


No.S-11012/3(1)/RTI/2014/GBA/ 382
Government of India
Ministry of Finance, Department of Expenditure
Controller General of Accounts
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Subject: Suo Moto (Proactive) Disclosures under Section 4(1)/(b) of RTI Act, 2005.

ITD Section may please find enclosed a documents containing Suo moto (proactive) disclosure under section 4(1)(b) of RTI Act, 2005 in respect of banking arrangement in Central Government Ministries/Departments and a list of all banks authorized to conduct Government Agency Business, list of Civil Ministries/Departments accredited with different banks and existing remittance period for Government agency business and upload these papers on the CGA's website for suo moto (proactive) disclosure under Section 4 of Right to Information Act, 2005.


(Sandeep R. Pai)
Sr. Accounts Officer (GBA)

Sr. Accounts Officer, ITD, O/o CGA,
U.O. No.S-11012/3(1)/RTI/2014/GBA

Dated 20.03.2020

Suo moto (proactive) disclosure under section 4(1)(b) of RTI Act, 2005 in respect of banking arrangement in Central Government Ministries/Departments

The Reserve Bank of India's Master Circular on Conduct of Government Business by Agency Banks lists out the nature of transactions eligible for agency commission apart from other agency commission related issues. The following are the extracts of the Master Circular issued by RBI on Government Agency Business.

1. The Reserve Bank of India carries out the general banking business of the Central and State Governments through its own offices and through the offices of the agency banks appointed under Section 45 of the RBI Act, 1934, by mutual agreement. RBI pays agency commission to the agency banks for the government business handled by them.

Government transactions eligible for agency commission

2. Transactions relating to the following government business undertaken by agency banks are eligible for agency commission paid by RBI:
 - (a) Revenue receipts and payments on behalf of the Central/State Government
 - (b) Pension payments in respect of Central / State Governments and
 - (c) Any other item of work specifically advised by Reserve Bank as eligible for agency commission (viz. Relief Bonds/ Savings Bonds etc. transactions)

The Agency banks also undertake the work related to Small Savings Schemes the commission for which is borne by Government of India. However, the settlement of such commission continues to be processed by RBI. Agency commission claims on Special Deposit Scheme (SDS) related transactions (where mirror accounts are maintained in RBI) are settled at Central Accounts Section (CAS), Nagpur and not in respective Regional Offices of RBI.

3. Short term/long term borrowings of State Governments raised directly from financial institutions and banks are not eligible for agency commission as these transactions are not considered to be in the nature of general banking business. Reserve Bank pays the agency banks separate remuneration as agreed upon for acting as agents for management of public debt.

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4. Whenever agency banks collect stamp duty through physical mode or e-mode (challan based), they are eligible for payment of agency commission, provided the agency banks do not collect any charges from the members of public or receive remuneration from the State Government for doing this work.

5. If the agency bank is engaged by the State Government as Franking Vendor and it collects stamp duty from the public for franking the documents, it will not be eligible for agency commission since the State Government is paying commission to it as Franking Vendor. However, the agency bank which collects the stamp duty paid by the Franking Vendor for credit to the Treasury through challan in physical or emode for purchase of the franking bar, would be eligible for agency commission since it is a regular payment of Stamp Duty as stated above.

3. Government transactions not eligible for agency commission

Agency banks paying their own tax liabilities through their own branches or through authorised branches of State Bank of India or offices of Reserve Bank of India wherever they do not have their own authorised direct tax collection branch should indicate the same separately in the scroll. Such transactions will not be eligible for payment of agency commission. Banks should furnish a certificate to the effect that own tax liabilities (TDS, Corporation Tax, etc.) paid by them have been excluded while claiming agency commission.

The following activities do not come under the purview of agency bank business and are therefore not eligible for payment of agency commission.

(a) Furnishing of bank guarantees/security deposits, etc. through agency banks by government contractors/suppliers, which constitute banking transactions undertaken by banks for their customers.

(b) The banking business of autonomous/statutory bodies/Municipalities/ companies/ Corporations/Local Bodies.

(c) Payments which have been classified as capital in nature by government to cover losses incurred by autonomous/statutory bodies/ Municipalities/ Corporations/Local Bodies, etc.

(d) Prefunded schemes which may be implemented by a Central Government Ministry/Department (in consultation with CGA) and a State Government Department through any bank.



(e) Transactions related to Gold Monetisation Scheme 2015 (f) Any other item of work specifically advised by Reserve Bank or Central or State Government as ineligible for agency commission

(g) Transactions arising out of Letters of Credit / Bank Guarantee opened by banks on behalf of Ministries/Departments etc. do not qualify for agency commission as RBI only reimburses the paid amount to the banks based on the mandate received from the governments.

