

## **Instructions for on-boarding of Panchayati Raj Institutions in eGramSwaraj**

1. **DSC registration:** All the PRIs need to register the Digital Signature Certificates (DSCs) in eGramSwaraj, for their respective Maker and Checker and the same needs to be approved by the immediate higher authority.
2. **DSC Specifications:** DSCs of Grade 2 with signing and encryption facilities (for maker & checker) need to be procured.
3. **Approval Hierarchy:**
  - a. The following hierarchy shall be followed for approving of DSCs in RLBs.

<b>PRIs</b>	<b>Maker &amp; Checker</b>	<b>Approval hierarchy</b>
GPs	Maker – Panchayat Secretary Checker – Sarpanch	GP (Maker & Checker) > Block (Block Development Officer) > District (District Panchayat Officer) > State (Directorate).
BPs	Maker – BP Secretary Checker – BP President	BP (Maker & Checker) > District (District Panchayat Officer) > State (Directorate).
ZPs	Maker – ZP CEO Checker – ZP President	ZP (Maker & Checker) > State (Directorate).

- b. The following hierarchy shall be followed for approving of DSCs in TLBs.

<b>TLBs</b>	<b>Maker &amp; Checker</b>	<b>Approval hierarchy</b>
Village Committees	Maker – Secretary/Officer Checker – Chairperson	May be finalized in discussion with State(s).
Block Advisory Committee	Maker – Secretary/Officer Checker – Chairperson	
Autonomous District Council	Maker – Secretary/Officer Checker – Chairperson	

4. **Account booking initiation on eGramSwaraj:** All the PRIs would have to initiate account book- keeping on eGramSwaraj and maintain the accounts up-to-date with year-books for 2019-20 closed as well as daybooks and month books for 2020-21 closed. Only then the PRIs would be able to carry out payments. For e.g. if a PRI is to carry out real time payment today (say, May 20, 2020), it needs to ensure that (i) the yearbook for 2019-20 is closed, (ii) month book i.e. April 2020 closed and (iii) day books, for the month of May 2020, upto today (i.e. 20/05/2020) are closed.
5. **Bank Accounts:** It must be ensured that the Bank accounts of GPs for 14<sup>th</sup> and 15<sup>th</sup> Finance Commission are in those PFMS integrated Banks that allow for DSC enabled payments. There are total of 133 Banks that allow for DSC enabled payments. The list is placed herewith.
6. **Monthly Reconciliation of accounts:** Monthly reconciliation of accounts would have to be carried out by the respective Makers of ZPs, BPs and GPs through the Admin login.

**List of Banks allowing auto Debit/Credit Payments**

S. No.	Bank Name	S. No.	Bank Name
1	ALIGARH DISTRICT CO OPERATIVE BANK LTD	68	Jila Sahakari Kendriya Bank Maryadit, Raipur (C.G.)
2	ALLAHABAD BANK	69	Jila Sahakari Kendriya Bank Maryadit, Rajnandgaon (C.G.)
3	ALLAHABAD DISTRICT COOPERATIVE BANK LTD.	70	KANGRA CENTRAL CO-OPERATIVE BANK LTD.
4	ANDHRA BANK	71	KARNATAKA VIKAS GRAMEENA BANK
5	ANDHRA PRADESH GRAMEENA VIKAS BANK	72	KARUR VYSYA BANK
6	ANDHRA PRAGATHI GRAMEENA BANK	73	KAVERI GRAMEENA BANK
7	ASSAM CO-OP.APEX BANK LTD.	74	KERALA GRAMIN BANK
8	ASSAM GRAMIN VIKASH BANK	75	KOTAK MAHINDRA BANK
9	AU Small Finance Bank Limited	76	MADHYANCHAL GRAMIN BANK
10	AXIS BANK	77	MAHARASHTRA GRAMIN BANK
11	Azamgarh District Co-operative Bank Ltd.,Azamgarh	78	MANIPUR RURAL BANK
12	BAHRAICH DIST.CO-OPERATIVE BANK LTD.	79	MATHURA ZILA SAHKARI BANK LTD MATHURA
13	BANDA DISTRICT COOPERATIVE BANK LIMITED BANDA	80	MEGHALAYA CO-OP.APEX BANK LTD.
14	Bandhan Bank	81	MEGHALAYA RURAL BANK
15	BANGIYA GRAMIN VIKASH BANK	82	MIZORAM RURAL BANK
16	BANK OF BARODA	83	MORADABAD ZILA SAHKARI BANK LTD MORADABAD
17	BANK OF INDIA	84	MUZAFFARNAGAR DISTRICT COOPERATIVE BANK LTD
18	BANK OF MAHARASHTRA	85	NORTH EAST SMALL FINANCE BANK LIMITED
19	Baroda Rajasthan Kshetriya Gramin Bank	86	ODISHA GRAMYA BANK
20	BASTI ZILA SAHKARI BANK LTD. BASTI	87	ORIENTAL BANK OF COMMERCE
21	BHAVNAGAR DISTRICT CO-OPERATIVE BANK LTD	88	PASCHIM BANGA GRAMIN BANK
22	BUDAUN DISTRICT CENTRAL CO-OP.BANK	89	Pragathi Krishna Gramin Bank
23	C. G. Rajya Sahakari Bank Mydt.	90	PUNJAB AND SIND BANK
24	CANARA BANK	91	PUNJAB GRAMIN BANK
25	Capital Small Finance Bank Limited	92	PUNJAB NATIONAL BANK
26	CENTRAL BANK OF INDIA	93	Purvanchal Bank
27	Chhattisgarh Rajya Gramin Bank	94	RAJASTHAN MARUDHARA GRAMIN BANK
28	CORPORATION BANK	95	RAMPUR ZILA SAHKARI BANK LTD
29	CSB BANK LIMITED	96	RBL Bank
30	DCB Bank Limited	97	SATARA DIST.CENTRAL CO-OP.BANK LTD.
31	DENA BANK	98	SAURASHTRA GRAMIN BANK

