

**GOVERNMENT OF INDIA
MINISTRY OF FINANCE, DEPARTMENT OF EXPENDITURE
O/O CONTROLLER GENERAL OF ACCOUNTS,
GIFMIS – PFMS**

Mahalekha Niyantarak Bhawan
GPO Complex, Block E, INA Colony, New Delhi

File No. I-104001/2/2022-ITD-CGA/202

Date: 26/11/2024

OFFICE MEMORANDUM

Sub: Standard Operating Procedure for Scheduled Commercial Banks for onboarding of schemes under CNA Model - 1/1A for smooth implementation of TSA Hybrid System

The undersigned is directed to refer to the Ministry of Finance DoE OM of even no. dated 21st May'2024 regarding the revised procedure of fund flow under Central Sector Schemes and forward the Standard Operating Procedure for Scheduled Commercial Banks for the migration of schemes operating under CNA Model - 2 to CNA Model - 1/1A for smooth implementation of TSA Hybrid.

This issues with the approval of the Competent Authority.

Yours sincerely,



(Anupam Raj)

Dy. Controller General of Accounts

To:

All Pr. CCAs/CCAs/CAS with independent charge with a request to get the OM circulated to all concerned Agencies and their respective banks.

Copy to:

1. PPS to Additional Secretary (PFS), Department of Expenditure, Ministry of Finance
2. PS to Additional CGA (PFMS)
3. PS to Joint CGA (GIFMIS-PFMS), O/o CGA
4. PS to Joint CGA (GBA), O/o CGA
3. Sr.AO (GIFMIS) to upload a copy on CGA's website

TSA Hybrid – SOP for Banks

Table of Contents

Abbreviations.....	3
1. TSA Hybrid – Introduction	4
2. Purpose.....	5
3. Key Features of TSA Hybrid	6
4. Broad process of TSA Hybrid.....	7
5. Scope of this document.....	8
6. Banks.....	8
7. Implementing Agencies – Roles & Responsibilities.....	10
8. Process for Failure Payment	11
9. Mandatory PFMS protocols for Bank.....	12
10. Key Technical Aspects for Bank (Other than RBI).....	12
Annexure.....	16
I. Annexure 1– Opening of ZBSA account Protocol.....	16
II. Annexure 2 – Change of Bank account.....	17
III. Annexure 3 – Mandatory Protocols by Bank.....	18
IV. Annexure 4 - Key Clarifications	19
V. Annexure 5 - TSA Hybrid Payment file structure.....	20

Abbreviations

Acronyms	Description
AB	Autonomous Bodies
ACA	Additional Central Assistance
CFI	Consolidated Fund of India
CGA	Controller General of Accounts
CNA	Central Nodal Agency
CPSE	Central Public Sector Enterprises
CS	Central Sector Schemes
DoE	Department of Expenditure
FY	Financial Year
Government SAs	Government Sub Agencies
IA	Implementing Agencies
JIT	Just in Time
MoF	Ministry of Finance
PAO	Pay & Accounts Office
PD	Programme Division
PFMS	Public Finance Management System
RBI	Reserve Bank of India
SA	Saving Account
SNA	Single Nodal Agency
TSA	Treasury Single Account
ZBSA	Zero Balance Subsidiary Accounts

1. TSA Hybrid – Introduction

At present CNA-Model1/TSA is being implemented up to second tier of Agencies, whereby necessary enhancements have been made in PFMS for implementation of TSA in compliance to revised guidelines issued vide OM No.26(118)/EMC Cell/2016 Dated 24.02.2022 for TSA as well as OM dated 09.03.2022 for implementation of CNA Model 1. As per provisions in the guidelines referred to, the Autonomous Body/Sub Autonomous bodies/ Statutory bodies/CPSEs/CNAs/Implementing Agencies have opened bank accounts with Reserve Bank of India in e-Kuber.

There is no provision in the above referred guidelines for opening of RBI accounts by agencies beyond 02nd level, whereas many schemes are being implemented by Agencies at 03rd level & beyond and therefore, the Ministries/ Departments are facing issues in smooth implementation of the schemes onboarded on TSA/CNA-M1.

To cater to the above problem, at present the 3rd level and beyond agencies are registered as vendors of 02nd level agencies and are receiving vendor payments from assignments of 2nd level agencies. Agencies at 3rd level and beyond are registered in EAT module. Parking of funds is being monitored through the EAT reports (already available). Following issues are observed in existing mechanism.

