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211029/2017/NRM/RES

No:-PAO/Sectt/Agri/PFMS/2017-18/ 346-390  
Pay and Accounts Office(Sectt-I)  
O/O Chief Controller of Accounts  
M/o Agriculture and Farmer Welfare

Dt:- 03/07/2017

OFFICE MEMORANDUM

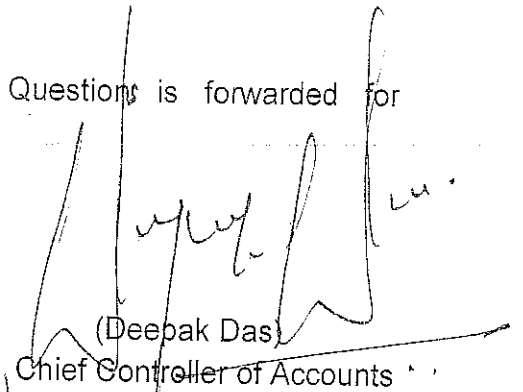
**Subject :- Forwarding of SPMU User Guide and Frequently Asked Question.**

Reference is invited to the Office of Controller General of Accounts, M/o Finance letter No.C-13015(675)/MFCGA/PFMS/Training/2017-18/2289-2369 dated 22<sup>th</sup> June 2017 (Annexure-I) regarding above mentioned subject.

2. As per the aforementioned letter, necessary modification in draft User guide based on queries and inputs of State Govt. Officers, have been made and an FAQ has been prepared.

3. SPMU User guide and Frequently Asked Questions is forwarded for information and necessary action.

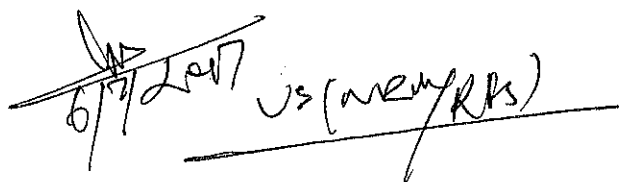


  
(Deepak Das)  
Chief Controller of Accounts

Encl:-Annexure I (as above)

To

01. All Additional Secretary, D/o Agriculture & Cooperation, M/o Agriculture & Farmers Welfare.
02. Animal Husbandry Commissioner, D/o Animal Husbandry, Dairying and Fisheries, M/o Agriculture & Farmers Welfare.
03. Additional Secretary & Secretary (ICAR), D/o Agricultural Research & Education, M/o Agriculture & Farmers Welfare.
04. All Joint Secretary, D/o Agriculture & Cooperation, M/o Agriculture & Farmers Welfare.
05. All Joint Secretary, D/o Animal Husbandry, Dairying and Fisheries, M/o Agriculture & Farmers Welfare.
06. All DDGs, D/o Agricultural Research & Education, M/o Agriculture & Farmers Welfare.
07. Sr.PPS to Secretary, D/o Agriculture & Cooperation, M/o Agriculture & Farmers Welfare.

  
6/7/2017 JS (NRM/RES)

08. Sr.PPS to Secretary, D/o Animal Husbandry, Dairying and Fisheries, M/o Agriculture & Farmers Welfare.
09. Sr.PPS to Secretary, D/o Agricultural Research & Education, M/o Agriculture & Farmers Welfare.
10. Sr.PPS to AS&FA (DAC, DARE & AHD&F).
11. PS to CCA, M/o Agriculture & Farmers Welfare.
12. PA to CA, M/o Agriculture & Farmers Welfare.

*Handwritten signature and date: 27.06.17*

No.C-18015(575)/MFCGA/PFMS/Training/2017-18/2289 to 2369

*Handwritten notes: CALM, AAC (SI)*

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF EXPENDITURE  
CONTROLLER GENERAL OF ACCOUNTS  
PUBLIC FINANCIAL MANAGEMENT SYSTEM

*Handwritten notes: 244/CCA/Agm, 27/6/17*

S<sup>rd</sup> Floor, Shivaji Stadium Annex  
New Delhi-110001  
Dated:22.06.2017

To:

- All State Nodal Officers and
- All Assistant State Nodal Officers (As per attached list)

Reg:- Forwarding of SFMU User Guide and Frequently Asked Questions.

