

**Clarification to Pre- Bid Queries raised and replied in the meeting held on 20/10/2014  
RFP-202014**

S. No.	Page No	Clause	RFP clause details	RFP Term	Query	Response
1	5	1	Invitation for RFP Offer	Pre - Bid meeting with bidders - 20/10/2014 at 15.00 hours	Can the meeting be pre-poned to morning hours instead of 15.00 hrs, it would be short span.	No change
2	5	1	Invitation for RFP Offer	Date and time for Bid Submission date (Soft copy and hard copy) - 28/10/2014- upto 14.00 hours	There is a festival and long weekoff in between Pre-bid meeting and Bid submission date, can the bid submission date be extended by a week.	No change
3	9	5.2	Earnest Money Deposit	Bidders are required to submit along with the offer a Demand Draft / BG (DD valid for three months & Bank Guarantee for six months from the date of the RFP) drawn in favor of Bank of Maharashtra , for an amount of Rs.30.00 lakh (Rupees Thirty lakh only) towards Earnest Money Deposit (EMD). Offers made without E.M.D. will be rejected. Bank will not pay any interest on the E.M.D. The bank may accept Bank Guarantee in lieu of EMD for an equivalent amount issued by any Scheduled Commercial Bank other than Bank of Maharashtra. The format of BG is enclosed.	DD/BG of Rs.30 Lakhs is of high value, Please consider to change the DD/BG – Rs.10 Lakhs as in the previous case	No change
4	11	5.9	Scrutiny of Offers	Past Experience in data entry of CTS enabled inward and outward clearing transactions for Schedule Commercial Bank with pan India presence/Public Sector Bank/Multi State Cooperative Banks in India	We request for addition of all Scheduled Commercial Banks and foreign banks to the eligibility list point	No change

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5	16	5.2	Scope of Work	Collection of outward clearing cheques and pay in slips from all branches. Sorting, UV Scanning, scanning of all cheques (In the bank's provided CTS application), pay in slips according to CTS/NPCI guidelines, do requisite data entry at the Bank's site	What is the CTS application used by Bank, what are the features available in the CTS application, we want a process walkthrough. Please do provide clarity on Data entry at Bank's site? Kindly provided the branch details.	In the western grid bank is using M/s Forbes application. Center wise list of branches is Annexed. However in future vendor will have to cater to new branches, as and when it is opened, without charging extra cost . Data entry for outward will be done at bank's identified CTPs and inward will be performed at Vendor's location.
6	16	5.2	Scope of Work	End to end Management of P2F (paper to follow) cheques and final reconciliation	Please provide the detailed scope activity for managing P2F	It should be as per the NPCI guidelines.
7	16	5.2	Scope of Work	Provision of OMR (Outward Mark Return) file as per bank's format for Return Marking	Please provide sample of OMR file	Will be shared with successful bidder
8	16	5.2	Scope of Work	Bank will provide the access to inward clearing files/images and the vendor will operate from his location to perform Data entry/enrichment in the overnight mode. Data entry includes for Payee Name, Instrument Date & keying in the account number from the image. Vendor team will work during night shifts and keep data file ready for the Bank staff latest by 6.00 a.m. next day	At what time will we receive the images in CTS application	It should be as per the NPCI guidelines.
9	16	5.2	Scope of Work	Daily CH reconciliation for inward/ outward to be done by the vendor.	Please provide the timings	Latest by T+1 for outward & T for inward
10	16	5.2	Scope of Work	Accounting reconciliation for inward/ outward to be done by the vendor.	Please provide the timings	Latest by T+1 for outward & T for inward
11	16	5.2	Scope of work	Bank shares the common CHI server along with other banks in the consortium.	Upload to CHI server has to be done by BOM staff.	Yes

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12	17	5.2	Scope of Work	Bank provides space for scanning on bank's owned scanners at different Cheque Truncation Points (CTP) - Bank's own premises. For inward clearing vendor will perform the data entry/ data enrichment activities from its location.	Bank will provide premises and scanner at CTP, please provide clarity what all infra bank will provide.	Bank will provide the UV scanner/ desktops for outward clearing operations at its premises. Inward clearing operations will be handled at Vendor' location and vendor will have to arrange necessary infrastructure for the same.
13	17	5.21	Broad Functional Requirement	A) Outward Clearing 1 Pick- up of outward clearing instruments and pay-in-slips from branches/drop-boxes/ cheque deposit kiosks and delivery at Cheque Truncation Points	Please provide location wise/branches/drop boxes/ cheque deposit kiosks details along with cheque truncation points address.	List of branches are annexed. Cheque deposit machines and cheque drop boxes are placed at branches/ on-site.
14	17	5.21	Broad Functional Requirement	3. Sorting, Scanning & requisite data entry of outward clearing instruments in the scanners with Ultraviolet scanning facility (as provided by the bank). Pay-in-slips also to be sorted & scanned (Separate for CTS and non-CTS ).	Will bank provide the sufficient Scanners at all the locations and backup scanners?	UV scanners for instrument processing will be provided by the bank. To scan pay in slips vendor will have to arrange scanners.
15	17	5.21	Broad Functional Requirement	Reject/Repair of fields not captured properly.	What is the present % of Reject/Repairs	Less than 8%(Data entry 3% & Instrument defect 5%)
16	17	5.21	Broad Functional Requirement	6. Sorting of P2F cheques, generation of P2F report and delivery to Service Branch/ Clearing house.	Delivery of soft copy via mail/hard copies physically? If hard copy will bank provide all the consumables for printing.	Hard copy is to be given and vendor will have to arrange consumables.
17	17	5.21	Broad Functional Requirement	7.Consolidation of P2F cheques received from cheque truncation points, arrange them bank-wise and deliver the same to respective banks in P2F session	Should we provide MIS to each bank branch, and collect acknowledgement from each Bank on physical copies.	It should be as per the NPCI guidelines.
18	17	5.21	Broad Functional Requirement	11.Sorting of rejected(Technical reasons) cheques and delivery to respective branches with reports 15.Pick-up and drop of returned cheques, branch-wise (along with P2F returns) and delivery to respective branches	Return on next day to bank allotted branches in the 20 locations	Yes