- i. Parking of funds with third and below level agencies.
- ii. Unutilized funds cannot be returned to higher level agencies i.e. to 1st Level or 2nd level agencies.
- iii. It is difficult to create reports covering all levels of agencies of scheme.

To overcome the issue mentioned above and enhancement in TSA for smooth implementation of the schemes with onboarding of 3rd level and down the line agencies, Model-1A: Implementation through **Hybrid Treasury Single account** has been formulated in accordance with Ministry of Finance Department of Expenditure O.M. F. No. 3/(06)/PFMS/2023 dated 21st May, 2024.

2. Purpose

The purpose of this document is to facilitate all the accredited banks regarding process and implementation of TSA – Hybrid and its operations through PFMS. Hybrid TSA system facilitates 3rd and below level agencies, private agencies etc., whose account cannot be opened in RBI under Model 1, to operate in TSA system through Savings Account in Scheduled Commercial Bank and materialize just in time release of funds. This SOP helps the banks to define their actions and perform tasks assigned to them proficiently.

TSA Hybrid broad mechanism: It is applicable

- To Central sector schemes having Budget Estimate of Rs 100 crore or more in a FY.
- Where there is a private Sub-Agency (SA) involved in implementation of the scheme which cannot open an account in the Reserve Bank of India (RBI).
- Where there are more than two level of Government/Private Sub Agencies involved in implementation of the scheme as RBI does not provide facility to open accounts for 3rd & below level agencies.
- Autonomous Bodies under Other Central Expenditure where more than two levels of hierarchy exist, or second level is a private entity.

Deduction Settlement

- In deviation from existing CNA Model processes where deductions are not handled in automated manner, agencies at all levels under Hybrid TSA shall open a holding account in a scheduled commercial bank.
- For agencies with RBI account, any deduction made on account of TDS, Income Tax and GST etc. shall be automatically moved to holding account.
- For agencies with savings accounts/ZBSA accounts with Scheduled Commercial Bank, the claim file when generated shall contain details of both gross and net amount with deductions indicated separately. The claim file shall be paid out by funding agency for gross amount with net amount moving to savings account and deductions amount moving to holding account of each claimant agency directly.

- The agency shall be required to map, enter and clear the deduction amount in holding account by cheque / DD/ e- payment as applicable by remitting the deductions to concerned authorities / entities at defined / regulated periodicity.

3. Key Features of TSA Hybrid

- Just in time release of Funds for central Sector Schemes with annual budget outlay more than 100 crores
- The funds shall not be retained in any commercial bank account of Recipient Sub Agency for more than 2 working days. Interest accrued in the commercial bank accounts shall be deposited in Consolidated Fund of India as per provisions laid down in GFR.
- The demand received by the Funding Agency in PFMS till the cut-off time of 3PM on a working day will be processed and sanction for the amount demanded will be generated on the same working day.
- Provision in respect of transactions like payment of TDS, Income Tax and GST etc. shall be the same as described in Model 1.

