

## **Payment Protocol for Online Payments through eGramSwaraj PFMS Interface**

Ministry of Panchayati Raj has been monitoring Central Finance Commission grants (CFC) for bringing transparency in the activities of Panchayats to ensure optimal and targeted utilisation of funds. PFMS is being mandated for utilization of CFC funds by Panchayats through integration of eGramSwaraj PFMS Interface (eGSPI)

The document enlists the payment protocol to be followed by all the stakeholders viz. eGramSwaraj application, PFMS, empanelled banks and end users of the eGSPI as follows:

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. **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.
4. **Bank Accounts:** It must be ensured that the Bank accounts of GPs for online payments are in those PFMS integrated Banks that allow for DSC enabled payments. There are total of 176 Banks (as on 16 March 2021) that allow for DSC enabled payments. The list is placed herewith at Annexure 1
5. **Turnaround Time\* for FTO Processing:**

***T<sub>0</sub>- FTO Generation (post signing by Maker and Checker)***

***T<sub>0</sub>+1 day(s)- FTO transfer from eGS to PFMS***

***T<sub>0</sub>+3 day(s)- FTO transfer from PFMS to Bank (NPCI/NEFT etc.)***

***T<sub>0</sub>+5 day(s)- Success/Failure from Bank to PFMS***

***T<sub>0</sub>+6 day(s)- Success/Failure from PFMS to eGS***

*\*Working days as per Central Government working days list.*

**Annexure 1:****List of Banks allowing auto Debit/Credit Payments**

S. No.	Bank Name	S. No.	Bank Name
1	Ajmer Central Co-operative Bank Limited	89	MAHARASHTRA GRAMIN BANK
2	ALIGARH DISTRICT CO OPERATIVE BANK LTD	90	MALDA DISTRICT CENTRAL CO-OP.BANK LTD.
3	ALLAHABAD DISTRICT COOPERATIVE BANK LTD.	91	MANIPUR RURAL BANK
4	ANDHRA BANK	92	MATHURA ZILA SAHKARI BANK LTD MATHURA
5	ANDHRA PRADESH GRAMEENA VIKAS BANK	93	MEGHALAYA CO-OP.APEX BANK LTD.
6	ANDHRA PRAGATHI GRAMEENA BANK	94	MEGHALAYA RURAL BANK
7	ASSAM CO-OP.APEX BANK LTD.	95	MIZORAM CO-OP.APEX BANK LTD.
8	ASSAM GRAMIN VIKASH BANK	96	MIZORAM RURAL BANK
9	AU Small Finance Bank Limited	97	MORADABAD ZILA SAHKARI BANK LTD MORADABAD
10	AXIS BANK	98	MUZAFFARNAGAR DISTRICT COOPERATIVE BANK LTD
11	Azamgarh District Co-operative Bank Ltd.,Azamgarh	99	NORTH EAST SMALL FINANCE BANK LIMITED
12	BAHRAICH DIST.CO-OPERATIVE BANK LTD.	100	ODISHA GRAMYA BANK
13	BANDA DISTRICT COOPERATIVE BANK LIMITED BANDA	101	ORIENTAL BANK OF COMMERCE
14	Bandhan Bank	102	PASCHIM BANGA GRAMIN BANK
15	BANGIYA GRAMIN VIKASH BANK	103	Pragathi Krishna Gramin Bank
16	BANK OF BARODA	104	Prathama UP Gramin Bank
17	BANK OF INDIA	105	PUNJAB AND SIND BANK
18	BANK OF MAHARASHTRA	106	PUNJAB GRAMIN BANK
19	BANKURA DIST CENTRAL CO-OP.BANK LTD.	107	PUNJAB NATIONAL BANK
20	Baran Kendriya Sahkari Bank Ltd.	108	Purvanchal Bank
21	Baroda Rajasthan Kshetriya Gramin Bank	109	RAIGANJ CENTRAL CO-OP.BANK
22	BARODA UTTAR PRADESH GRAMIN BANK	110	RAJASTHAN MARUDHARA GRAMIN BANK
23	BASTI ZILA SAHKARI BANK LTD. BASTI	111	RAMPUR ZILA SAHKARI BANK LTD
24	BHAVNAGAR DISTRICT CO-OPERATIVE BANK LTD	112	RBL Bank
25	BUDAUN DISTRICT CENTRAL CO-OP.BANK	113	Sarva Haryana Gramin Bank
26	C. G. Rajya Sahakari Bank Mydt.	114	SATARA DIST.CENTRAL CO-OP.BANK LTD.
27	CANARA BANK	115	SAURASHTRA GRAMIN BANK
28	Capital Small Finance Bank Limited	116	SIKAR KENDRIYA SAHAKARI BANK LTD.
29	CENTRAL BANK OF INDIA	117	SIKKIM STATE CO-OPERATIVE BANK LTD
30	Chhattisgarh Rajya Gramin Bank	118	STATE BANK OF INDIA