S. No.	Bank Name	S. No.	Bank Name
32	Deoria Kasia District Co-operative Bank Bank Ltd.,Deoria	99	STATE BANK OF INDIA
33	DISTRICT CO OPERATIVE BANK LTD BARABANKI	100	Sultanpur zila sahkaari bank ltd. Sultanpur
34	DISTRICT CO OPERATIVE BANK LTD PILIBHIT	101	SYNDICATE BANK
35	DISTRICT CO OPERATIVE BANK LTD SAHARANPUR	102	TAMILNAD MERCANTILE BANK LTD
36	District Co-operative Bank Ltd. Varanasi	103	Telangana Grameena Bank
37	District Co-operative Bank Ltd., Ballia	104	THE FEDERAL BANK LTD
38	District Co-Operative Bank Ltd.,Jaunpur	105	THE JAMMU AND KASHMIR BANK LTD
39	District Co-operative Bank Ltd.,Sitapur	106	THE NAINITAL BANK LIMITED
40	DISTRICT CO-OPERATIVE BANK LTD.RAEBARELI	107	The Sivagangai District Central Co-Op. Bank Ltd.
41	DISTRICT COOPERATIVE BANK LTD MAINPURI	108	The Surat District Co-operative Bank Ltd.
42	DISTRICT COOPERATIVE BANK LTD SHAHJAHANPUR	109	THE TAMILNADU STATE APEX COOPERATIVE BANK LIMITED
43	DISTRICT COOPERATIVE BANK LTD. FAIZABAD	110	TRIPURA GRAMIN BANK
44	ELLAQUAI DEHATI BANK	111	TRIPURA STATE CO-OP.BANK LTD.
45	EQUITAS SMALL FINANCE BANK LIMITED	112	UCO BANK
46	Fatehpur District Co-Operative Bank Ltd., Fatehpur	113	UNION BANK OF INDIA
47	FIROZABAD ZILA SAHKARI BANK LTD.	114	UNITED BANK OF INDIA
48	HAMIRPUR DISTRICT CO OPERATIVE BANK LTD	115	UTKAL GRAMEEN BANK
49	Hardoi District Co-operative Bank Ltd.,Hardoi	116	UTTAR BIHAR GRAMIN BANK
50	HDFC BANK LTD	117	UTTAR PRADESH CO-OPERATIVE BANK LTD
51	Himachal Pradesh Gramin Bank	118	Uttarakhand Gramin Bank
52	HIMACHAL PRADESH STATE CO-OP.BANK LTD.	119	VIJAYA BANK
53	ICICI BANK LTD	120	YES BANK LTD
54	IDBI BANK LTD	121	ZILA SAHAKARI BANK LTD BIJNOR
55	IDFC FIRST BANK LIMITED	122	ZILA SAHAKARI BANK LTD LAKHIMPUR KHERI
56	INDIAN BANK	123	ZILA SAHAKARI BANK LTD MEERUT
57	INDIAN OVERSEAS BANK	124	ZILA SAHAKARI BANK LTD.GHAZIPUR
58	INDUSIND BANK LIMITED	125	ZILA SAHKARI BANK LTD BAREILLY
59	JALAUN DISTRICT CO-OPERATIVE BANK LTD	126	ZILA SAHKARI BANK LTD BULANDSHAHAR
60	JAMMU AND KASHMIR GRAMEEN BANK	127	ZILA SAHKARI BANK LTD GHAZIABAD
61	Jharkhand Rajya Gramin Bank	128	ZILA SAHKARI BANK LTD JHANSI
62	Jharkhand State Cooperative Bank Limited	129	ZILA SAHKARI BANK LTD KANPUR
63	JILA SAHAKARI BANK LTD. MAU	130	ZILA SAHKARI BANK LTD MIRZAPUR

S. No.	Bank Name	S. No.	Bank Name
64	Jila Sahakari Kendriya Bank Maryadit, Ambikapur	131	ZILA SAHKARI BANK LTD UNNAO
65	Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.)	132	ZILA SAHKARI BANK LTD. SIDDHARTHANAGAR A
66	Jila Sahakari Kendriya Bank Maryadit, Durg (C.G.)	133	ZILA SAHKARI BANK LTD.,GORAKHPUR
67	Jila Sahakari Kendriya Bank Maryadit, Jagdalpur		