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19	17	5.21	Broad Functional Requirement	B) Inward Clearing Attend the P2F session for receipt of Inward/Returned P2F cheques and reconcile receipt of physical P2F instruments with inward P2F/Inward Return P2F report	Kindly provide the P2F Location details in the flowing 20 locations	All clearing house centres in western grid.
20	18	5.21	Broad Functional Requirement	Scanned images of vouchers should be made available to the respective branches by the Vendor.	Please provide sample vouchers	To be shared with successful bidders
21	18	5.21	Broad Functional Requirement	Physical records will be handed over to the record archival service provider by the vendor and periodicity of handing over these physical records shall be decided at a later stage	What are the timings, is this daily/weekly/monthly? Do bank locations have enough space?	Record management RFP is in process and periodicity of archival shall be decided with record archival vendor. Till the record archival vendor gets finalized all records will be stored at bank's location.
22	18	5.22	Infrastructure	The Service Provider is expected to deploy the supporting infrastructure required as part of processing. a) Workstations/Desktops/any hardware for data entry and scanning where ever required. b) Any other infrastructure necessary for implementation  Bank will only provide, hosting facility and public network	Do we need to provide CTS scanners also? In Page No- 17, Point number 5.21.3 it is mentioned as bank will provide the UV scanners facility and therefore there is a conflict of clarity.  Please give clarity on the infra completely and the connectivity between vendor and Bank  Please also provide clarity on the location wise volumes for manpower dimensioning? we basically require branch wise details as it will help in manpower costing too	UV scanners for instrument processing will be provided by the bank. To scan pay in slips vendor will have to arrange scanners. Inward data entry/ enrichment will be done at vendor's location and vendor will have to arrange connectivity and back up connectivity for the same. Centre-wise volume has already been provided with and list of branches are annexed.

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23	18	5.23	Right to split the order:	<ul style="list-style-type: none"> <li>· In case of split between 2 bidders: {60% to L1 bidder} {40% to L2 bidder at the lowest rates}</li> <li>· In case of split into 3 bidders: {50% to L1 bidder} {30% to L2 bidder at the lowest rates} {20% to L3 bidder at the lowest rates}</li> </ul> <p>Bank may, however, for administrative convenience, allocate an entire branch/location/city/ zone to a single vendor, without prejudicing the allocation numbers or category of locations, to the extent possible, in the larger interest of efficient services to the bank. Splitting of order will be done on an entire branch/location/city/ zone so that no two bidders will be required to share the order in one branch/city/location/zone and as such the order may not be exactly split in the proportion mentioned.</p>	<p>Can Vendor select the branch/location/city/ zone out of their choice as per their feasibility for the locations which they are willing to service</p> <p>Will bank allot all branches between L1:L2:L3 as per their decision, if there are few branches in a location it may not be cost viable for vendors to setup in such locations.</p> <p>Most importantly, our quote is based on pricing for the entire project. if the split in volumes happens later on due to exceptional circumstances, our costing for the project will go haywire. Please provide clarity as this is very important from pricing perspective</p>	No change

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24	19	6.2	Courier Arrangement:	<p>a) Service provider has to make necessary arrangements to pick-up &amp; delivery of clearing instruments from branches to cheque truncation points/service branch/ main branch and delivery of return cheques to branches within the stipulated time defined by the bank, at their cost &amp; responsibility.</p> <p>b) Pick- up &amp; delivery of P2F cheques from clearing house to service branch/ cheque truncation points/ branches &amp; vice-versa within the stipulated time defined by the bank, at their cost &amp; responsibility.</p> <p>c) Service provider may have to operate more than one time for collecting the instruments based on Bank's requirements. This is branch-specific and depends on branch business operation and clearing cut-off timing.</p>	<p>If the collection of instruments is branch specific, the flexibility of handling will be disturbed for whole location. Timings should be as per Bank branch/Vendor mutual understanding as per distance of the locations to the Clearing points.</p> <p>Please provide the list of branches where additional pickups is necessary for managing the additional volumes. This is very important from pricing perspective as pickup costs will be the most important component in the pricing for this project.</p>	Vendor has to have his own plan of collection/delivery considering the branch location/ distance and timings of the branch subject to the overall timeline specified.
25	21	6.12	Penalty	<p>In case Service provider failed to maintain the time schedule for inward and /or outward clearing as stipulated by the Bank a penalty at the rate of Rs.5000/ per day shall be deductible from the monthly service charges payable for each such occasion of delay. The bidder is also not entitled for processing charges on the day of default.</p>	<p>Penalty to be TAT, Penalty to be Rs.500/- per day</p>	No change
				<p>The errors in the data entry are subject to penalty at the rate of 50 % of the total cost of processing of each such instrument.</p>	<p>Data entry error – 10% or 20% of total cost of processing of each instrument as scanning and pickup activity is also involved in the process.</p>	No change

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26	22	6.19	Resolution of dispute	Bank of Maharashtra and the bidder shall make every effort to resolve amicably, by direct informal negotiation, any disagreement or dispute arising between them under or in connection with the contract. If after thirty days from the commencement of such informal negotiations, of the bank and the bidder have been unable to resolve amicably a contract dispute; either party may require that the dispute be referred for resolution by formal arbitration. The parties agree that in the event of a continuing dispute between the Parties in connection with this agreement that could not be resolved through the process detailed above, the parties shall refer such dispute to arbitration by a single arbitrator to be appointed as per the provisions of Arbitration and Conciliation Act, 1996. Only bank will have a right to appoint a sole arbitrator whose decision will be final and binding on all the parties. The arbitration proceedings shall be conducted in English. The venue of the arbitration shall be at Pune. The arbitration shall be held in accordance with the provisions of the Arbitration and Conciliation Act, 1996.	It is mentioned as Arbitrator will be solely decided by Bank. We request for a Arbitrator to be mutually decided as this will not give us any say in the matter when any issue arises	No change

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27	23	6.21	Order cancellation	<p>Bank of Maharashtra reserves its right to cancel the order in the event of one or more of the following situations:</p> <p>a) if the Bidder fails to execute any or all of the PROJECT within the period(s) specified in the Purchase Order, or within any extension thereof granted by the Bank or</p> <p>b) if the Bidder fails to perform any other obligations(s) under the Contract.</p> <p>c) if the selected bidder commits a breach of any of the terms and conditions of the bid/contract.</p> <p>d) if the bidder goes into liquidation voluntarily or otherwise</p> <p>e) if the progress made by the selected bidder is found to be unsatisfactory</p> <p>f) if deductions on account of liquidated damages exceeds more than 10% of the total contract price.</p> <p>g) If after the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the bank reserves the right to get the balance contract executed by another party of its choice by</p>	It is mentioned as only the Bank will have the right to terminate the contract. We strongly request for reconsidering this point and provide the Service Provider also possibility to terminate the contract with due notice period as decided by the Bank	No change
28	24	6.29	Human Resource:	The bidder cannot change the people assigned to a particular piece of work till such work is complete unless consented in written by the Bank. The bid should contain the resource planning proposed to be deployed for the project which includes, inter-alia, the number of personnel, skill profile of each personnel, duration etc.	This will be difficult. While we can share with BOM on the initial setup team, we cannot be recruiting the team before hand, before getting the project.	No change