S. No.	Bank Name	S. No.	Bank Name
31	Chittorgarh Kendriya Sahakari Bank Ltd	119	Sultanpur zila sahkaari bank ltd. Sultanpur
32	CORPORATION BANK	120	SYNDICATE BANK
33	CSB BANK LIMITED	121	TAMILNAD MERCANTILE BANK LTD
34	Dakshin Bihar Gramin Bank	122	TAMLUK GHATAL CENTRAL CO-OP.BANK
35	DAUSA KENDRIYA SAHAKARI BANK LTD.	123	Telangana Grameena Bank
36	DCB Bank Limited	124	The Alwar Central Co-operative Bank Ltd.
37	DENA BANK	125	The Banswara Central Co-operative Bank Ltd.
38	Deoria Kasia District Co-operative Bank Bank Ltd.,Deoria	126	The Barmer Central Co-operative Bank Ltd.
39	DHANLAXMI BANK LTD	127	The Bharatpur Central Co-operative Bank Ltd.
40	District Central Co-operative Bank Ltd., Supaul	128	The Bundi Central Co-operative Bank Ltd.,Bundi
41	DISTRICT CO OPERATIVE BANK LTD BARABANKI	129	The Central Co-operative Bank Ltd.,Bhilwara
42	DISTRICT CO OPERATIVE BANK LTD PILIBHIT	130	The Central Co-operative Bank Ltd.,Bikaner
43	DISTRICT CO OPERATIVE BANK LTD SAHARANPUR	131	The Central Cooperative Bank Ltd., Tonk
44	District Co-operative Bank Ltd. Varanasi	132	The Churu Central Co-operative Bank Ltd.
45	District Co-operative Bank Ltd., Ballia	133	The Dungarpur Central Co-operative Bank Ltd.
46	District Co-Operative Bank Ltd.,Jaunpur	134	THE FEDERAL BANK LTD
47	District Co-operative Bank Ltd.,Sitapur	135	The Ganganagar Kendriya Sahkari Bank Ltd.
48	DISTRICT CO-OPERATIVE BANK LTD.RAEBARELI	136	The Jaipur Central Co-operative Bank Ltd.
49	DISTRICT COOPERATIVE BANK LTD MAINPURI	137	The Jaisalmer Central Co-operative Bank Ltd.
50	DISTRICT COOPERATIVE BANK LTD SHAHJAHANPUR	138	The Jalore Central Co-operative Bank Ltd.,Jalore
51	DISTRICT COOPERATIVE BANK LTD. FAIZABAD	139	THE JAMMU AND KASHMIR BANK LTD
52	ELLAQUAI DEHATI BANK	140	The Jodhpur Central Cooperative Bank Ltd.
53	EQUITAS SMALL FINANCE BANK LIMITED	141	The Kota Central Co-operative Bank Ltd.
54	Fatehpur District Co-Operative Bank Ltd., Fatehpur	142	THE KURMANCHAL NAGAR SAHKARI BANK LTD.
55	FIROZABAD ZILA SAHKARI BANK LTD.	143	The Nagaur Central Cooperative Bank Ltd.
56	HAMIRPUR DISTRICT CO OPERATIVE BANK LTD	144	THE NAINITAL BANK LIMITED
57	HANUMANGARH KENDRIYA SAHAKARI BANK LTD.	145	The Pali Central Cooperative Bank Ltd
58	Hardoi District Co-operative Bank Ltd.,Hardoi	146	THE RAJASTHAN STATE COOPERATIVE BANK LTD.
59	HDFC BANK LTD	147	THE SAWAI MADHOPUR KENDRIYA SAHAKARI BANK LTD.
60	Himachal Pradesh Gramin Bank	148	The Sirohi Central Co-operative Bank Ltd.
61	HOOGHLY DISTRICT CENTRAL CO-OP.BANK	149	The Sivagangai District Central Co-Op. Bank Ltd.

