

WESTERN RAILWAY

P.S.No.42/2015

Headquarter Office,
Churchgate, Mumbai-20

No. E(S)789/0 Vol.XXIII

Date: 6/04/2015

To,
All DRMs / CWMs & Units Incharge,
C/- Genl. Secy., WRMS-BCT/ WREU-GTR
C/- ZS-All India SC/ST Rly Employees. Assn, 'W' Zone, Mumbai
C/- ZS-All India OBC Rly Empl. Assn, Mumbai.

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

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A copy of Railway Board's letter No.2013/AC-II/21/8 dated 07.04.2015,
(R.B.A.NO.24/2015) is sent herewith for information, guidance and necessary
action.

Encl: As above.



(Smita Mhasde)
APO(B&A)
For General Manager (E)

Government of India
Ministry of Railways
(Railway Board)

RBA No. 24/ 2015

No. 2013/AC-II/21/8

New Delhi, dated 07.04.2015

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

✓
W. R. Numbhar

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

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

Advantages to the Zonal Railway: -

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

Advantages to the Pensioner: -

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

Controller General of Accounts (CGA) and Reserve Bank of India (RBI) have since approved the implementation of SWS with **STATE BANK OF TRAVANCORE**. It has been decided to implement the scheme w.e.f. **01.07.2015**. The main features of the existing system vis a vis SWS are as under:

Present System: -

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

Single Window System:-

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

LIST OF NOMINATED NODAL BRANCHES FOR SUBMISSION OF PPOS

Sl No	Railway and Production Unit	Headquarters office	Address of Nominated nodal branch
1	Central Railway	CST, Mumbai	STATE BANK OF TRAVANCORE - MAIN BRANCH, MUMBAI CHARITIES BLDGS, 125, MAHATMA GANDHI ROAD, FORT, MUMBAI, MAHARASHTRA - 400023
2	Eastern Railway	Fairlie Place, Kolkata	STATE BANK OF TRAVANCORE - MAIN BRANCH, KOLKATA P.B NO 9036, 36, CHOWRINGHEE ROAD, MIDDLE TOWN ROW P.O. KOLKATA, WEST BENGAL - 700071
3	East Central Railway	Hajipur, Bihar	STATE BANK OF TRAVANCORE - CENTRALISED PENSION PROCESSING CENTRE 3RD FLOOR, CHEMBIKALAM BUILDING, VAZHUTHACAUD, THYCAUD P.O. THIRUVANANTHAPURAM, KERALA - 695014
4	East Coast Railway	Bhubaneswar, Odisha	STATE BANK OF TRAVANCORE - BHUBANESWAR PLOT NO. N1/40, I.R.C. VILLAGE, NAYAPALLI P.O., BHUBANESWAR KHURDA, ORISSA - 751015
5	Northern Railway	New Delhi	STATE BANK OF TRAVANCORE - PARLIAMENT STREET BRANCH, NEW DELHI GATE NO.4A, 'JEEVAN TARA' BUILDING, 5 - PARLIAMENT STREET, NEW DELHI - 110001
6	North Central Railway	Allahabad	STATE BANK OF TRAVANCORE - CENTRALISED PENSION PROCESSING CENTRE 3RD FLOOR, CHEMBIKALAM BUILDING, VAZHUTHACAUD, THYCAUD P.O. THIRUVANANTHAPURAM, KERALA - 695014
7	North Eastern Railway	Gorakhpur	STATE BANK OF TRAVANCORE - CENTRALISED PENSION PROCESSING CENTRE 3RD FLOOR, CHEMBIKALAM BUILDING, VAZHUTHACAUD, THYCAUD P.O. THIRUVANANTHAPURAM, KERALA - 695014
8	NE Frontier Railway	Maligaon/ Guwahati	STATE BANK OF TRAVANCORE - CENTRALISED PENSION PROCESSING CENTRE 3RD FLOOR, CHEMBIKALAM BUILDING, VAZHUTHACAUD, THYCAUD P.O. THIRUVANANTHAPURAM, KERALA - 695014
9	North Western Railway	Jaipur	STATE BANK OF TRAVANCORE - JAIPUR BRANCH G-1, P.B. NO 354, SHYAM ANUKAMPA, O-11, ASHOK MARG, C-SCHEME, JAIPUR, RAJASTHAN - 302001
10	Southern Railway	Parl Town, Chennai	STATE BANK OF TRAVANCORE - MAIN BRANCH, CHENNAI P.B. NO. 7826, UNITED INDIA INSURANCE BLDGS, ESPLANADE P.O. CHENNAI TAMILNADU - 600108
11	South Eastern Railway	Garden Reach, Kolkata	STATE BANK OF TRAVANCORE - MAIN BRANCH, KOLKATA P.B. NO. 9036, 36, CHOWRINGHEE ROAD, MIDDLE TOWN ROW P.O. KOLKATA, WEST BENGAL - 700071
12	SE Central Railway	Bilaspur (Chhattisgarh)	STATE BANK OF TRAVANCORE - CENTRALISED PENSION PROCESSING CENTRE 3RD FLOOR, CHEMBIKALAM BUILDING, VAZHUTHACAUD, THYCAUD P.O. THIRUVANANTHAPURAM, KERALA - 695014
13	South Central Railway	Secunderabad (AP)	STATE BANK OF TRAVANCORE - MAIN BRANCH, HYDRABAD P.B. NO 21, KUSHAL CHAMBERS, 1ST FLOOR, BANK STREET, KOTI HYDERABAD ANDHRA PRADESH - 500095