4. Broad process of TSA Hybrid

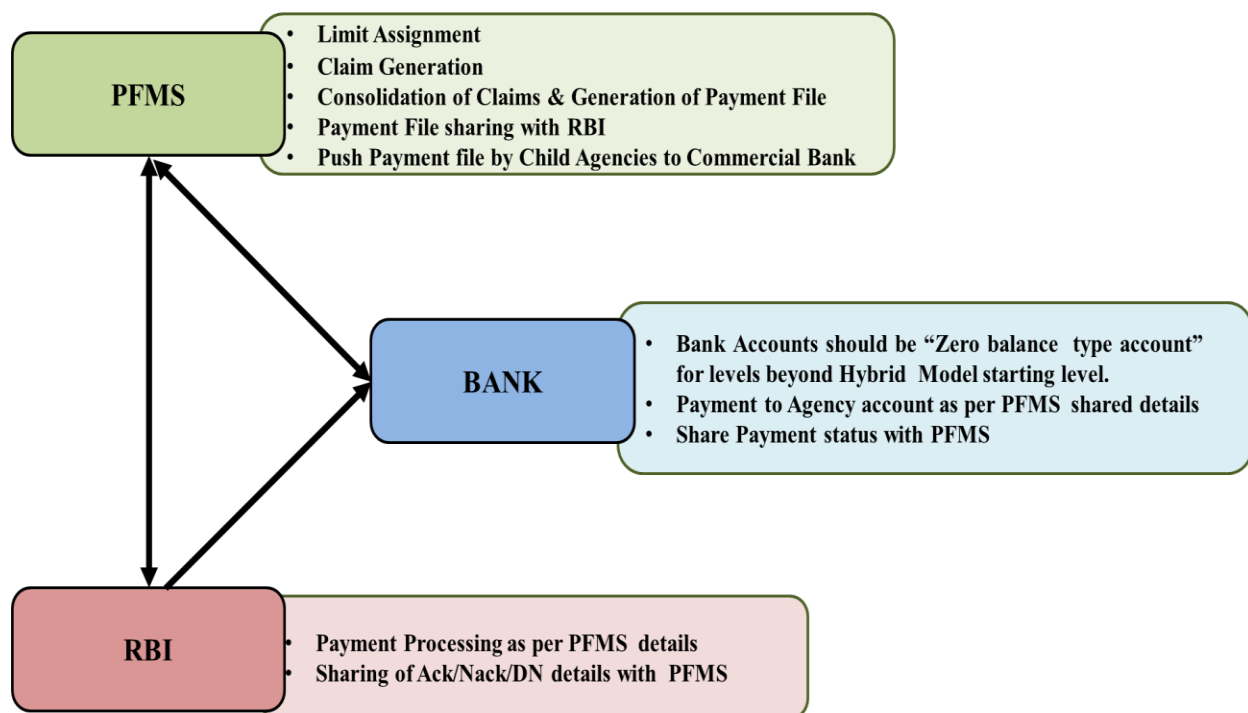
- i. CNA and Government Sub Agencies having an account in RBI will incur expenditure directly from their RBI accounts as per the procedure in Model 1. Only the deductions part will be paid through Holding Accounts opened in Scheduled Commercial Banks.
- ii. The bank account of recipient Sub Agency will be assigned a drawing limit by its concerned Funding Agency. Similarly, ZBSAs will be assigned a drawing limit by the agency immediately up the ladder. The available drawing limit will get reduced by the extent of utilization. Limit is controlled by PFMS only for monitoring purposes and bank has no action on its part.
- iii. When a Recipient Sub Agency having savings account or other Sub Agency having ZBSA account down its ladder has to make payment to vendors/ beneficiaries under the scheme, the SA concerned will prepare (i) a payment/claim file in PFMS containing details of the beneficiaries and vendors to whom the payment is to be made and (ii) a demand file containing amount of funds needed to make the payments as per the payment file.
- iv. The payment file will be retained in PFMS at the respective Sub Agency level after DSC authentication, and the demand files generated by the Recipient SA and SAs below it shall be consolidated daily in PFMS at 3 pm and will be available at the concerned Funding Agency Data Operator level.
- v. After the consolidated file is digitally signed by the Funding Agency Data Approver user, the payment instructions will be sent to RBI for debiting the assignment account in RBI of the concerned funding agency and crediting the net amount in the savings bank account of the Recipient Sub Agency concerned and amount equivalent to deductions into the holding bank accounts of concerned claimant agencies.
- vi. After receiving DN from RBI, with a time lag of two hours, the payment file retained at Recipient Sub Agency level is sent by PFMS to the concerned bank for disbursement of funds by debiting its savings account to vendors'/beneficiaries' account through its ZBSAs (if pertaining to other Sub Agencies).
- vii. It is to be taken into account that only DSC based e-payment has been enabled for disbursements of funds under TSA Hybrid in PFMS. Settlement of deductions through holding account can be done by issuing cheque/DD/e-payment.

5. Scope of this document

The document will assist the various banks to support smooth implementation and fund flow for TSA Hybrid.

6. Banks

Role of Bank



Responsibilities of Bank

- i. Banks should ensure the criteria for opening the account of recipient agency as a savings account and ZBS Account, as well as holding account, are followed. Such guidelines shall be communicated to all down-the-ladder branch officials so that they are well-informed and educated to avoid making any errors in account opening.
- ii. No regular banking services such as the issue of cheques, DD, opening of Fixed Deposits, cash withdrawal/deposit etc. shall be entertained in these accounts under any conditions on