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29	26	Annexure B A)2		Vendor should have the capability to incorporate any future changes as per the requirement of the Bank within the stipulated timeframe.	Please provide clarity as some changes can have cost implications also. How will the same be managed as vendor may not be in a position to incorporate the same at a loss	Can't be spelt out at this stage
30	44	Annex N – Point 1	Rules for E Procurement Auction (Reverse Auction):	I. DECREMENTAL BID VALUE i. The bidders shall be able to bid only at a specified decrement value and not at any other fractions. The Bid decrement value shall be Rs.50,000/-. ii. The bid decrement value shall be in multiples of Rs. 50,000/- iii. The web portal shall display the next possible decremental value of bid. It is not, however, obligatory on the part of bidders to bid at the next immediate lower level only. (That is, bids can be even at 2 or 3 lower levels than the immediate lower level). iv. Decremental value will be appropriated across the line items of ANNEXURE C OF RFP proportionately by the system.	We request for Decremental Value shall be 10,000 instead of 50,000.	No change
31			General	Geographic Location/Timings/Volumes: Inward Return Clearing Recon  Outward Returns Marking Recon  Day End Reports	Require full details for better understanding the project dimensions.	Necessary information has already been provided with and all other information shall be shared with successful bidder
32	17/26	5.21	Broad Functional Requirement./Annexure - B	A) Outward Clearing: 7-11	Points in between 7-11 are missing or Typo error. Please clarify	Typo error

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33	16	5.20	Scope of Work	Collection of outward clearing cheques and pay in slips from all branches. Sorting, UV Scanning, scanning of all cheques (In the bank's provided CTS application), pay in slips according to CTS/NPCI guidelines, do requisite data entry at the Bank's site.	Understanding is that the Vendor will pick all the required instruments from bank branches and bring them to a hub location provided by the bank, where the processing will take place. Bank will be providing the UV enabled scanners and the laptops required for processing in these locations. Is the understanding correct?	UV scanners and desktops for instrument processing will be provided by the bank. To scan pay in slips vendor will have to arrange scanners.
34	16	5.20	Scope of Work	Collection of outward clearing cheques and pay in slips from all branches. Sorting, UV Scanning, scanning of all cheques (In the bank's provided CTS application), pay in slips according to CTS/NPCI guidelines, do requisite data entry at the Bank's site.	Request the Bank to provide the list of branches and the cheque truncation points which need to be covered by the courier service. Vendor needs the same to estimate the courier charges.	List of present branches are annexed. However in future vendor will have to cater to new branches, as and when it is opened, without charging extra cost  At all centres in the western grid there will be one cheque truncation point except Mumbai and Pune where we have identified 4 and 1 truncation points respectively
35	16	5.20	Scope of Work	Collection of outward clearing cheques and pay in slips from all branches. Sorting, UV Scanning, scanning of all cheques (In the bank's provided CTS application), pay in slips according to CTS/NPCI guidelines, do requisite data entry at the Bank's site.	Will coordination with the CTS application support team for completing processing on a day to day basis be done by the vendor?	Bank has already entered into an agreement with CTS application vendor. Clearing processing vendor may directly interact with the CTS application vendor for operational issues and bank shall act as a next escalation point.

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36	16	5.20	Scope of Work	Vendor shall provide requisite uploadable files for CBS as per format provided by the bank.	CBS uploadable files as per the bank's format are to be generated from the CTS Application. Does the current application support this? Since vendor is only a services vendor they will not have access to modifying the application. The Vendor will be responsible only for triggering the generation of the files as a part of the daily operations.	CBS uplodable files shall not be generated from CTS application. Vendor will have to generate CBS uploadable files from its own application.
37	16	5.20	Scope of Work	End to end Management of P2F (paper to follow) cheques and final reconciliation	RBI has given approval to the process of not presenting the Government Cheques in the P2F process. Does the CTS application allow the processing of Government Cheques under normal CTS clearing	P2F services to be provided by the vendor till it is in vogue.
38	16	5.20	Scope of Work	Provision of OMR (Outward Mark Return) file as per bank's format for Return Marking	Outward mark return files as per the bank's format are to be generated from the CTS Application. Does the current application support this? Since vendor is only a services vendor they will not have access to modifying the application.	All uploadable files are to be generated from vendor's own application.
39	16	5.20	Scope of Work	Bank will provide the access to inward clearing files/images and the vendor will operate from his location to perform Data entry/enrichment in the overnight mode. Data entry includes for Payee Name, Instrument Date & keying in the account number from the image. Vendor team will work during night shifts and keep data file ready for the Bank staff latest by 6.00 a.m. next day	Understanding is that bank will provide access to the CTS application and the data entry will be done from vendor's location directly into the Bank's CTS application. Is this understanding correct?	Bank will not provide access to CTS application. Data and image files shall be made available to vendor and vendor will have to perform data entry/ data enrichment from vendor's location.

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40	16	5.20	Scope of Work	Bank will provide the access to inward clearing files/images and the vendor will operate from his location to perform Data entry/enrichment in the overnight mode. Data entry includes for Payee Name, Instrument Date & keying in the account number from the image. Vendor team will work during night shifts and keep data file ready for the Bank staff latest by 6.00 a.m. next day	Does the CTS application have a maker checker concept where the data entry will be done by maker and the checker will review the data?	Yes, but it is out of the purview of the tasks to be outsourced.
41	16	5.20	Scope of Work	Bank will provide the access to inward clearing files/images and the vendor will operate from his location to perform Data entry/enrichment in the overnight mode. Data entry includes for Payee Name, Instrument Date & keying in the account number from the image. Vendor team will work during night shifts and keep data file ready for the Bank staff latest by 6.00 a.m. next day	How is the Inward verification happening at the bank, is it centralized or distributed?	Presently it is handled at three locations.
42	16	5.20	Scope of Work	Daily CH reconciliation for inward/ outward to be done by the vendor.	For the vendor to be able to do daily CH reconciliation, vendor should have access to the ECPIX monitor. Will the bank allow the same?	Files and reports shall be shared with the vendor.
43	17	5.21	Broad Functional requirement	Vendor should have the capability to incorporate any changes as per the requirement of the Bank within the future stipulated timeframe.	Changes in the process flow is the only changes that the services vendor can handle. Changes in the application itself will have to be handled by the bank / bank's application provider.	Vendor must have the capability to incorporate changes related to process flow in the application used by the vendor not in the CTS application.
44	17	5.21	Broad Functional requirement	Reject/Repair of fields not captured properly.	Does the bank's outward clearing process provide a Branch Teller File with all the requisite data? This implies that the vendor will have to do only reject repair data entry for outward files.	Vendor will have to generate files, bank will not provide files.