This office has issued following Office Memorandum addressed to Financial Advisors of all the Ministries/Departments and Pr. CCA's/CCA's/CA's with independent charge on the banking arrangement of State/District level implementing agencies of the Central Sector/Centrally Sponsored schemes of various Ministries/Departments of Government of India.

1. No. S-11012/3(1)/Bank/Ref.Case/2010/GBA/1688-1772 dated 10th November 2016.
2. No. S-11012/3(1)/Bank/Ref.Case/2010/GBA/1351-1454 dated 21st August 2019.
3. No. S-11012/3(1)/Bank/Ref.Case/2010/GBA/1928-2032 dated 20th December 2019.

These Office Memorandums are available on the website of this office viz. www.cga.nic.in under What's new link on main page.



**List of all Banks authorized to conduct Government agency business
as on 20.03.2020**

1. Reserve Bank of India

Public Sector Banks

1. State Bank of India
2. Allahabad Bank
3. Andhra Bank (Under merger with Union Bank of India)
4. Bank of Baroda
5. Bank of India
6. Bank of Maharashtra
7. Canara Bank
8. Central Bank of India
9. Corporation Bank (Under merger with Union Bank of India)
10. Indian Bank (Under merger with Allahabad Bank)
11. Indian Overseas Bank
12. Oriental Bank of Commerce (Under merger with Punjab National Bank)
13. Punjab National Bank
14. Punjab and Sind Bank
15. Syndicate Bank (Under merger with Canara Bank)
16. UCO Bank
17. United Bank of India (Under merger with Punjab National Bank)
18. Union Bank of India

Private Sector Banks

19. Axis Bank
20. HDFC Bank
21. ICICI Bank
22. IDBI Bank (For regulatory purpose only)

**Other Nominated Bank (with Special Permission from Department of
Financial Services, M/o Finance)**

23. Jammu & Kashmir Bank {for GST, CBDT and UT of Ladakh
(w.e.f 01.04.2020)}



List of Banks authorized to conduct government agency business as on 20.03.2020

Sl. No.	Name of the Bank	Revenue Receipt of CBDT & CBIC	Payment Business	Disbursement of Pension
1.	State Bank of India	Yes	Yes	Yes
2.	Allahabad Bank	Yes	Yes	Yes
3.	Bank of Baroda	Yes	Yes	Yes
4.	Bank of India	Yes	Yes	Yes
5.	Bank of Maharashtra	Yes	Yes	Yes
6.	Canara Bank	Yes	Yes	Yes
7.	Central Bank of India	Yes	Yes	Yes
8.	Indian Bank	Yes	Yes	Yes
9.	Indian Overseas Bank	Yes	Yes	Yes
10.	Punjab National Bank	Yes	Yes	Yes
11.	Syndicate Bank	Yes	Yes	Yes
12.	UCO Bank	Yes	Yes	Yes
13.	United Bank of India	Yes	Yes	Yes
14.	Union Bank of India	Yes	Yes	Yes
15.	IDBI Bank	Yes	Yes	Yes
16.	Axis Bank	Yes	Yes	Yes
17.	ICICI Bank	Yes	Yes	Yes
18.	Corporation Bank	Yes	---	Yes
19.	Andhra Bank	Yes	---	Yes
20.	Oriental Bank of Commerce	Yes	---	Yes

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21.	HDFC Bank	Yes	---	Yes
22.	Punjab and Sind Bank	Yes	---	Yes
23.	Jammu & Kashmir Bank	Yes	---	Yes
24.	RBI	Yes	Yes	---
		24 Banks	18 Banks	23 Banks

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List of Civil Ministries/Department accredited with Banks as on
01.01.2020

S.N.	Ministry/Department	Name of the Bank
1.	Art & Culture, HRD	Canara Bank
2.	CBDT	State Bank of India
3.	CBIC	State Bank of India
4.	CGA	AXIS Bank
5.	Civil Aviation	ICICI Bank
6.	CPAO	Punjab National Bank
7.	CPWD, M/o UD	State Bank of India
8.	D/o Disinvestment, M/o Finance	State Bank of India
9.	PAO Revenue	Allahabad Bank
10.	PAO, Govt. Opium & Alkaloid , Neemuch	State Bank of India
11.	D/o Women and Child Dev.	State Bank of India
12.	Deptt. of Atomic Energy	State Bank of India
13.	Deptt. of Petrochemical & Fertilizers	State Bank of India
14.	Deptt. of Chemical	State Bank of India
15.	Deptt. of Corporate Affairs	Punjab National Bank
16.	Deptt. of Statistics	Union Bank of India
17.	Deptt. of Supply	State Bank of India
18.	Directorate General of Audit, Delhi	State Bank of India
19.	Directorate of Printing, M/o UD	IDBI
20.	Earth Science	State Bank of India
21.	Election Commission of India	Punjab National Bank