Sl. No	Railway and Production Unit	Headquarters office	Address of Nominated nodal branch
14	South Western Railway	Hubli (Karnataka)	STATE BANK OF TRAVANCORE - CENTRALISED PENSION PROCESSING CENTRE 3RD FLOOR, CHEMBIKALAM BUILDING, VAZHUTHACAUD, THYCAUD P.O. THIRUVANANTHAPURAM, KERALA - 695014 ✓
15	Western Railway	Churchgate, Mumbai	STATE BANK OF TRAVANCORE - MAIN BRANCH, MUMBAI, CHARITIES BLDGS, 125, MAHATMA GANDHI ROAD, FORT, MUMBAI, MAHARASHTRA - 400023
16	West Central Railway	Jabalpur (MP)	STATE BANK OF TRAVANCORE - CENTRALISED PENSION PROCESSING CENTRE 3RD FLOOR, CHEMBIKALAM BUILDING, VAZHUTHACAUD, THYCAUD P.O. THIRUVANANTHAPURAM, KERALA - 695014 ✓
17	RCF/ Kkapurthala	Kapurthala	STATE BANK OF TRAVANCORE PARLIAMENT STREET BRANCH, NEW DELHI GATE NO.4A, 'JEEVAN TARA' BUILDING, 5 - PARLIAMENT STREET, NEW DELHI - 110001 ✓
18	ICF/ Chennai	Chennai	STATE BANK OF TRAVANCORE - MAIN BRANCH CHENNAI. P.B.NO 7626, UNITED INDIA INSURANCE BLDGS, ESPLANADE P.O. CHENNAI TAMILNADU, 600108
19	RWF Bangalore	Bangalore	STATE BANK OF TRAVANCORE - CITY BRANCH, BANGALORE P.B.NO 1808, TIPPUSULTAN PALACE ROAD, CHAMARAJPET P.O. BANGALORE, KARNATAKA - 560018
20	CIW/ Chittaranjan	Chittaranjan	STATE BANK OF TRAVANCORE - MAIN BRANCH, KOLKATA P.B.NO 9036, 36, CHOWRINGHEE ROAD, MIDDLE TOWN ROW P.O. KOLKATA, WEST BENGAL- 700071 ✓
21	DLW/Varanasi	Varanasi	STATE BANK OF TRAVANCORE - CENTRALISED PENSION PROCESSING CENTRE 3RD FLOOR, CHEMBIKALAM BUILDING, VAZHUTHACAUD, THYCAUD P.O. THIRUVANANTHAPURAM, KERALA - 695014 ✓
22	DMW/Patiala	Patiala	STATE BANK OF TRAVANCORE PARLIAMENT STREET BRANCH, NEW DELHI GATE NO 4A, 'JEEVAN TARA' BUILDING, 5 - PARLIAMENT STREET, NEW DELHI - 110001 ✓
23	Metro Railway	Kolkata	STATE BANK OF TRAVANCORE - MAIN BRANCH, KOLKATA P.B.NO.9036, 36, CHOWRINGHEE ROAD, MIDDLE TOWN ROW P.O. KOLKATA, WEST BENGAL- 700071.