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45	17	5.21	Broad Functional requirement	Sorting of rejected(Technical reasons) cheques and delivery to respective branches with reports	Understanding is that the bank's officer will be present at the cheque truncation points who will accept/reject the cheques. Is this correct?	It is the responsibility of the vendor.
46	17	5.21	Broad Functional requirement	Sorting of rejected(Technical reasons) cheques and delivery to respective branches with reports	Does the CTS application enable generation of branch-wise rejected cheques report?	Yes and necessary files shall be shared with the vendor.
47	17	5.21	Broad Functional requirement	Creation of up-loadable files for CBS (as per file format provided) for instruments lodged	CBS uploadable files as per the bank's format is to be generated from the CTS Application. Does the current application support this? Since vendor is only a services vendor they will not have access to modifying the application. The Vendor will be responsible only for triggering the generation of the files from the CTS application as a part of the daily operations.	Bank will not provide access to CTS application. Data and image files shall be made available to vendor and vendor will have to perform data entry/ data enrichment from vendor's location Vendor will have to generate files for CTS and CBS from its own application.
48	18	5.21	Broad Functional requirement	Download of data and images from bank's CTS application.	Is the bank expecting the vendor to do inward data entry in the vendor's application or will the bank allow access to the bank's CTS application so that the vendor can directly do data entry into the bank's CTS application?	Vendor will perform data entry from its own application.
49	18	5.21	Broad Functional requirement	Provision of MIS as per bank's requirement.	MIS reports for the processing are usually generated by the Bank's CTS application. Vendor would be providing MIS on the physical instruments reconciliation based on the courier movement. Is the bank looking at any other MIS reports?	MIS reports for the data entry, enrichment, images and other activities performed by the vendor have to be provided by the vendor.

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50	18	5.22	Infrastructure	Bank will only provide, hosting facility and public network.	If inward clearing is to be done at Vendor's facility, will bank provide the connectivity between bank's hosting facility to vendor's processing hub?	No, vednor has to arrange the same.
51	18	5.22	Infrastructure	Bank will only provide, hosting facility and public network.	In inward processing if the bank is looking at distributed verification of the inward files, then will bank ensure the distributed locations are connected to the hosted facility to which the vendor's processing hub will be connected?	Verification is bank's responsibility.
52	18	5.22	Infrastructure	Bank will only provide, hosting facility and public network.	If multiple points are required to be connected for inward processing, how many points have to be connected on P2P basis in terms of network. Will bank allow secured VPN connectivity?	Centralized verification of inward

**Annexure 2**

<b>NAME OF MICR CENTRE</b>	<b>NAME OF THE BRANCH</b>	<b>CHEQUE TRUNCATION POINT</b>
<b>AHMEDABAD</b>		
AHMEDABAD	<b>SERVICE BRANCH (SER)</b>	Proposed
AHMEDABAD	BHADHRA (BDR)	
AHMEDABAD	RELIEF ROAD (RLR)	
AHMEDABAD	MANINAGAR (MNN)	
AHMEDABAD	GATLODIA (GLD)	
AHMEDABAD	NAVARANGPURA	
AHMEDABAD	NAROL (NRL)	
AHMEDABAD	ASHRAM ROAD (ASR0	
AHMEDABAD	KESHAVNAGAR (KSN)	
AHMEDABAD	AMBAWADI (ABW)	
AHMEDABAD	HATHIJAN (HTJ)	
AHMEDABAD	GANDHINAGAR (GNA)	
AHMEDABAD	S G HIGHWAY BR	
AHMEDABAD	NARANPURA BRANCH,	
AHMEDABAD	VASTRAPUR BRANCH,	
AHMEDABAD	SATELLITE BRANCH,	
AHMEDABAD	SANAND BRANCH,	
AHMEDABAD	RETAIL ASSET BRANCH,	
AHMEDABAD	KADI BR	
AHMEDABAD	CHANGODAR	
AHMEDABAD	VIRAMGAM	
AHMEDABAD	DHOLKA BR	
<b>ANAND</b>		
ANAND	<b>SERVICE / MAIN</b>	Proposed
<b>AURANGABAD</b>		
AURANGABAD	<b>AURANGABAD SERVICE BRANCH</b>	Proposed
AURANGABAD	KRANTI CHOWK (KC)	
AURANGABAD	MILLCORNER	
AURANGABAD	CIDCO	
AURANGABAD	T V CENTER	
AURANGABAD	AURANGPURA	
AURANGABAD	CHIKALTHANA (CHN)	
AURANGABAD	UNIVERSITY	
AURANGABAD	SHAHAGANJ (SHG)	
AURANGABAD	JNEC CIDCO	
AURANGABAD	RAILWAY STATION (RSTN)	
AURANGABAD	SAWARKAR CHOWK	
AURANGABAD	CIDCO	
AURANGABAD	SATARA (SAT)	
AURANGABAD	MID CORPORATE BRANCH(MCB)	
<b>BHAVNAGAR</b>		
BHAVNAGAR	<b>SERVICE / MAIN</b>	Proposed
<b>BHOPAL</b>		
BHOPAL	<b>T T NAGAR(TTN)</b>	Proposed
BHOPAL	GAUTAM NAGAR(GNG)	
BHOPAL	ARERA COLONEY(ARC)	
BHOPAL	KOLAR ROAD BRANCH(KLR)	
<b>GOA</b>		
GOA	<b>PANAJI</b>	Proposed
GOA	BANDORA	
GOA	PONDA	