S. No.	Bank Name	S. No.	Bank Name
62	ICICI BANK LTD	150	The Surat District Co-operative Bank Ltd.
63	IDBI BANK LTD	151	THE TAMILNADU STATE APEX COOPERATIVE BANK LIMITED
64	IDFC FIRST BANK LIMITED	152	The Udaipur Central Co-operative Bank Ltd.
65	INDIAN BANK	153	TRIPURA GRAMIN BANK
66	INDIAN OVERSEAS BANK	154	TRIPURA STATE CO-OP.BANK LTD.
67	INDUSIND BANK LIMITED	155	UCO BANK
68	JALAUN DISTRICT CO-OPERATIVE BANK LTD	156	UNION BANK OF INDIA
69	JALPAIGURI CENTRAL CO-OP.BANK LTD.	157	UNITED BANK OF INDIA
70	JAMMU AND KASHMIR GRAMEEN BANK	158	UTKAL GRAMEEN BANK
71	Jana Small Finance Bank Limited	159	UTTAR BANGA KSHETRIYA GRAMIN BANK
72	Jhalawar Kendriya Sahakari Bank Ltd.	160	UTTAR PRADESH CO-OPERATIVE BANK LTD
73	Jharkhand Rajya Gramin Bank	161	Uttarakhand Gramin Bank
74	JHUNJHUNU KENDRIYA SAHAKARI BANK LTD.	162	VIJAYA BANK
75	JILA SAHAKARI BANK LTD. MAU	163	YES BANK LTD
76	Jila Sahakari Kendriya Bank Maryadit, Ambikapur	164	ZILA SAHAKARI BANK LTD BIJNOR
77	Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.)	165	ZILA SAHAKARI BANK LTD LAKHIMPUR KHERI
78	Jila Sahakari Kendriya Bank Maryadit, Durg (C.G.)	166	ZILA SAHAKARI BANK LTD MEERUT
79	Jila Sahakari Kendriya Bank Maryadit, Jagdalpur	167	ZILA SAHAKARI BANK LTD.GHAZIPUR
80	Jila Sahakari Kendriya Bank Maryadit, Raipur (C.G.)	168	ZILA SAHKARI BANK LTD BAREILLY
81	Jila Sahakari Kendriya Bank Maryadit, Rajnandgaon (C.G.)	169	ZILA SAHKARI BANK LTD BULANDSHAHAR
82	KANGRA CENTRAL CO-OPERATIVE BANK LTD.	170	ZILA SAHKARI BANK LTD GHAZIABAD
83	KARNATAKA VIKAS GRAMEENA BANK	171	ZILA SAHKARI BANK LTD JHANSI
84	KARUR VYSYA BANK	172	ZILA SAHKARI BANK LTD KANPUR
85	KAVERI GRAMEENA BANK	173	ZILA SAHKARI BANK LTD MIRZAPUR
86	KERALA GRAMIN BANK	174	ZILA SAHKARI BANK LTD UNNAO
87	KOTAK MAHINDRA BANK	175	ZILA SAHKARI BANK LTD. SIDDHARTHANAGAR A
88	MADHYANCHAL GRAMIN BANK	176	ZILA SAHKARI BANK LTD.,GORAKHPUR