During meetings and trainings, draft user guide was circulated to all the SNOs/AOs/AADs, DLMs, SFMS, to sensitize for awareness in states for state Govt. SFMS accounts were received during training from February 2017 to May 2017. Based on queries and inputs of state Govt. officers, necessary modifications have been carried out and a PAQ has been prepared.

The user guide and PAQs are forwarded herewith for guidance.

This issues with the approval of competent authority.

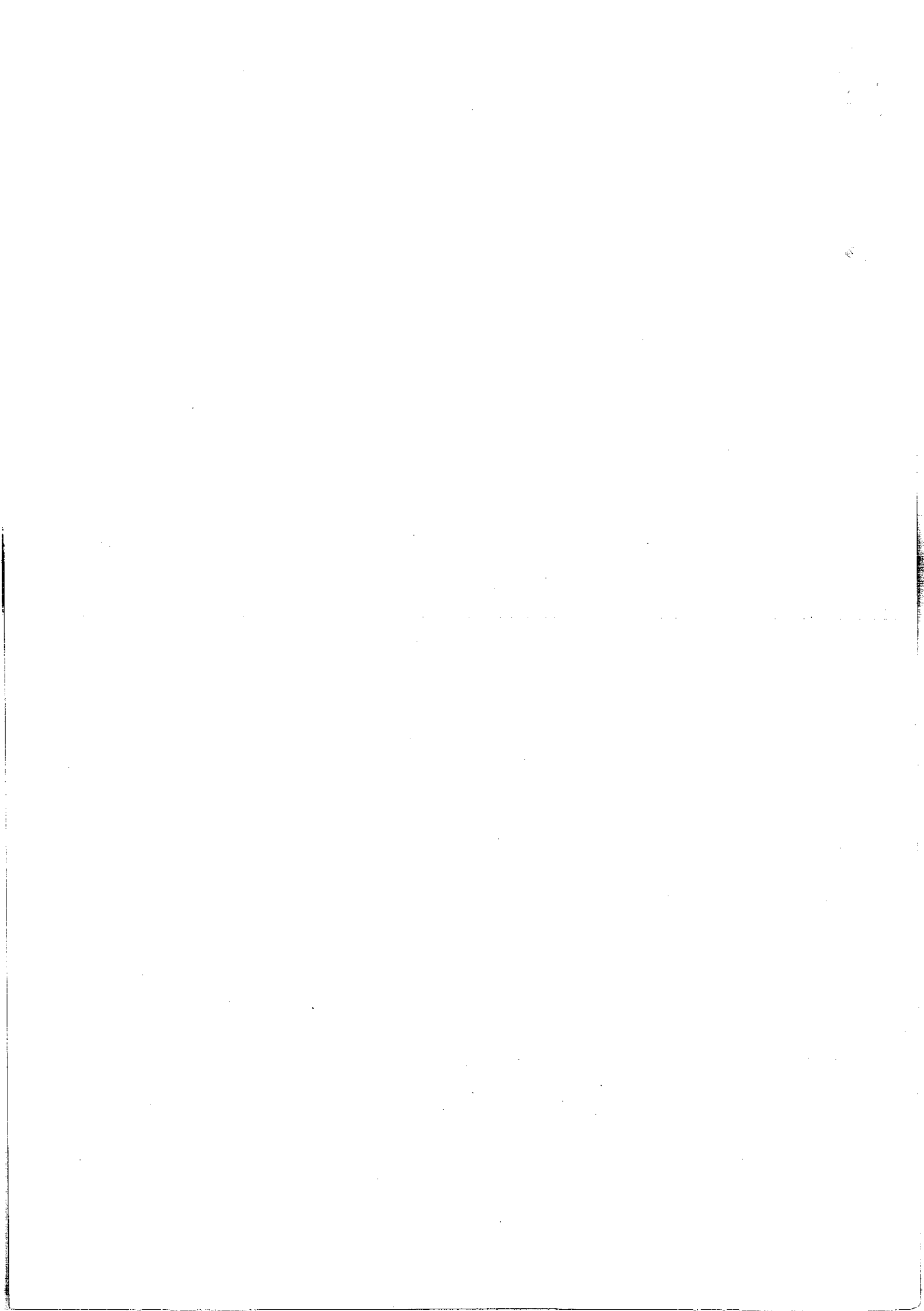
Encl: as above

*Handwritten signature: Vivekanand*

(Vivekanand)  
Assistant Controller General of Accounts

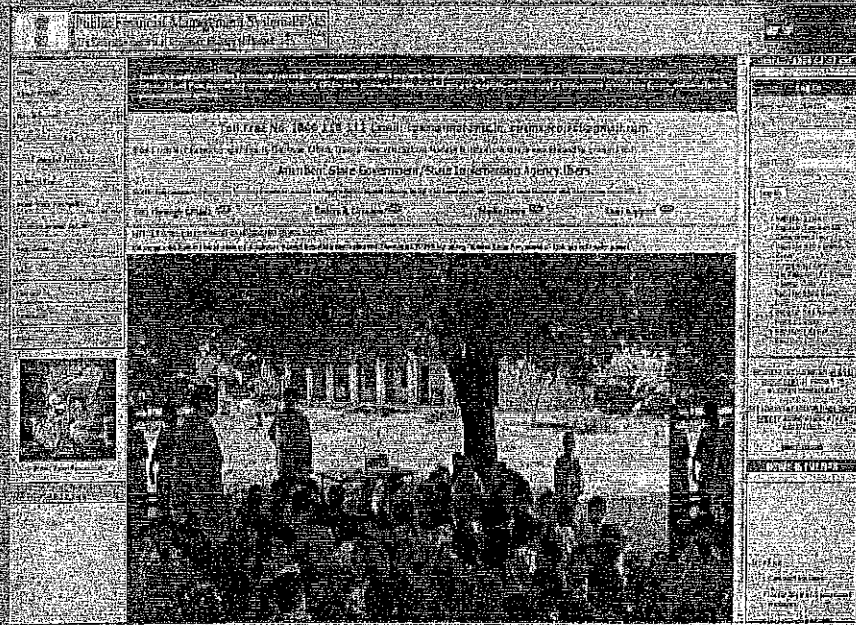
Copy for information:

1. PPS to CGA.
2. PS to Addl. CGA (PFMS)
3. PS to Addl. CGA (LNT)
3. PS to Jt. CGA (SKM/KT/SD)
4. All P/CCA/CCA/CA with independent charge
5. S/ TD, PFMS
6. DCGA (AKJ/PS/SK/RL)
7. ACGA / ACA (SA/PG/AR/CP/SHE)
8. All S/ AOs/AOs/AADs (PFMS)