NAME OF MICR CENTRE	NAME OF THE BRANCH	CHEQUE TRUNCATION POINT
GOA	MARGAO	
GOA	VASCO-DA-GAMA	
GOA	MAPUSA	
GOA	KUMBHARJUA	
GOA	MARCAIN	
GOA	POROVARIM	
GOA	GOGOL	
GOA	KAVALEM	
GOA	CHINCHILIM	
GOA	PEDNE (PDN)	
GOA	CANACONA (CNC)	
GOA	CARAPUR (CAR)	
<b>INDORE</b>		
INDORE	<b>M.G.ROAD(MGR)</b>	Proposed
INDORE	GOGHA COLONY(GOD)	
INDORE	LOKMANYA NAGAR(LOK)	
INDORE	ANNAPURNA NAGAR(ANP)	
INDORE	PALASIA(PLA)	
INDORE	VIJAYNAGAR (VJN)	
INDORE	SHIV SHAKTI NAGAR, KANADIA ROAD(SSN)	
INDORE	PITHAMPUR BRANCH	
<b>JABALPUR</b>		
JABALPUR	<b>MAIN BRANCH</b>	Proposed
JABALPUR	SANJIVANI NAGAR	
JABALPUR	KARMETA BRANCH	
JABALPUR	NARAYANPUR,NEAR TILWARA GHAT	
JABALPUR	JABALPUR HOSPITAL BR.,RUSSEL	
JABALPUR	G S COLLEGE CAMPUS CIVIL LINES	
JABALPUR	BENIKHEDA, PATAN ROAD	
<b>JAMNAGAR</b>		
JAMNAGAR	<b>SERVICE/MAIN</b>	Proposed
<b>KOLHAPUR</b>		
<b>KOLHAPUR</b>	<b>SERVICE BRANCH KOLHAUR</b>	Proposed
KOLHAPUR	LAXMPIRI KOLHAPUR	
KOLHAPUR	GANGAVESH	
KOLHAPUR	KHASBAG	
KOLHAPUR	MAHADWAR	
KOLHAPUR	RAJARAMPURI	
KOLHAPUR	RUIKAR	
KOLHAPUR	SANE GURUJI VASAHAAT	
KOLHAPUR	SHIVAJI UNIVERSITY	
KOLHAPUR	TARABAI CHOWK	
KOLHAPUR	TARABAI PARK	
KOLHAPUR	SALOKHE NAGAR	
KOLHAPUR	TARARANI VIDYAPEETH (EXT.COUNTER)	
KOLHAPUR	GADMUDSHINGI	
KOLHAPUR	MID CORPORATE (MID)	
KOLHAPUR	GANDHINAGAR (GND)	
<b>MUMBAI</b>		
MUMBAI	<b>QURESHI TRUST BLDG.(SERVICE BRANCH)</b>	Proposed
MUMBAI	FORT (FOR)	
MUMBAI	GIRGAUM (GIR)	
MUMBAI	RANADE ROAD (RNR)	
MUMBAI	ZAVERI BAZAR (ZVB)	
MUMBAI	GOKHALE ROAD (GOR)	



NAME OF MICR CENTRE	NAME OF THE BRANCH	CHEQUE TRUNCATION POINT
MUMBAI	DR.AMBEDKAR ROAD (DBA)	
MUMBAI	BOMBAY CENTRAL (BCR)	
MUMBAI	WORLI (WLI)	
MUMBAI	S.P.ROAD (SPR)	
MUMBAI	PAREL (PRL)	
MUMBAI	MAZGAON (MZG)	
MUMBAI	NAGDEVI STREET (NDS)	
MUMBAI	B.S.ROAD (BSR)	
MUMBAI	TARDEO ROAD (TDO)	
MUMBAI	THAKURDWAR ROAD (THR)	
MUMBAI	BYCULLA (BYC)	
MUMBAI	JACOB CIRCLE (JAC)	
MUMBAI	SHIVAJI PARK (SJP)	
MUMBAI	BORIBUNDER (BOB)	
MUMBAI	COTTON GREEN (CGR)	
MUMBAI	PRABHADEVI (PBD)	
MUMBAI	LALBAUG (LBG)	
MUMBAI	GRANT ROAD (GRR)	
MUMBAI	DELISLE ROAD (DLR)	
MUMBAI	D.P.ROAD (DPR)	
MUMBAI	SEWARI (SVR)	
MUMBAI	CUFFE PARADE (CFP)	
MUMBAI	NAPEANSEA ROAD (NSR)	
MUMBAI	BHOIWADA (BHO)	
MUMBAI	SAYANI ROAD (SYR)	
MUMBAI	NARIMAN POINT (NAP)	
MUMBAI	SION (SIN)	
MUMBAI	VILE PARLE (E) (VPE)	
MUMBAI	GOREGAON (W) (GOL)	
MUMBAI	CHEMBUR (CHE)	
MUMBAI	MULUND (MUL)	
MUMBAI	BORIVALI (W) (BOW)	
MUMBAI	T.H.K.MARG (THK)	
MUMBAI	L.J.ROAD,MAHIM (LJR)	
MUMBAI	MALAD(W),LBTY GARDN	
MUMBAI	BHANDUP (BDP)	
MUMBAI	BANDRA (BND)	
MUMBAI	VIKHROLI (VKL)	
MUMBAI	GHATKOPAR (GTK)	
MUMBAI	SANTACRUZ (SCZ)	
MUMBAI	BORIVALI (E) (BOE)	
MUMBAI	ANDHERI (AND)	
MUMBAI	KHAR (W) (KHW)	
MUMBAI	KURLA (KRL)	
MUMBAI	KING CIRCLE (KGC)	
MUMBAI	KANJUR MARG (KJM)	
MUMBAI	VERSOVA (VSA)	
MUMBAI	KANDIVALI (W) (KAW)	
MUMBAI	MATUNGA (MTG)	
MUMBAI	DEONAR COLONY,CHEMBUR (DEO)	
MUMBAI	JUHU-VILE PARLE (W) ( JVP)	
MUMBAI	SHRAM SADHANA TRUST BLDG.,BANDRA (SST)	
MUMBAI	GOREGAON (E) (GOE)	
MUMBAI	MULUND (E) (MUE)	
MUMBAI	MULUND COLONY (MUC)	
MUMBAI	BANDRA (W) ( BNW)	
MUMBAI	ANDHERI (W) (ANW)	
MUMBAI	PANTNAGAR EXTN.CTR.,GHATKOPAR (PNN)	
MUMBAI	KANNAMWAR NAGAR EXTN.CTR.(KNN)	
MUMBAI	RUPAREL COLLEGE EXTN.CTR.(RUC)	