- PFMS, except for holding account. Necessary mechanism should be developed such that debit/credit by other modes shall not be activated for these savings and ZBS accounts.
- iii. Banks should reconcile ZBS accounts opened under Recipient Agency's savings account with the agencies.
 - iv. As per the SOP issued by the Banking vertical of PFMS regarding the handling of Zero Balance Subsidiary Accounts, banks have been directed to ensure that no balance remains in the ZBS accounts, meaning that all ZBS accounts should have a zero balance at the end of the day.
 - v. Additionally, all banks must monitor the balances of savings/ZBS accounts daily and need to submit a report every fortnight to O/o PFMS. In case balances are found under ZBS accounts, they should be reported along with the reasons, and immediate steps should be taken to transfer the balances to the parent account.
 - vi. All Recipient Agency handling banks should mandatorily implement all banking system protocols communicated by PFMS.
 - vii. Banks will have to provide the list of existing Zero Balance Subsidiary Accounts (ZBSA) opened under Recipient Agency to the concerned agencies for information / reconciliation on monthly basis. Any change to this effect shall be informed to agency at the earliest.
 - viii. After the Funding Agency has digitally signed the Consolidated Demand File, the file will be sent to the RBI for debiting the assignment account of the Funding Agency and crediting the Commercial Bank Account of the Recipient Sub Agency concerned as per the amount claimed in the consolidated demand file.
 - ix. RBI will share the Debit Notification with the PFMS for the debited amount from the assignment account of the Funding Agency.
 - x. After receiving DN from RBI, with a time lag of two hours, the payment file retained at Recipient Sub Agency level is sent by PFMS to the concerned bank for disbursement of funds by debiting its savings account to vendors'/beneficiaries' account through its ZBSAs (if pertaining to other Sub Agencies).
 - xi. Banks have to ensure timely and daily updation of bank balance of Savings/ZBS Accounts in PFMS irrespective of any transaction taking place.
 - xii. Bank has to ensure there should not be any pending / unsettled / in pipeline transactions at bank end before closure of Saving/ZBSA Account.

- xiii. All banks integrated with PFMS and handling central sector schemes shall mandatory have to implement various protocols in their Banking system. A detailed OM has already been issued regarding this (Annexure-3).
- xiv. As soon as any Savings/ZBS Accounts are opened, banks will notify the same to PFMS for updation of PFMS database through SFTP mode. (Annexure-1)
- xv. Banks need to process the payment file and adjust the balance with first level agency having saving bank account. Payment files have to be kept on hold till receipt of funds in Saving Account from RBI (in case there is a delay in receipt of fund).
- xvi. No daily/weekly/monthly limit on transaction count on these accounts (whether Savings or ZBSA) should be applied by the bank.

7. Implementing Agencies – Roles & Responsibilities

- i. Agencies should inform the banks whenever they register/convert their Savings/ZBSA accounts so as to enable the banks for enhancing/restricting the functions of those accounts particularly.
- ii. In the case of conversion of one account type to another type, all balances in the account should be cleared or transferred out beforehand. No previous balances should remain in the account after the conversion.
- iii. Agencies should avoid using the ZBS account for any receipt of fund. The purpose of ZBSAs is to link it to the savings account for the execution of payment with a clearly defined drawing limit allocated.
- iv. Agencies must regularly and promptly reconcile balances and financial limits with banks and also report any discrepancies to banks for immediate corrective actions.
- v. Agencies should refrain from requesting additional banking services in the Savings/ZBSA accounts other than prescribed in the OMs issued by the DOE and PFMS.
- vi. Agency should review the details of ZBSA provided by Banks which are linked with their savings bank account. If any ambiguity is found the same may be reported to bank immediate for corrective measures. (Annexure-1)
- vii. Any change in the assigned bank by the Agency will require prior approval of the Secretary of the concerned Ministry (Annexure-2). Agency has to ensure that an advance intimation may be sent to all the child agencies in hierarchy about the closing of Bank account with

the directions that child agency should not generate any payment on the date of closure of bank account.

- viii. As soon as the funds gets transferred to top level agency corresponding to claims raised by below level agencies, PFMS will push the corresponding payment files to commercial bank of child agencies.
- ix. Funds in ZBSA of child agencies corresponding to failures to be transferred back to savings account pertaining to recipient agency i.e., agency at start of ~~hybrid level~~.
- x. **Limits will be controlled by PFMS only.**

8. Process for Failure Payment

- i. As of now, in case of failed transactions, concerned Recipient Agencies have to return the funds through Bharatkosh as the funds have been transferred back to their respective saving bank accounts.
- ii. A functionality related to repushing /reprocessing of failed transactions from Agency level is under development.
- iii. Any failed or failed after success transaction will be reprocessed at the bank end by the respective agency and after successful credit to vendors/beneficiaries, ACK/CN to be shared with PFMS.
- iv. Any amount pertaining to either failed or failed after success transactions which cannot be reprocessed in any unprecedented scenario needs to be returned to the Consolidated Fund of India (CFI) by the concerned recipient agencies.