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22.	Electoral Office, M/o Law, Justice & SCI	Indian Bank(Under merger with Allahabad Bank)
23.	Deptt. of Consumer Affairs	Central Bank of India
24.	Food	State Bank of India
25.	Public Distribution	Reserve Bank of India
26.	Food Processing Industry	Central Bank of India
27.	Information Technology	Bank of India
28.	INGAF	AXIS Bank
29.	Labour	Union Bank of India
30.	Legal Affairs	Bank of Baroda
31.	Lok Sabha	State Bank of India
32.	M/o Agriculture	State Bank of India
33.	M/o Commerce & Textile	Central Bank of India
34.	M/o Env., Forest & Wild Life	Union Bank of India
35.	M/o External Affairs	State Bank of India
36.	M/o Health & Family Welfare	Bank of Baroda
37.	M/o Industry	Central Bank of India
38.	M/o Information & Broadcasting	State Bank of India
39.	M/o Legislative Department	State Bank of India
40.	M/o Non-Conv. Energy Sources	State Bank of India
41.	M/o Overseas Indian Affairs	State Bank of India
42.	M/o Petroleum & Natural Gas	State Bank of India
43.	M/o Road Transport & Highways	Syndicate Bank(Under merger with Canara Bank)
44.	M/o Science & Technology	Union Bank of India

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45.	Ministry of Welfare	State Bank of India
46.	Ministry of Coal	United Bank of India(Under merger with PNB)
47.	Ministry of Finance, Deptt of Expenditure	State Bank of India
48.	Ministry of Home Affairs	State Bank of India
49.	Ministry of Mines	UCO Bank
50.	Ministry of Power	State Bank of India
51.	Ministry of Steel	Bank of India
52.	Minority Affairs	State Bank of India
53.	NCT of Delhi	State Bank of India
54.	PAO-DPAR, Cabinet Affairs, CAT M/o PPG&P	Punjab National Bank
55.	Planning Commission	Indian Overseas Bank
56.	PAO, CBI(PPG&P)	State Bank of India
57.	President Secretariat	United Bank of India(Under merger with PNB)
58.	Rajya Sabha	State Bank of India
59.	Rural Development	State Bank of India
60.	Sec. Edu. & Higher Edu. (M/o HRD)	Canara Bank
61.	Shipping	Syndicate Bank(Under merger with Canara Bank)
62.	Supreme Court	UCO Bank
63.	Tourism	Punjab National Bank
64.	Tribal Affairs	State Bank of India

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65.	UPSC	Bank of Maharashtra
66.	Urban Affairs (PAO Sectt)	AXIS Bank
67.	Water Resources	State Bank of India
68.	Youth Affairs & Sports	Canara Bank
69.	PAO(UIDAI)	Canara bank
70.	M/o Skill Development and Entrepreneurship (MSDE)	Bank of India (20.03.2015)

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Existing Remittance Period for Government agency business transactions

Manual(Physical) revenue collections:-

Sl. No.	Transaction	Remittance period for Public Sector Banks	Remittance period for Private Sector Banks
1.	OLTAS	T+3 Working days (excluding put-through date) (Local & Outstation)	T+3 days (including holiday, Sunday and put through date)
2.	EASIEST and Other Government Transactions	T+3 Working days for Local Transactions (Excluding put through date) & T+5 Working days for Outstations Transactions (excluding put through date)	
3.	Branches located in Jammu & Kashmir, Leh, Uttarakhand, Himachal Pradesh, Sikkim, North Eastern Region (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland and Tripura) Jharkhand and Chhatisgarh.	T+12 working days (excluding put through date) (w.e.f.1.1.2010) Permissible time period for Chhatisgarh Region is T+5 (excluding put through date) w.e.f. 11.08.2015	

Remittance period in respect of all Government transactions including GSTN, EASIEST and OLTAS made through e-payment:-

Sl. No.	Remittance period for Public Sector Banks	Remittance period for Private Sector Banks
1.	T+2 working days (excluding put through date) 1.8.2008 to 31.12.2008	T+1 working days (including put through date) w.e.f.1.8.2008
2.	T+1 working days (excluding put through date) 1.1.2009 to 31.10.2010	
3.	T+1 working days (including put through date) w.e.f.1.11.2010	

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