NAME OF MICR CENTRE	NAME OF THE BRANCH	CHEQUE TRUNCATION POINT
MUMBAI	SHRIKRISHNANAGAR EXTN.CTR.,BORIVLI (SKN)	
MUMBAI	PRABHADEVI EXTN.CTR.(PBC)	
MUMBAI	MANTRALAYA EXTN.CTR.(MNT)	
MUMBAI	VIKRIKAR BHAWAN EXTN.CTR.(VKB)	
MUMBAI	MATHADI BHAWAN EXTN.CTR.(MTB)	
MUMBAI	MSSIDC SEWREE EXTN.CTR.(MSW)	
MUMBAI	STATION ROAD,THANE (STN)	
MUMBAI	NAUPADA,THANE (NPD)	
MUMBAI	KOPRI,THANE (KPT)	
MUMBAI	VARTAKNAGAR,THANE (VTN)	
MUMBAI	PANCHPAKHADI,THANE (PPK)	
MUMBAI	INDL.ESTATE,THANE (IET)	
MUMBAI	WASHI-TURBHE (VSI)	
MUMBAI	OVERSEAS CENTRE (OBR)	
MUMBAI	DAHISAR (E) (DHE)	
MUMBAI	MALAD (E) (MAE)	
MUMBAI	FILM CITY AREA,GOREGAON (FCA)	
MUMBAI	GADKARI CHOWK (GKC)	
MUMBAI	INDL.FINANCE DIVISION (IFD)	
MUMBAI	MSBT EXTN.CTR.,GOREGAON (MSB)	
MUMBAI	DOMBIVLI (W) (DBV)	
MUMBAI	KALYAN (KLY)	
MUMBAI	VASHI SECTOR I(VSS)	
MUMBAI	NERUL (NRL)	
MUMBAI	CBD,BELAPUR (BLP)	
MUMBAI	BASSEIN (BSN)	
MUMBAI	KALWA (KLW)	
MUMBAI	NALASOPARA (W) (NSP)	
MUMBAI	THAKURLI (TKL)	
MUMBAI	VIRAR (W) (VRR)	
MUMBAI	SHRADHANAND ROAD,DOMBIVLI (E) (SRD)	
MUMBAI	TILAK NAGAR,DOMBIVLI (E) (TLK)	
MUMBAI	PATHARLI,DOMBIVLI (E) (PTL)	
MUMBAI	PARNAKA,KALYAN (PNK)	
MUMBAI	TURBHE (TRB)	
MUMBAI	MIDC DOMBIVALI (MID)	
MUMBAI	THANE MUNICIPAL CORPN.EXTN.CTR.(TMC)	
MUMBAI	R.A.E.EXTN.CTR.,BELAPUR (RAE)	
MUMBAI	TISGAON,KALYAN (TSG)	
MUMBAI	LOKHANDWALA COMPLEX (LWC)	
MUMBAI	ARNALA,VASAI (ARN)	
MUMBAI	NIRMAL,VASAI (NIR)	
MUMBAI	AGASHI,VASAI (AGA)	
MUMBAI	NARPOLI,BHIWANDI (NRP)	
MUMBAI	ULHASNAGAR,CAMP-4 (ULC)	
MUMBAI	FURNITURE BAZAR,ULHASNAGAR (ULF)	
MUMBAI	PRABHU ALI,BHIWANDI (BHD)	
MUMBAI	AMBERNATH (AMB)	
MUMBAI	CHARKOP (CKP)	
MUMBAI	PELHAR BR.(PLR)	
MUMBAI	PANVEL(PNV)	
MUMBAI	BADLAPUR(BPR)	
MUMBAI	THAKAR VILLAGE,KANDIVLI(E) (TVK)	
MUMBAI	OSHIWARA (OSH)	
MUMBAI	BHYANDER(E)(BHY)	
MUMBAI	SPE.PERSONAL BKING BR(WORLI)(SPB)	
MUMBAI	APMC VASHI (APM)	
MUMBAI	BANK OF MAHARASHTRA,DAHANU BR.,MUMBAI,(DHN)	

NAME OF MICR CENTRE	NAME OF THE BRANCH	CHEQUE TRUNCATION POINT
MUMBAI	BANK OF MAHARASHTRA,TARAPUR BR.,MUMBAI,(TPR)	
MUMBAI	BANK OF MAHARASHTRA,KHOPOLI,MUMBAI,(KPL)	
MUMBAI	BANK OF MAHARASHTRA,PALGHAR,MUMBAI,(PGT)	
MUMBAI	URAN,MUMBAI,(URN)	
MUMBAI	TITWALA,MUMBAI,(TLE)	
MUMBAI	PEDDAR ROAD,JBP	
MUMBAI	SECTOR 11,KHARGHAR,(KGR) NEW MUMBAI	
MUMBAI	SECTOR 3, AIROLI, NAVI MUMBAI (ARN)	
MUMBAI	KHADAKPADA,KALYAN,(KNW)	
MUMBAI	BORIVALI WEST (BVW)	
MUMBAI	PRIDE PARK,GHODBUNDER RD.,THANE W (THW)	
MUMBAI	LOWER PAREL (LOP)	
MUMBAI	KAUSA (MUMBRA) (SKM)	
MUMBAI	ASHOKVAN, DAHISAR(EAST) (AVD)	
MUMBAI	KOPARKHAIRANE (KPK)	
MUMBAI	GANESHPUR (GPR)	
MUMBAI	SHAHAPUR (SHP) (ONE WAY CLEARING)	
MUMBAI	NAVELI (NVL)	
MUMBAI	ALYALI (AYL)	
MUMBAI	KAMOTHE (KMT)	
MUMBAI	JAYSHREE SADAN, MUMBAI AGRA HIGHWAY, PADGHA, TAL BHIWANDI, DIST. THANE 421 101	
MUMBAI	NIHARIKA HSG SCTY,YASHODHAM, GOREGAON MULUND LINK ROAD,GOREGAON(E),MUMBAI-400063	
MUMBAI	ASANGAON (ASG)	
MUMBAI	SEAWOOD NAVI MUMBAI (SWN)	
MUMBAI	SHG, THANE (SPT)	
MUMBAI	KASARVADAWALI,THANE(KSR)	
MUMBAI	GHATKOPAR WEST (GHW)	
MUMBAI	NEW PANVEL (NPN)	
MUMBAI	MIRA ROAD EAST (MRR)	
MUMBAI	JOGESHWARI WEST (JOW)	
MUMBAI	VASAI WEST (VSW)	
MUMBAI	CORPORATE FINANCE (COF)	
MUMBAI	RETAIL ASSET (RAS)	
MUMBAI	NERUL SECTOR 8 (SCN)	
MUMBAI	NAHUR (NHR)	
MUMBAI	SONARI (SNR)	
MUMBAI	KARJAT (KRJ)	
MUMBAI	VASAI WEST (VSW)	
MUMBAI	NALLASOPARA EAST (NLP)	
MUMBAI	WALIV ( WAL)	
MUMBAI	ULWE (ULW)	
MUMBAI	ANDHERI SEEPZ (SPZ)	
MUMBAI	KANDIVALI EAST (KNE)	
MUMBAI	VIRAR EAST (VIE)	
MUMBAI	SHREENAGAR THANE WEST (SNT)	
MUMBAI	WADA ONE WAY CLG (WAD)	
MUMBAI	KALINA (KLN)	
MUMBAI	BRINDAVAN COMPLEX,THANE (BNC)	
MUMBAI	MANKOLI (MNK)	
MUMBAI	NAIGAON (NAI)	
MUMBAI	WADALA WEST (WDW)	
MUMBAI	TALOJA, PANCHANAD (TLJ)	
MUMBAI	BOISAR (ONE WAY) ( BOS)	
MUMBAI	KANDIVALI LINK ROAD (KLR)	
MUMBAI	MUMBAI SUURB ZONAL OFFICE	Proposed