Annexure-2

SN	Address of Designated FA&CAO	State	Union Territory
1.	FA&CAO, Central Railway, Mumbai	Maharashtra	
2.	FA&CAO, Eastern Railway, Kolkata	West Bengal	
3.	FA&CAO, East Central Railway, Hajipur	Bihar	
4.	FA&CAO, East Coast Railway, Bhubaneswar	Orissa	
5.	FA&CAO, Northern Railway, New Delhi	Delhi, Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir	Chandigarh
6.	FA&CAO, North Central Railway, Allahabad	Uttar Pradesh	
7.	FA&CAO, North Eastern Railway, Gorakhpur	Uttaranchal	
8.	FA&CAO, North East Frontier Railway, Guwahati	Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura	
9.	FA&CAO, North Western Railway, Jaipur	Rajasthan	
10.	FA&CAO, Southern Railway, Chennai	Kerala, Tamil Nadu	Andaman Nicobar Islands, Pondicherry
11.	FA&CAO, South Eastern Railway, Kolkata	Jharkhand	
12.	FA&CAO, South East Central Railway, Bilaspur	Chattisgarh	
13.	FA&CAO, South Central Railway, Secunderabad	Andhra Pradesh	
14.	FA&CAO, South Western Railway, Hubli	Karnataka, Goa	Dadra Nagar Haveli, Lakshadweep
15.	FA&CAO, Western Railway, Mumbai	Gujarat	Daman & Diu
16.	FA&CAO, West Central Railway, Jabalpur	Madhya Pradesh	

LIST OF FA&CAOS AUTHORISED TO ISSUE PPOS

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

ANNEXURE-4

LIST OF NODAL BRANCHES FOR SUBMISSION OF PENSION DEBITS

Sl No	Railway	State/UT	Address of Nominated nodal branch	BSR Code	Phone & Fax No.
1	Central Railway	Maharashtra	STATE BANK OF TRAVANCORE - MAIN BRANCH, MUMBAI CHARITIES BLDGS, 125, MAHATMA GANDHI ROAD, FORT, MUMBAI, MAHARASHTRA - 400023	0150002	Phone: 022-22633164 Fax: 022-22674263
2	Eastern Railway	West Bengal	STATE BANK OF TRAVANCORE - MAIN BRANCH, KOLKATA P.B. NO.9036, 35, CHOWRINGHEE ROAD, MIDDLE TOWN ROW P.O. KOLKATA. WEST BENGAL- 700071.	0150248	Phone: 030-22266756 Fax: 030-22687564
3	East Central Railway	Bihar	STATE BANK OF TRAVANCORE CENTRALISED PENSION PROCESSING CENTRE 3RD FLOOR, CHEMBIKALAM BUILDING, VAZHUTHACAUD, THYCAUD P.O THIRUVANANTHAPURAM, KERALA - 695014	0150908	Phone: 0471-2326525 Fax: 0471-2326526
4	East Coast Railway	Orissa	STATE BANK OF TRAVANCORE BHUBANESWAR PLOT NO. N1140, I.R.C. VILLAGE, NAYAPALLI P.O., BHUBANESWAR, KHURDA, ORISSA - 751015	0150611	Phone: 0674-2550453 0674-2551258 Fax: 0674-2550453 0674-2551258
5	Northern Railway	Delhi, Punjab, Haryana, Himachal Pradesh, J&K, Chandigarh	STATE BANK OF TRAVANCORE PARLIAMENT STREET BRANCH, NEW DELHI GATE NO 4A, 'JEEVAN TARA' BUILDING, 5 - PARLIAMENT STREET, NEW DELHI - 110001	0150691	Phone: 011-23341370 Fax: 011-23341371
6	North Central Railway	Uttar Pradesh	STATE BANK OF TRAVANCORE - CENTRALISED PENSION PROCESSING CENTRE 3RD FLOOR, CHEMBIKALAM BUILDING, VAZHUTHACAUD, THYCAUD P.O. THIRUVANANTHAPURAM, KERALA - 695014	0150603	Phone: 0522-2377443 Fax: 0522-2377443
7	North Eastern Railway	Uttaranchal	STATE BANK OF TRAVANCORE CENTRALISED PENSION PROCESSING CENTRE 3RD FLOOR, CHEMBIKALAM BUILDING, VAZHUTHACAUD, THYCAUD P.O. THIRUVANANTHAPURAM, KERALA - 695014	0150908	Phone: 0471-2326525 Fax: 0471-2326526
8	NE Frontier Railway	Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura	STATE BANK OF TRAVANCORE CENTRALISED PENSION PROCESSING CENTRE 3RD FLOOR, CHEMBIKALAM BUILDING, VAZHUTHACAUD, THYCAUD P.O. THIRUVANANTHAPURAM, KERALA - 695014	0150908	Phone: 0471-2326525 Fax: 0471-2326526