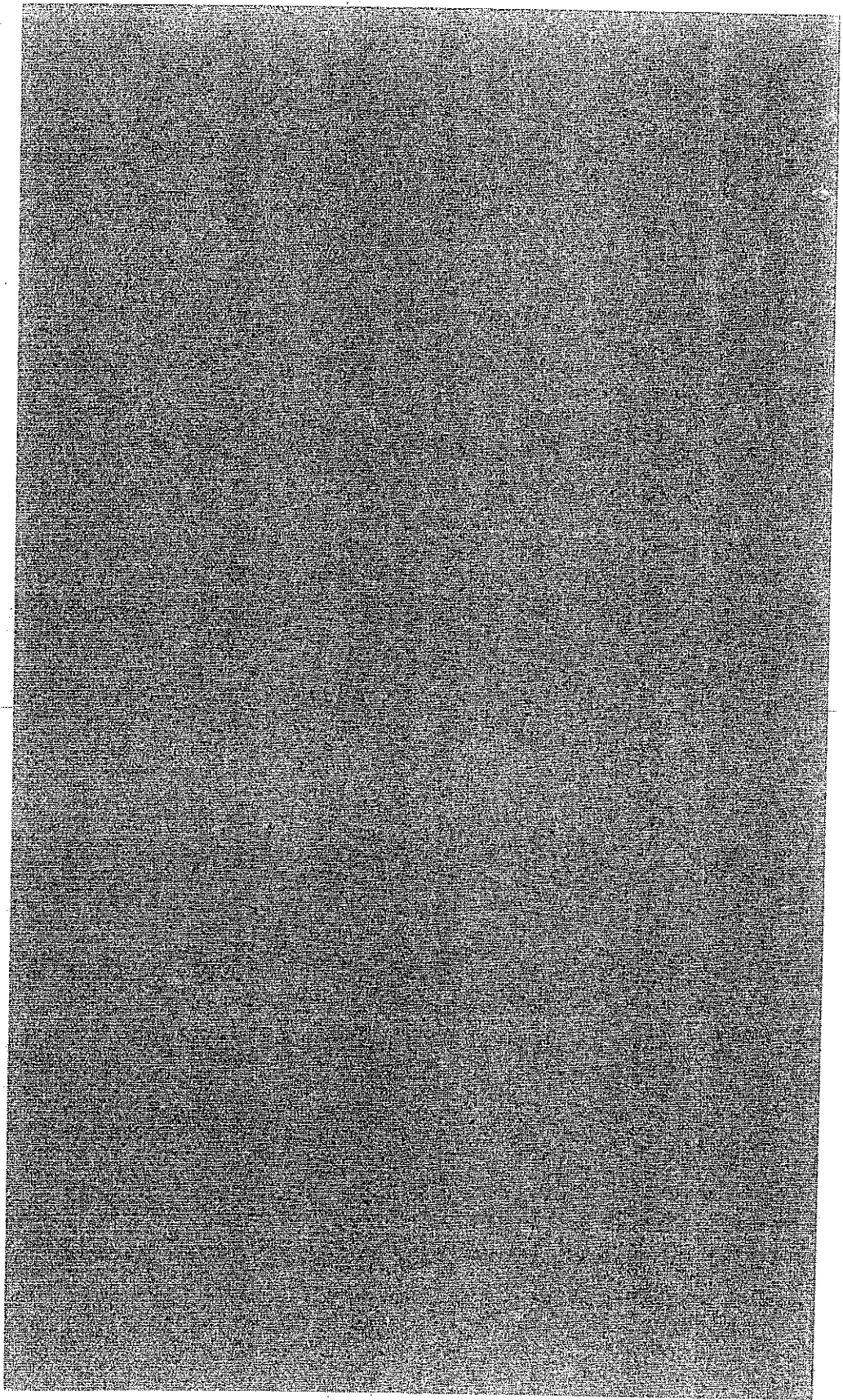


# Public Financial Management System State Project Management Unit - User Manual



Controller General of Accounts

Department of Expenditure  
Ministry of Finance Government of India



# Introductory User Guide for State Schemes on PFMS

(Draft Version 1.02)

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Ver.	Date	Summary of Changes
1.0	December 2016	Original Document
1.01	05/01/2017	Addition: user creation Project Manager and Operational Manager
1.02	14/02/2017	Addition: Agency type setting, merging of agencies and list of integrated banks (annexure)



## Introduction:

The Central Sector (CS) Schemes and the Central Assistance to State Plan Schemes (CASP) have different implementation models.

As the CS Schemes are implemented solely by the Central Government, the SPMU will assist in ensuring mandatory use of Expenditure, Advance and Transfer (EAT) module of PFMS by the agencies receiving funds under CS schemes and provide assistance in implementing DBT using PFMS for schemes amenable to DBT.

All Plan schemes under which Central Assistance is provided to the States are classified and budgeted together as Central Assistance to State Plans (CASP) with effect from 2014-15 (BE) onwards. The funds under such schemes are placed with the Administrative Ministries for transfer to the States through the Consolidated Fund of the States concerned. The funds released by the Centre are taken as receipt in the State Consolidated fund and based on State legislative approval, CASP funds are budgeted as State Schemes.

The utilization of the budget of these schemes is either through the State Treasury or is further released to the State Implementing Agencies (SIAs). While the disbursement of funds and their utilization through State Treasuries will be monitored through PFMS-Treasury Integration Module. Expenditure through SIAs, **where funds of State Schemes are transferred to SIAs from the State Treasuries**, will be monitored by registering them on PFMS and implementing PFMS-EAT module. [It may be mentioned that prior to restructuring of Centrally Sponsored Schemes and consequent decision of GoI to transfer of funds through the Consolidated Fund of the States, all the first level SIAs and several subsequent level agencies were registered on PFMS against the CSS Schemes. These agencies in various States instead of being registered again will be mapped to the corresponding State Schemes by the SPMU users.]

