

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 or above 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.

PRIs	Maker & Checker	Approval hierarchy
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.

TLBs	Maker & Checker	Approval hierarchy
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 14th and 15th Finance Commission are in those PFMS integrated Banks that allow for DSC enabled payments. There are total of 181 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	Ajmer Central Co-operative Bank Limited	95	MAHARASHTRA GRAMIN BANK
2	ALIGARH DISTRICT CO OPERATIVE BANK LTD	96	MALDA DISTRICT CENTRAL CO-OP.BANK LTD.
3	ALLAHABAD DISTRICT COOPERATIVE BANK LTD.	97	MANIPUR RURAL BANK
4	ANDAMAN & NICOBAR STATE CO-OP.BANK LTD.	98	MANIPUR STATE CO-OP.BANK LTD.
5	ANDHRA PRADESH GRAMEENA VIKAS BANK	99	MATHURA ZILA SAHKARI BANK LTD MATHURA
6	ANDHRA PRAGATHI GRAMEENA BANK	100	MEGHALAYA CO-OP.APEX BANK LTD.
7	ARUNACHAL PRADESH RURAL BANK	101	MEGHALAYA RURAL BANK
8	ASSAM CO-OP.APEX BANK LTD.	102	MIZORAM CO-OP.APEX BANK LTD.
9	ASSAM GRAMIN VIKASH BANK	103	MIZORAM RURAL BANK
10	AU Small Finance Bank Limited	104	MORADABAD ZILA SAHKARI BANK LTD MORADABAD
11	AXIS BANK	105	MUZAFFARNAGAR DISTRICT COOPERATIVE BANK LTD
12	Azamgarh District Co-operative Bank Ltd.,Azamgarh	106	NAGALAND RURAL BANK
13	BAHRAICH DIST.CO-OPERATIVE BANK LTD.	107	NORTH EAST SMALL FINANCE BANK LIMITED
14	BANDA DISTRICT COOPERATIVE BANK LIMITED BANDA	108	ODISHA GRAMYA BANK
15	Bandhan Bank	109	PASCHIM BANGA GRAMIN BANK
16	BANGIYA GRAMIN VIKASH BANK	110	Pragathi Krishna Gramin Bank
17	BANK OF BARODA	111	Prathama UP Gramin Bank
18	BANK OF INDIA	112	PUNJAB AND SIND BANK
19	BANK OF MAHARASHTRA	113	PUNJAB GRAMIN BANK
20	BANKURA DIST CENTRAL CO-OP.BANK LTD.	114	PUNJAB NATIONAL BANK
21	Baran Kendriya Sahkari Bank Ltd.	115	Purvanchal Bank
22	BARODA GUJARAT GRAMIN BANK	116	RAIGANJ CENTRAL CO-OP.BANK
23	Baroda Rajasthan Kshetriya Gramin Bank	117	RAJASTHAN MARUDHARA GRAMIN BANK
24	BARODA UTTAR PRADESH GRAMIN BANK	118	RAMPUR ZILA SAHKARI BANK LTD
25	BASTI ZILA SAHKARI BANK LTD. BASTI	119	RBL Bank
26	BHAVNAGAR DISTRICT CO-OPERATIVE BANK LTD	120	RESERVE BANK OF INDIA
27	BUDAUN DISTRICT CENTRAL CO-OP.BANK	121	Sarva Haryana Gramin Bank
28	C. G. Rajya Sahakari Bank Mydt.	122	SATARA DIST.CENTRAL CO-OP.BANK LTD.

S. No.	Bank Name	S. No.	Bank Name
29	CANARA BANK	123	SAURASHTRA GRAMIN BANK
30	Capital Small Finance Bank Limited	124	SIKAR KENDRIYA SAHAKARI BANK LTD.
31	CENTRAL BANK OF INDIA	125	SIKKIM STATE CO-OPERATIVE BANK LTD
32	Chhattisgarh Rajya Gramin Bank	126	SOUTH INDIAN BANK
33	Chittorgarh Kendriya Sahakari Bank Ltd	127	STATE BANK OF INDIA
34	CITY UNION BANK LTD	128	Sultanpur zila sahkaari bank Ltd. Sultanpur
35	CSB BANK LIMITED	129	Tamil Nadu Grama Bank
36	Dakshin Bihar Gramin Bank	130	TAMILNAD MERCANTILE BANK LTD
37	DAUSA KENDRIYA SAHAKARI BANK LTD.	131	TAMLUK GHATAL CENTRAL CO-OP.BANK
38	DCB Bank Limited	132	Telangana Grameena Bank
39	DENA BANK	133	The Alwar Central Co-operative Bank Ltd.
40	Deoria Kasia District Co-operative Bank Bank Ltd.,Deoria	134	The Banswara Central Co-operative Bank Ltd.
41	DHANLAXMI BANK LTD	135	The Barmer Central Co-operative Bank Ltd.
42	District Central Co-operative Bank Ltd., Supaul	136	The Bharatpur Central Co-operative Bank Ltd.
43	DISTRICT CO OPERATIVE BANK LTD BARABANKI	137	The Bundi Central Co-operative Bank Ltd.,Bundi
44	DISTRICT CO OPERATIVE BANK LTD PILIBHIT	138	The Central Co-operative Bank Ltd.,Bhilwara
45	DISTRICT CO OPERATIVE BANK LTD SAHARANPUR	139	The Central Co-operative Bank Ltd.,Bikaner
46	District Co-operative Bank Ltd. Varanasi	140	The Central Cooperative Bank Ltd., Tonk
47	District Co-operative Bank Ltd., Ballia	141	The Churu Central Co-operative Bank Ltd.
48	District Co-Operative Bank Ltd.,Jaunpur	142	The Dungarpur Central Co-operative Bank Ltd.
49	District Co-operative Bank Ltd.,Sitapur	143	THE FEDERAL BANK LTD
50	DISTRICT CO-OPERATIVE BANK LTD.RAEBARELI	144	The Ganganagar Kendriya Sahkari Bank Ltd.
51	DISTRICT COOPERATIVE BANK LTD MAINPURI	145	The Jaipur Central Co-operative Bank Ltd.
52	DISTRICT COOPERATIVE BANK LTD SHAHJAHANPUR	146	The Jaisalmer Central Co-operative Bank Ltd.
53	DISTRICT COOPERATIVE BANK LTD. FAIZABAD	147	The Jalore Central Co-operative Bank Ltd.,Jalore
54	ELLAQUAI DEHATI BANK	148	THE JAMMU AND KASHMIR BANK LTD
55	EQUITAS SMALL FINANCE BANK LIMITED	149	The Jodhpur Central Cooperative Bank Ltd.
56	Fatehpur District Co-Operative Bank Ltd., Fatehpur	150	The Kota Central Co-operative Bank Ltd.