Sl. No	Railway	State/UT	Address of Nominated nodal branch	BSR Code	Phone & Fax No.
9	North Western Railway	Rajasthan	STATE BANK OF TRAVANCORE JAIPUR BRANCH G-1, P.B. NO 354, SHYAM ANUKAMPA, O-11, ASHOK MARG, C-SCHEME, JAIPUR RAJASTHAN, 302001	0150612	Phone: 0141-2367175 0141-2382596 Fax: 0141-2362596
10	Southern Railway	Kerala, Tamil Nadu, Andaman Nicobar Island, Pondicherry	STATE BANK OF TRAVANCORE MAIN BRANCH, CHENNAI P.B NO.7825, UNITED INDIA INSURANCE BLDGS, ESPLANADE P.O. CHENNAI TAMILNADU, 600102	0150002	Phone: 044-25353817 Fax: 044-25342538
11	South Eastern Railway	Jharkhand	STATE BANK OF TRAVANCORE - MAIN BRANCH, KOLKATA P.B NO 9036, 36, CHOWRINGHEE ROAD, MIDDLE TOWN ROW P.O, KOLKATA, WEST BENGAL- 700071	0150908	Phone: 0471-2326525 Fax: 0471-2326526
12	SE Central Railway	Chhattisgarh	STATE BANK OF TRAVANCORE CENTRALISED PENSION PROCESSING CENTRE 3RD FLOOR, CHEMBIKALAM BUILDING, VAZHUTHACAUD, THYCAUD P.O, THIRUVANANTHAPURAM, KERALA - 695014	0150908	Phone: 0471-2326525 Fax: 0471-2326526
13	South Central Railway	Andhra Pradesh	STATE BANK OF TRAVANCORE MAIN BRANCH, HYDERABAD P.B.NO.21, KUSHAL CHAMBERS, 1ST FLOOR, BANK STREET, KOTI HYDERABAD, ANDHRA PRADESH - 500095	0150264	Phone: 040-24744880 Fax: 040-24608997
14	South Western Railway	Karnataka, Goa, Dadra Nagar Haveli, Lakshadweep	STATE BANK OF TRAVANCORE CITY BRANCH, BANGALORE P.B NO.1808, TIPPUSULTAN PALACE ROAD, CHAMARAJPET P.O. BANGALORE, KARNATAKA - 560018	0150242	Phone: 080-26709370 Fax: 090-26703121
15	Western Railway	Gujarat, Daman & Diu	STATE BANK OF TRAVANCORE - MAIN BRANCH, MUMBAI CHARITIES BLDGS, 125, MAHATMA GANDHI ROAD, FORT, MUMBAI, MAHARASHTRA - 400023	0150508	Phone: 079-26446218 Fax: 079-26569972
16	West Central Railway	Madhya Pradesh	STATE BANK OF TRAVANCORE CENTRALISED PENSION PROCESSING CENTRE 3RD FLOOR, CHEMBIKALAM BUILDING, VAZHUTHACAUD, THYCAUD P.O, THIRUVANANTHAPURAM, KERALA - 695014	0150908	Phone: 0471-2326525 Fax: 0471-2326526

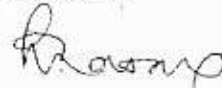
- Based on the generated Scroll, CPPC will credit the pension to the pensioners' accounts of all the CBS branches. For non CBS branches, CPPC will send the Pension Scroll to Pension Paying Branches for doing the needful at their end.
- CPPC will send the designated FA&CAO wise scroll and claim alongwith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

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

- There would be a running serial number on the paying branch scroll. It should be ensured that no scroll number is repeated or left out.
- The same check would be done on Nodal Branch Summary Scroll.
- At the pension accounting authority all amounts booked against duplicate scroll numbers would be checked and the RBI would be asked to put back these amounts to the Government accounts.
- The entire process from the start of payment of pension to reimbursement at RBI, CAS, Nagpur will be handled by the concerned bank itself.
- The Nodal branches will be responsible for reconciliation with the Railways and for settling discrepancies.
- As a onetime exercise authorized banks will send the nodal branch wise, paying branch directory structure with complete postal address, pin code, BSR code for proper and prompt settlement and reconciliation.

The Railways/Units may ensure implementation of the scheme with **STATE BANK OF TRAVANCORE** w.e.f. **01.07.2015**. The scheme will be extended to other banks as and when they finalise the modalities and the approval of CGA and RBI is obtained. The feedback on the implementation of the scheme may be provided to Board's office.

DA: As above.



(SANJEEV SHARMA)
JOINT DIRECTOR ACCOUNTS
RAILWAY BOARD