Based on the implementation strategy, for CASP schemes, provision for creation of users similar to GoI users such as PFMS Project cell/root level user, Programme Division user and Principal Accounts Office user for each State/UTs, namely State Project Cell User, State Finance Department User, State Scheme Manager and Agency Approver Level 2 have been made. This manual covers creation of SPMU users and their roles for creating state schemes on PFMS, creating scheme wise fund flow hierarchy and components as per scheme guidelines and/or financial reporting requirement and further monitoring through agency registration.

## Agencies – Registration, Approval and Management.

As mentioned *ibid*, the CS Schemes are implemented solely by the Central Government, therefore these schemes will continue to be managed by CPMU. The agencies registered under these schemes will be mapped to the Programme Divisions in the Ministries/Departments of Government of India.

However for the CASP, there could be multiple schemes and more than one Department implementing these schemes in a State for releases under a single CASP scheme. Thus the implementation of PFMS for CASP, in a nutshell, will be; the SPMU users will create and configure the State schemes in PFMS for the corresponding CASP schemes. The schemes so created will be mapped to various State Scheme Managers (SSM) of the implementing Departments in the States and the Agencies of CASP in the State will be registered under these Schemes.

**Registration of First Level Agencies (CASP):** The agency registration process is explained in detailed in the 'Registration Manual'. However, before registering an agency in PFMS the following points may please be kept in mind:

- (1) An agency will be registered only once on the PFMS portal.
- (2) Further schemes can be added once an agency is registered and approved for a scheme. This is done after login by the agency.
- (3) Multiple bank accounts can be added for a scheme, if required.
- (4) It is recommended that agency has different bank accounts for each scheme, however PFMS also supports one bank account for multiple schemes for an agency.
- (5) The first level agencies, if not already registered on PFMS, will be registered by the SSM (menu: 'Agencies' ▢ 'create new').
- (6) The first level agencies, if already registered and approved on PFMS, will be mapped by the Scheme Manager for the respective State Scheme.
- (7) The second level agencies will be registered by the first level agencies. The third level agencies will be registered by the second level agencies and so on. Eg The State level agencies will login and register District level agencies and the District level agencies will login and register block level agencies and so on.
- (8) The second level agencies already registered will add the new State scheme and select the first level agency as funding agency. Similar process is to be followed for the subsequent level agencies.

SPMU user creation process - sequentially:

1. The user creation process starts with the creation of SPMU Controller user for each State/UT by the CPMU root user. The user Id and password will be communicated by CPMU.
2. SPMU Controller logs in and creates and approves two users viz State Project Cell user and State Finance Department user.
3. State Project Cell user will create State Schemes corresponding to CASP Schemes available in PFMS. For naming the State schemes a list of state schemes mapped against CASP could be downloaded from 'OT-13' report. Creation and configuration of State schemes will be done by State Project Cell user in consultation with concerned Departments in the State.
4. Once the schemes are created, the State Finance Department user will create State Scheme Managers in the State Department and map scheme (s) implemented by his Department.
5. The State Finance Department user will also create 'Agency Approver Level 2' similar to two level agency approval in the centre.

The SPMU user types, its creation, approval and roles of the users at a glance is given below:

SPMU User Types: Roles in brief

Sr. No	User type	Designation	To be created and approved by	Role on PFMS SPMU modules
1	SPMU Controller	Joint Controller General of Accounts	Root User CPMU	Creation, Approval & Management of state Project Cell User and State Finance Department user
2	State Project Cell User	Account Officers / Assistant Account Officers (AOs & AAOs O/o CGA)	SPMU Controller	(1) Creation and configuration of State Schemes (2) Management of agencies beyond the role assigned to State Scheme Manager (in exceptional fields)
3	State Finance Department	Secretary Finance Department (or Equivalent)	SPMU Controller	Creation, Approval & Management of three users viz. (1) 'Scheme Manager for State' (2) 'Agency approver Level 2'. (3) State Departmental MIS User
4	State Scheme Managers	Concerned State Departmental Officer (Secretary / Under Secretary) – Scheme wise.	State Finance Department	Creating, Approving and Managing (editing, mapping) first level agencies registered in his State
5.	Agency Approver – Level 2	Director / Dy Director / Treasury Officer	State Finance Department	Second level approver of First level agency
6.	State Departmental MIS User	Departmental Heads	State Finance Department	For viewing Reports.
7.	Project Manager (outsourced by PFMS)	Project Managers	State Project Cell User	1. Marking attendance. 2. Entering day-to-day work done. 3. Viewing rights for 3.1. Reports -M03, M16,DBT Reports for State Schemes. 3.2 –Details of agencies registered in the State.

				<p>3.3 User details (users of agencies such as maker, checker, agency admin)</p> <p>3.4 Attendance and work done</p>
				<p>Reports of Operational Managers of the concerned State. 3.5 Details of Operational Managers.</p>
8	Operational Manager (outsourced by PFMS)	Operational Managers	State Project Cell User	<p>1. Marking attendance.</p> <p>2. Entering day-to-day work done.</p> <p>3. Viewing rights for</p> <p>3.1. Reports -M03, M16, DBT Reports for State Schemes.</p> <p>3.2 –Details of agencies registered in the State.</p> <p>3.3-User details (users of agencies such as maker, checker, agency admin)</p>

## Section 1.1

### Creation of SPMU Users

The State Project Management Unit Controller (SPMUC) is the top level user for a State. The SPMUC user is created by the root user at the CPMU. There will be only one SPMUC user for a State. His role is limited to creating two users viz 'State Project Cell User' and 'State Finance Department user'. The SPMUC will login using his credentials as shown in *Figure 1.1*. The URL is <https://pfms.nic.in>

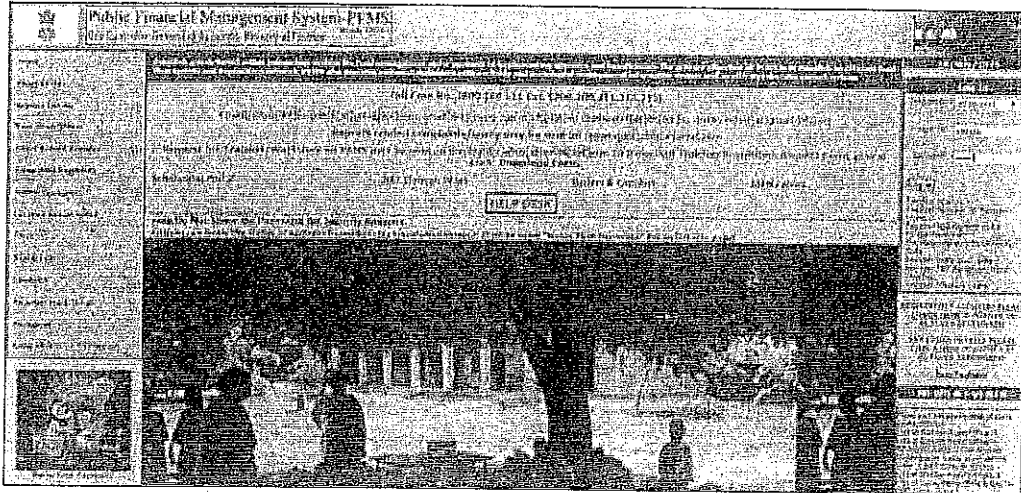


Figure 1.1

**Creation of State Project Cell User (SPCU):** The State Project Cell User is created by SPMUC. The responsibilities assigned to SPCU are (1) Creation and configuration of State Schemes (Creation of hierarchy, components etc.) (2) Edit Name and other particulars which are beyond the purview of State Scheme Manager(s) of the agency(s) registered in the State. (3) Merging of agencies in his state (4) Viewing activities report of PM and OMs deployed in the State.