In case of failed after success transactions received from RBI to bank, a unique identifier will be shared from PFMS to RBI which in turn will be shared to all other relevant stakeholders and banks so as to identify the transaction and reconcile at their end.

9. Mandatory PFMS protocols for Bank

Under CNA module for implementation of central sector schemes; banks play an important role for ensuring smooth payment processes. This can be possible only when banks are fully compliant to the PFMS protocols of bank Integration. The mandatory protocols that are required to be adopted by each Bank; that is either onboarded or requires to be onboarded for CNA, are as follows: -

- i. Single Account Validation
- ii. Discontinuation of manual PPA (use of DSC only)
- iii. Payment Route and ANYM Protocol
- iv. ACK/NACK for payment
- v. Daily Bank Balance Updation
- vi. Secure Hash Algorithm2 (SHA2) Protocol
- vii. Migration of Bank to PFMS-SFTP

10. Key Technical Aspects for Bank (Other than RBI)

- i. DSC enrolment process between PFMS and all agencies holding account in commercial bank as per existing formats and folder structure.
- ii. PFMS will push payment file to commercial bank.
 - a. In the existing format operational between PFMS and Agencies
 - b. Payment files will be pushed with DSC of Agency and banks would follow the existing DSC mode of protocol for the processing of files.
 - c. No other authorization mode like PPA etc. allowed.
 - d. Banks to share ACK/NACK Initiation response, Success/reject response in the existing formats.
- iii. Change in File naming format i.e., for DSC payment files, file naming format is 024DSCPAYREQ010120241 and similarly for TSA Hybrid file name format is → 024TSAPAYREQ010120241 & similarly file name formats will change for response files
- iv. Change in file naming format for deductions payment, i.e., to be debited from holding account & similar for response files
 - a. Original file format → NA
 - b. New file format → 024TDSPAYREQ010120241

- v. SFTP folder structure for TSA Hybrid
 - a. Original Path → <<Three Digit Bank Code >>/PFMS/CGA_PFMS/ePay/TSAH
 - b. Sub folder under original folder
 - i. PaymentReqData
 - FromPFMS
 - ToPFMS
 - ii. PaymentInitiatedData
 - FromPFMS
 - ToPFMS
 - iii. PaymentSuccessData
 - FromPFMS
 - ToPFMS
 - iv. PaymentRejectionData
 - FromPFMS
 - ToPFMS
- vi. SFTP folder structure for deductions settlement payments
 - a. Original Path → <<Three Digit Bank Code >>/PFMS/CGA_PFMS/ePay/TDS
 - b. Sub folder under original folder
 - i. PaymentReqData
 - FromPFMS
 - ToPFMS
 - ii. PaymentInitiatedData
 - FromPFMS
 - ToPFMS
 - iii. PaymentSuccessData
 - FromPFMS
 - ToPFMS
 - iv. PaymentRejectionData
 - FromPFMS
 - ToPFMS

Folder		File Type
PaymentReqData		
	FromPFMS	Payment file from PFMS to Bank
	ToPFMS	ACK / NACK file from Bank to PFMS
PaymentInitiatedData		
	FromPFMS	ACK / NACK of INI file from PFMS to Bank
	ToPFMS	INI file from Bank to PFMS
PaymentSuccessData		
	FromPFMS	ACK / NACK of SUC file from PFMS to Bank
	ToPFMS	SUC file from Bank to PFMS
PaymentRejectionData		
	FromPFMS	ACK / NACK of REJ file from PFMS to Bank
	ToPFMS	REJ file from Bank to PFMS