NAME OF MICR CENTRE	NAME OF THE BRANCH	CHEQUE TRUNCATION POINT
MUMBAI	RAIGAD ZONAL OFFICE	Proposed
MUMBAI	THANE ZONAL OFFICE	Proposed
<b>NAGPUR</b>		
Nagpur	<b>Nagpur Service Branch</b>	Proposed
NAGPUR	SITABULDI (SBD)	
NAGPUR	ITWARI (ITR)	
NAGPUR	MAHAL (MHL)	
NAGPUR	DHARAMPETH (DRP)	
NAGPUR	HANUMAN NAGAR (HMN)	
NAGPUR	SHANKER NAGAR (SKN)	
NAGPUR	DEO NAGAR (DNG)	
NAGPUR	BHARAT NAGAR (BHG)	
NAGPUR	HINGNA INDL.ESTATE (HIE)	
NAGPUR	WARDHMAN NAGAR (WHN)	
NAGPUR	SADAR BAZAR (SDB)	
NAGPUR	MIRCHI BAZAR (MCB)	
NAGPUR	JARIPATKA (JPK)	
NAGPUR	NANDANWAN LAYOUT (NWL)	
NAGPUR	AYODHYA NAGAR (ADN)	
NAGPUR	BHAGWAN NAGAR (BWN)	
NAGPUR	KAMPTEE (KPT)	
NAGPUR	YESHWANT NAGAR(YNB)	
NAGPUR	NMC EXTENSION COUNTER(NMC)	
NAGPUR	NARENDRA NAGAR (NRD)	
NAGPUR	KARVENAGAR (KRV)	
NAGPUR	BANK OF MAHARASTRA,VIDC EXTN.(VDC)	
NAGPUR	KALMESHWAR (KMS)	
NAGPUR	GOVERNMENT BUSINESS BRANCH(GBB)	
NAGPUR	HUDKESHWAR(HDR)	
NAGPUR	BUTIBORI(BTB)	
NAGPUR	VIDARBHA CRICKET ASSOCIATION STADIUM BRANCH(VCA)	
NAGPUR	MID CORPORATE BRANCH(MCB)	
NAGPUR	GOVERNMENT BUSINESS BRANCH(GBB)	
NAGPUR	MAHADULA(MDL)	
NAGPUR	SAHAKAR NAGAR(SKN)	
<b>NASHIK</b>		
NASHIK	<b>NASHIK SERVICE BRANCH</b>	Proposed
NASHIK	AMBAD IND.E.BR.	
NASHIK	BYTCO COLLEG BR.	
NASHIK	CANADA CORNER BR.	
NASHIK	COLLEGE CAMPUS BR.	
NASHIK	DWARKA CIRCLE	
NASHIK	NASIK CITY	
NASHIK	NASIK ROAD	
NASHIK	INDIRA NAGAR	
NASHIK	PANCHAVATI	
NASHIK	SATPUR	
NASHIK	UPNAGAR BR.	
NASHIK	AGRI.HIGH TECH BR.	
NASHIK	OZAR TAMBAT	
NASHIK	SINNAR	
NASHIK	LAKHALGAON	
NASHIK	HAL TOWNSHIP, OZAR	
NASHIK	ASHOKA MARG	
NASHIK	SELF HELP GROUP (SHG)	
NASHIK	MID CORPORATE (MID)	
NASHIK	ADGAON (ADG)	

NAME OF MICR CENTRE	NAME OF THE BRANCH	CHEQUE TRUNCATION POINT
<b>PUNE</b>		
PUNE	<b>SERVICE BRANCH (SER)</b>	Proposed
PUNE	BHAVANI PETH (BVP)	
PUNE	CAMP (PNC)	
PUNE	GHORPADI (GPD)	
PUNE	GURWAR PETH (GWP)	
PUNE	MAHATMA PHULE PETH (MPP)	
PUNE	NANA PETH	
PUNE	RAWIWAR PETH (RWP)	
PUNE	SHIVAJI NAGAR (SJN)	
PUNE	BAJIRAO ROAD (BJR)	
PUNE	BIBWEWADI (BVW)	
PUNE	AUNDH (AND)	
PUNE	DAPODI (DPD)	
PUNE	DECCAN GYMKHANA (DGK)	
PUNE	DHANKAWADI (DHA)	
PUNE	ERANDAWANE (EDW)	
PUNE	BALBHARATI EXTN. (BEC)	
PUNE	GANESH NAGAR (GNN)	
PUNE	HADAPSAR (HDS)	
PUNE	HADAPSAR EXTN CTR (HIE)	
PUNE	INDUSTRIAL FINANCE (IFN)	
PUNE	KARVE ROAD (KVR)	
PUNE	KASBA PETH (KBP)	
PUNE	KIRKEE (KDK)	
PUNE	KOTHRUD (KTR)	
PUNE	LAXMI ROAD (LMR)	
PUNE	MAYUR COLONY (MYC)	
PUNE	MODEL COLONY (MDC)	
PUNE	MUNDHWA (MDW)	
PUNE	NARAYAN PETH (NYP)	
PUNE	NAVI PETH (NVP)	
PUNE	PADMAVATI (PMV)	
PUNE	PARVATI (PVT)	
PUNE	PAUDPHATA (PPT)	
PUNE	PMCT EXTN (PMC)	
PUNE	SAHAKAR NAGAR (SKN)	
PUNE	SALISBURY PARK (SBP)	
PUNE	SANGAMWADI (SGW)	
PUNE	SHANIWAR PETH (SNP)	
PUNE	SHANKARSHET ROAD (SSR)	
PUNE	LOMKANGAL EXTN (LMG)	
PUNE	MODERN EXTN (MCG)	
PUNE	SINDH SOCIETY (SCH)	
PUNE	AKURDI (AKD)	
PUNE	BHOSARIGAON (BRG)	
PUNE	CHINCHWAD (CCW)	
PUNE	KASARWADI (KSW)	
PUNE	KONDHWE (KDW)	
PUNE	NIBM EXTN CTR, KONDHVE KHURD	
PUNE	NIGADI (NGD)	
PUNE	SOMWAR PETH (SWP)	
PUNE	MSEB EXTN CTR (MSE)	
PUNE	SWARGATE (SGT)	
PUNE	PMT EXTN CTR	
PUNE	TILAK ROAD (TLR)	
PUNE	TMV COLONY (TMV)	
PUNE	UNIVERSITY (UVC)	
PUNE	UNIVERISTY EXTN (UEC)	

