALYAN
586	NARPOLI
587	VIVEK VIHAR
589	MAHABALESHWAR
601	NIGDI

602	KERDI
605	ULLHASNAGAR
617	NAGPUR-BHISI
635	TILAK NAGAR DOMBIVALI
636	GOREGAON EAST
642	VARTAKNAGAR THANE
649	URBHE MUMBAI
668	SOLAPUR SHIV SHAHI
672	CANADA CORNER
674	SHREEPUR
675	PUNE SHANIWAR PETH
682	DEHUGAON
692	JAWHAR
695	AYARE DOMBIVALI EAST
703	MURBAD
705	SHIRDHON
706	KALWA
707	BIBEWADI
710	ACHARA
712	WADA
717	KOREGAON BHIMA
738	BHIRA
748	KOL KHASBAUG
750	PUNE MODEL COLONY
769	PANCHPAKDI
772	BURONDI
794	GREATER KAILASH
812	BRAHMAPURI (SOLAPUR)
822	SANGAMWADI
834	AMBAD
852	PUNE MAYUR COLONY
856	TURKEWADI
858	GHOTAWADE
859	KONDHAWE BUDRUK
877	KASHELE
890	CBD BELAPUR
900	SHRIWARDHAN
901	DR. MUKHERJEE NAGAR
905	PREET VIHAR DELHI
908	INDURI

909	MURUD JANJIRA
930	SOLAPUR ASHOK CHOWK
934	SHINDEWADI
936	KHAMB
938	CIDCO AURANGABAD
940	NAGPUR-GADCHIROLI
957	BIRWADI
976	NERUL
1151	CHAKAN
1158	TALEGAON DABHADE
1185	VITA
1187	THAKUR VILLAGE KANDIVALI
1189	GURGAON
1195	NAGPUR-MUNCIPAL CORPORATION
1201	NOIDA
1204	MYLAPORE
1205	NELANAGARI CHENNAI
1206	WALMIKINAGAR CHENNAI
1208	BHUSARI COLONY
1244	DWARKA DELHI
1369	GOVERNMENT BUSINESS BRANCH, NAGPUR

LIST OF BRANCHES AUTHORISED FOR RBI BOND	
BR CODE	BRANCH NAME
1	PUNE BAJIRAO ROAD
2	MUMBAI FORT
4	JALGAON CITY
5	NAGPUR SITABULDI
8	RATNAGIRI CITY
10	DHULIA
11	SOLAPUR PHALTAN GALLI
14	NASIK CITY
15	KALYAN MAIN
18	KOLHAPUR LAXMIPURI
19	HYDERABAD SULTAN BAZAR
20	SANGLI
21	AMRAVATI JAWAHAR ROAD
24	AHMEDNAGAR CITY
32	AURANGABAD CITY

33	JALNA MAIN
34	AKOLA M. G. ROAD
35	NANDED
41	PUNE TILAK ROAD
47	YEOTMAL
50	MUMBAI WORLI
55	CHANDRAPUR
65	WARDHA
76	PUNE CAMP
80	PUNE PIMPRI
92	MUMBAI BORIVLI WEST
95	BHANDARA
103	PARBHANI
110	THANE NAUPADA
114	PUNE DAPODI
125	OSMANABAD
134	SATARA CITY
161	MUMBAI THAKURDWAR ROAD
164	MUMBAI BANDRA EAST
213	AHMEDABAD BHADRA
229	ALIBAUG
300	CHENNAI BROADWAY
302	SHIVAJI PARK DADAR
304	BANGALORE CITY MARKET
330	PUNE ERANDAWANA
343	NEWDELHI CONNAUGHT PLACE
405	BULDHANA
455	KOLKATA N S ROAD
485	MUMBAI CUFFE PARADE
852	PUNE MAYUR COLONY
1207	MUMBAI OSHIWARA