vii. Key modifications in Bank Integration

- a. Payment file sent by PFMS to RBI for debit of TSA Assignment account and credit into bank account of parent agency (top level agency with commercial bank account) will carry unique identifier of claim
- b. RBI needs to pass the unique identifier in NEFT message to the destination bank i.e. Bank account of parent agency ((top level agency with commercial bank account)
- c. For claim file received at commercial bank level from PFMS for debit of ZBA account and credit into beneficiary accounts, will carry the same unique identifier which PFMS has shared with RBI and RBI has shared with commercial bank in the NEFT message UNIQUE IDENTIFER from parent agency account.
- d. Commercial Bank to execute the claim file by fetching funds ONLY for MATCHING UNIQUE IDENTIFIER from parent agency account.
- e. PFMS will also develop an API interface which will help the banks to confirm the credit of funds into the Saving Bank Account for a particular claim file before processing of claim file. Through this API, PFMS will share the UTR no. of

transaction belonging to credit of consolidated amount into the saving bank account along with list of claims/payments files which belong to this UTR. This will help the banks to automate the process of execution of claims based on matching UTR no.

- f. PFMS will also develop one more API for sharing the details of bank accounts with the banks which have been flagged in PFMS for TSA Hybrid protocol along with scheme details. This will help the banks to follow the TSA Hybrid protocol more effectively.

Annexure

I. Annexure 1– Opening of ZBSA account Protocol.

(C.No.6706) V-13018/1/2021-PFMS/3084
Government of India
Ministry of Finance/Department of Expenditure
Controller General of Accounts
Public Financial Management System

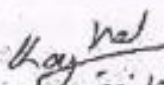
Dated: 08/06/2023

OFFICE MEMORANDUM

Sub: Opening and linking of Zero Balance account with SNA/CNA account Protocol
-reg.

1. To keep track of all SNA/CNA accounts opened by banks, including the Zero balance subsidiary accounts (ZBSAs) associated with CNA/SNA accounts, it has been decided to maintain the database in PFMS.
2. To achieve this, PFMS will provide the details of SNAs/CNAs Bank accounts registered in PFMS (Both active and inactive) to respective banks. In return, banks will provide the data of linked ZBSAs corresponding to the SNA/CNA Bank Accounts.
3. It may be noted that Bank wise CSV files will be generated and uploaded on the SFTP. Folder path will be shared with banks where the files will be kept. Banks have to provide the linked ZBA account as well as accounts holder's name against each of the SNA/CNA account number in the same SFTP folder.
4. The CSV files will be placed on SFTP by 12th June 2023 and the bank will have to revert with the linked ZBSA account with PFMS by 17th June, 2023 (Please refer to page 2 of the OM).

This issues with the approval of the Competent Authority.


08/06/2023
(Kaushal Kishore Meena)
Assistant Controller of Accounts

To

All SNA/CNA banks

Copy for information to:

1. PS to Additional CGA, PFMS, O/o CGA
2. PS to Joint CGAs (Rollout/DBT/TRBR/GIFMIS), O/o CGA
3. DDG./Sr.TD/TD, NIC, PFMS
4. ACGA/ACAs, PFMS
5. Sr.AO(Roll out/DBT/TRBR), O/o CGA
6. OSDs (I/II), PFMS
7. Sr.AO(Banking/DBT/Rollout), PFMS

II. Annexure 2 – Change of Bank account

F. No. 1(15)/PFMS/2021
Government of India
Ministry of Finance
Department of Expenditure

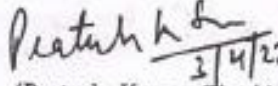
North Block,
New Delhi, the 3rd April, 2023

OFFICE MEMORANDUM

Sub: Facility to change the bank of SNAs and CNAs-reg.

The undersigned is directed to say that requests for a facility to change the bank of SNAs and CNAs have been received in the Department of Expenditure.

2. Such requests for change of bank should be forwarded to Addl. CGA, PFMS with approval of Principal Secretary (Finance) of the State Government in case of SNA and Secretary of the Ministry/Department of Government of India in case of CNA.


(Prateek Kumar Singh)
Director
Telephone No. 23094961

To

1. Secretaries to all Ministries/Departments of Government of India
2. Finance Secretaries of all State Governments

Copy for information to:

1. PSO to AS (PF-S), DoE
2. PS to Additional CGA, PFMS, O/o CGA
3. PS to Joint CGAs (ROLLOUT/GIFMIS/DBT/TRBR), PFMS
4. DDG, NIC, PFMS
5. Sr.TD, NIC, PFMS(Banking)
6. ACGA/ACAs, PFMS
7. OSDs(I/II), PFMS
8. Sr.AO (DBT/Rollout), PFMS

III. Annexure 3 – Mandatory Protocols by Bank

(C.No.12186) V-13022/2/2023-PFMS / 2533
Government of India
Ministry of Finance/ Department of Expenditure
Controller General of Accounts
Public Financial Management System

Dated- 13/06/2023

OFFICE MEMORANDUM

Sub: Implementation of PFMS Protocols-reg.