S. No.	Bank Name	S. No.	Bank Name
57	FIROZABAD ZILA SAHKARI BANK LTD.	151	THE KURMANCHAL NAGAR SAHKARI BANK LTD.
58	HAMIRPUR DISTRICT CO OPERATIVE BANK LTD	152	The Nagaur Central Cooperative Bank Ltd.
59	HANUMANGARH KENDRIYA SAHAKARI BANK LTD.	153	THE NAINITAL BANK LIMITED
60	Hardoi District Co-operative Bank Ltd.,Hardoi	154	The Odisha State Co-operative Bank Ltd
61	HDFC BANK LTD	155	The Pali Central Cooperative Bank Ltd
62	Himachal Pradesh Gramin Bank	156	THE RAJASTHAN STATE COOPERATIVE BANK LTD.
63	HIMACHAL PRADESH STATE CO-OP.BANK LTD.	157	THE SAWAI MADHOPUR KENDRIYA SAHAKARI BANK LTD.
64	HOOGHLY DISTRICT CENTRAL CO-OP.BANK	158	The Sirohi Central Co-operative Bank Ltd.
65	ICICI BANK LTD	159	The Sivagangai District Central Co-Op. Bank Ltd.
66	IDBI BANK LTD	160	The Surat District Co-operative Bank Ltd.
67	IDFC FIRST BANK LIMITED	161	THE TAMILNADU STATE APEX COOPERATIVE BANK LIMITED
68	INDIAN BANK	162	The Udaipur Central Co-operative Bank Ltd.
69	INDIAN OVERSEAS BANK	163	Thrissur District Co-Operative Bank Ltd.
70	INDUSIND BANK LIMITED	164	TRIPURA GRAMIN BANK
71	JALAUN DISTRICT CO-OPERATIVE BANK LTD	165	TRIPURA STATE CO-OP.BANK LTD.
72	JALPAIGURI CENTRAL CO-OP.BANK LTD.	166	UCO BANK
73	JAMMU & KASHMIR STATE CO-OP.BANK LTD.	167	UNION BANK OF INDIA
74	JAMMU AND KASHMIR GRAMEEN BANK	168	UTKAL GRAMEEN BANK
75	Jana Small Finance Bank Limited	169	UTTAR BANGA KSHETRIYA GRAMIN BANK
76	Jhalawar Kendriya Sahakari Bank Ltd.	170	UTTAR BIHAR GRAMIN BANK
77	Jharkhand Rajya Gramin Bank	171	UTTAR PRADESH CO-OPERATIVE BANK LTD
78	Jharkhand State Cooperative Bank Limited	172	Uttarakhand Gramin Bank
79	JHUNJHUNU KENDRIYA SAHAKARI BANK LTD.	173	Vidharbha Konkan Gramin Bank
80	JILA SAHAKARI BANK LTD. MAU	174	VIJAYA BANK
81	Jila Sahakari Kendriya Bank Maryadit, Ambikapur	175	YES BANK LTD
82	Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.)	176	ZILA SAHAKARI BANK LTD BIJNOR
83	Jila Sahakari Kendriya Bank Maryadit, Durg (C.G.)	177	ZILA SAHAKARI BANK LTD LAKHIMPUR KHERI

S. No.	Bank Name	S. No.	Bank Name
84	Jila Sahakari Kendriya Bank Maryadit, Jagdalpur	178	ZILA SAHAKARI BANK LTD MEERUT
85	Jila Sahakari Kendriya Bank Maryadit, Raipur (C.G.)	179	ZILA SAHAKARI BANK LTD.GHAZIPUR
86	Jila Sahakari Kendriya Bank Maryadit, Rajnandgaon (C.G.)	180	ZILA SAHKARI BANK LTD BAREILLY
87	JOGINDRA CENTRAL CO-OP.BANK	181	ZILA SAHKARI BANK LTD BULANDSHAHAR
88	KANGRA CENTRAL CO-OPERATIVE BANK LTD.	182	ZILA SAHKARI BANK LTD GHAZIABAD
89	KARNATAKA BANK	183	ZILA SAHKARI BANK LTD JHANSI
90	KARNATAKA VIKAS GRAMEENA BANK	184	ZILA SAHKARI BANK LTD KANPUR
91	KARUR VYSYA BANK	185	ZILA SAHKARI BANK LTD MIRZAPUR
92	KERALA GRAMIN BANK	186	ZILA SAHKARI BANK LTD UNNAO
93	KOTAK MAHINDRA BANK	187	ZILA SAHKARI BANK LTD. SIDDHARTHANAGAR A
94	MADHYANCHAL GRAMIN BANK	188	ZILA SAHKARI BANK LTD.,GORAKHPUR