NAME OF MICR CENTRE	NAME OF THE BRANCH	CHEQUE TRUNCATION POINT
PUNE	VISHRANTWADI (VRW)	
PUNE	YERAWADA (YRW)	
PUNE	KARVE NAGAR (KVN)	
PUNE	PIMPRI (PMP)	
PUNE	KHARADKAR NAGAR (VDG)	
PUNE	INDIRA VASAHAT (IVH)	
PUNE	MASULKAR COLONY (MSC)	
PUNE	OVERSEAS CENTRE (OVC)	
PUNE	LONI KALBHOR (LKB)	
PUNE	ALANDI (ALD)	
PUNE	INDURI (IDR)	
PUNE	EAGLE FLASK EXTN (EFC)	
PUNE	THERGAON (TRG)	
PUNE	KOREGAON BHIMA (KPB)	
PUNE	BALEWADI (BLW)	
PUNE	D.Y.PATIL ENGG.COLL. (PEC)	
PUNE	YAMUNA NAGAR (YNG)	
PUNE	S.S.I. BR. (SSI)	
PUNE	AGRI. FIN. BR. (AFB)	
PUNE	CHAKAN (CKN)	
PUNE	VADGAON BUDRUK (VBK)	
PUNE	VADGAON MAVAL (VDM)	
PUNE	BHUSARI COLONY (BCO)	
PUNE	LULLANAGAR (LUL)	
PUNE	KALYANI NAGAR (KNR)	
PUNE	LAVALE	
PUNE	SHINDEWADI	
PUNE	FURSUNGI	
PUNE	SASWAD	
PUNE	CHARHOLI	
PUNE	RAJGURUNAGAR	
PUNE	KAMSHET	
PUNE	CENTRAL EXCISE EXTN.COUNTER SANGAMWADI	
PUNE	RAMKRISHNA MATH EXTN.CNT.TILAK ROAD	
PUNE	DEHUGAON	
PUNE	BANK OF MAHARASHTRA TALEGAON DHAMDHERE	
PUNE	KEDGAON	
PUNE	YEWAT	
PUNE	VIMAN NAGAR	
PUNE	BANER	
PUNE	WARJE	
PUNE	KHRADI	
PUNE	HINJWADI	
PUNE	PASHAN	
PUNE	BAVDHAN	
PUNE	KATRAJ	
PUNE	URULI KANCHAN	
PUNE	WAGHOLI	
PUNE	PENSION PAYMENT BRANCH	
PUNE	FATIMA NAGAR BRANCH (FTM)	
PUNE	PIMPLE SAUDAGAR BRANCH (PMP)	
PUNE	NARHE (NRH)	
PUNE	MHALUNGE (MHL)	
PUNE	NEW SANGAVI (NSN)	
PUNE	JANMANGAL', 7A/2, HADAPSAR INDUSTRIAL ESTATE, OPP KIRLOSKAR PNEUMATIC CO LTD., HADAPSAR, PUNE 411 013	
PUNE	Ranjangaon	

NAME OF MICR CENTRE	NAME OF THE BRANCH	CHEQUE TRUNCATION POINT
PUNE	Nasarapur	
PUNE	Kale Colony	
PUNE	Karla	
PUNE	Khanapur	
PUNE	Ghotawade	
PUNE	Waki (Budruk)	
PUNE	AMBEGAON BUDRUK (AGB)	
PUNE	RAVET (RVT)	
PUNE	BHOSARI (BSR)	
PUNE	MOHAMADWADI (MMW)	
PUNE	PIMPALE GURAV (PPG)	
PUNE	B T KAWADE (BTK)	
PUNE	NANDED PHATA (NPH)	
PUNE	BHUGAON (BHG)	
PUNE	Wakad (WKD)	
PUNE	Wadki(WDK)	
PUNE	SINCHAN BHAVAN (SBN)	
PUNE	SHIKRAPUR (SKP)	
<b>RAIPUR</b>		
RAIPUR	<b>MAIN BRANCH</b>	Proposed
RAIPUR	BYRON BAZAR BRANCH	
RAIPUR	SHANKAR NAGAR BRANCH,(SNR)	
<b>RAJKOT</b>		
RAJKOT	<b>MAIN BRANCH</b>	Proposed
RAJKOT	SADHU VASWANI ROAD BR. Gf SHOP-7,NANDANVAN SHRINATHJI PARK,SADHU VASWANI ROAD, RAJKOT 360 005	
<b>SOLAPUR</b>		
SOLAPUR	<b>SERVICE BRANCH</b>	Proposed
SOLAPUR	NAVI PETH	
SOLAPUR	PHALTAN GALLI BR	
SOLAPUR	STATION ROAD	
SOLAPUR	BOM SAKHAR PETH	
SOLAPUR	BOM CAMP BR	
SOLAPUR	BOM UJANI COLONY BR	
SOLAPUR	BOM TWIN SOLAPUR BRANCH	
SOLAPUR	BOM ASARA CHOUK BR	
SOLAPUR	BOM ASHOK CHOUK BR	
SOLAPUR	BOM CIVIL HOSPITAL BR	
SOLAPUR	BOM N M WADIA EXTN COUNTER	
SOLAPUR	MAJREWADI	
<b>SURAT</b>		
SURAT	<b>MAIN BR(MAB)</b>	Proposed
SURAT	ATHWA BLINES BR(ATB)	
SURAT	ADAJAN	
SURAT	CITY LIGHT BR.	
<b>Baroda</b>		
Baroda	<b>RAOPURA</b>	Proposed
Baroda	KARELIBAUG	
Baroda	TARSALI	
Baroda	HARINAGAR	
Baroda	ALKAPURI	
<b>Gwalior</b>		
Gwalior	<b>GWALIOR MAIN BRANCH</b>	Proposed

<b>NAME OF MICR CENTRE</b>	<b>NAME OF THE BRANCH</b>	<b>CHEQUE TRUNCATION POINT</b>
Gwalior	Gola Ka Kandir	
Gwalior	Mahadev Colony	
Gwalior	City Centre	

Actual number of branches may slightly increase or decrease at the time of actual implementation.