It is known that under CNA/SNA module of implementation of CS/CSS schemes respectively; Banks play an important role for ensuring smooth payment processes. This can be possible only when banks are fully compliant of the PFMS protocols of bank integration. The mandatory protocols that are required to be adopted by each Bank; that is either on-boarded or requires to be on-boarded for SNA/CNA are as follows:-

1. Single Account Validation
2. Discontinuation of manual PPA (use of DSC or ePA)
3. Payment Route and ANYM Protocol
4. Ack/Nack for Payment
5. Daily Bank Balance Updation
6. SHA2 Protocol
7. Migration of Banks to PFMS-SFTP

While this issue of adoption of PFMS protocols has been stressed upon in several bank meetings; it is seen that many banks are still found wanting in their full compliance.

It is, therefore, reiterated again that all currently on boarded banks may ensure full compliance of these protocols. The adoption of these protocols is an important KPI which shall further determine the integration /dis-integration of the banks with PFMS.

This Issues with the approval of the Competent Authority,


(Kaushal Kishore Meena)
Asstt. Controller of Accounts

To

Chairman/CMD/ED/CGM Banks

Copy for information to:-

1. Sr.PS to CGA
2. PPS to AS (PF-S), DoE
3. PS to Additional CGA, PFMS, O/o CGA
4. PS to Joint CGAs (GIFMIS/DBT/TRBR/ROLLOUT), O/o CGA
5. To all State Directorates
6. DDG/Sr.TD NIC, PFMS
7. ACGA/ACAs, PFMS
8. OSDs(I/II), PFMS
9. Sr.AO (Banking/DBT/Rollout), PFMS

IV. Annexure 4 - Key Clarifications

- i. Payment files would be shared with Banks only when DN is received from RBI.
- ii. If any ministry is moving from CNA Model 2 to TSA-Hybrid, ministry is required to transfer the funds and scheme. Thereafter, programme division of ministry has to flag the scheme as TSA/TSA Hybrid. The Bank A/c used in previous models at funding agencies' level would not be used further in TSA/TSA Hybrid model. There is no action required for the above process by banks. If there are zero balance subsidiary account (ZBSA) operated by 3rd level Government agencies or 2nd level private sub-agencies, it may be converted to saving account for usage at recipient agency level if the guidelines of the concerned banks allow.
- iii. All different sub-agencies at recipient agency level can open saving bank A/c in different commercial banks. However, all ZBSAs for child agencies need to be opened in the same commercial Bank A/c in which the saving bank accounts of recipient agencies have already been opened.

V. Annexure 5 - TSA Hybrid Payment file structure

Values highlighted in yellow are the transactions specific and tends to change with time

```
<Payments xmlns="http://cpsms.com/PaymentRequest" MessageId="<<Filename>>" Source="CPSMS" Destination="485" BankCode="485" BankName="<<Name of Bank>>" RecordsCount="1" PaymentProduct="DSC">
  <BatchDetails CPSMSBatchNo="H072400000194" C3535="1030" C1106="1">
    <DebitAccounts>
      <DebitAccount C2020="H072400000194" C4063="16.00" C3380="20240924" C5756="KKBK0000214" C6021="58241841" C6091="BRBU00003830 child" C5629="EMLSushma.pfms@gmail.com">
        <FileOrgtr>
          <C7002>C-CGA</C7002>
          <C7002>BRBU00003848</C7002>
          <C7002>24/09/2024</C7002>
          <C7002>BRBU00003848</C7002>
        </FileOrgtr>
      </DebitAccount>
    </DebitAccounts>
    <CreditAccounts>
      <CreditAccount C4038="16.00" C5569="SBIN0002006" C6061="12345678991" C6081="vikash" CPSMSTranId="H072400000195" PmtMtd="ANYM">
        <RmtInf>
          <C7495>H072400000195</C7495>
          <C7495>H072400000194</C7495>
          <C7495/>
          <C7495/>
        </RmtInf>
      </CreditAccount>
    </CreditAccounts>
  </BatchDetails>
</Payments>
```