The procedure for creating this user is as follows:

1. Login as SPMUC user.
2. Select 'all type of user registration' from the 'user' menu.
3. Select the user 'State Project Cell' from the drop down list under 'type of user' as shown in *Figure 1.2*

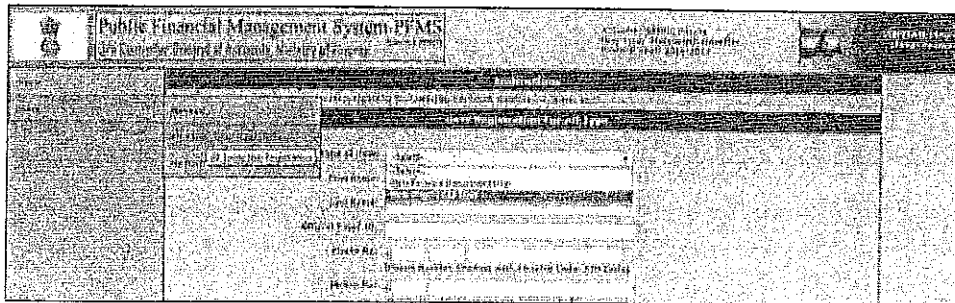


Figure 1.2

4. Fill in all the details given in the form (Figure 1.3) and press submit button and wait for the successful registration message.

The screenshot shows a registration form with the following fields and labels:

- First Name: [Text Input]
- Last Name: [Text Input]
- Mobile Number: [Text Input]
- Address: [Text Input]
- City: [Text Input]
- State: [Text Input]
- Pin Code: [Text Input]
- Gender: [Radio Buttons]
- Age: [Text Input]
- Education: [Text Input]
- Occupation: [Text Input]
- Religion: [Text Input]
- Language: [Text Input]
- DOB: [Text Input]
- Sex: [Text Input]
- Height: [Text Input]
- Weight: [Text Input]
- Eye Color: [Text Input]
- Hair Color: [Text Input]
- Complexion: [Text Input]
- Marital Status: [Text Input]
- Family Size: [Text Input]
- Parental Income: [Text Input]
- Annual Income: [Text Input]
- Assets: [Text Input]
- Liabilities: [Text Input]
- Emergency Contact: [Text Input]
- Emergency Contact Relationship: [Text Input]
- Emergency Contact Mobile: [Text Input]
- Emergency Contact Address: [Text Input]
- Emergency Contact City: [Text Input]
- Emergency Contact State: [Text Input]
- Emergency Contact Pin Code: [Text Input]
- Emergency Contact Gender: [Text Input]
- Emergency Contact Age: [Text Input]
- Emergency Contact Education: [Text Input]
- Emergency Contact Occupation: [Text Input]
- Emergency Contact Religion: [Text Input]
- Emergency Contact Language: [Text Input]
- Emergency Contact DOB: [Text Input]
- Emergency Contact Sex: [Text Input]
- Emergency Contact Height: [Text Input]
- Emergency Contact Weight: [Text Input]
- Emergency Contact Eye Color: [Text Input]
- Emergency Contact Hair Color: [Text Input]
- Emergency Contact Complexion: [Text Input]
- Emergency Contact Marital Status: [Text Input]
- Emergency Contact Family Size: [Text Input]
- Emergency Contact Parental Income: [Text Input]
- Emergency Contact Annual Income: [Text Input]
- Emergency Contact Assets: [Text Input]
- Emergency Contact Liabilities: [Text Input]

Buttons: [Submit], [Cancel], [Back]

Figure 1.3

5. Approval of State Project Cell user created: Select 'Manage' from the 'user' menu. Enter at least 4 character of the username of the newly created user and press 'Search' button (Figure 1.4). Note: The First name and Last name search criteria could also be used to search the user.

The screenshot shows the user management interface with the following elements:

- Header: Public Financial Management System (PFMS), Ministry of Finance, Government of India
- Left Menu: Home, User Management, Reports, Settings, Logout
- Main Content: Search for user by Username, First Name, Last Name, Mobile Number, Email ID, Password, Role, Status, Action
- Buttons: [Add], [Edit], [Delete], [Refresh], [Search]

Figure 1.4

6. Click the hyperlink 'Login Name' (red in color) to review the details entered (Figure 1.5)

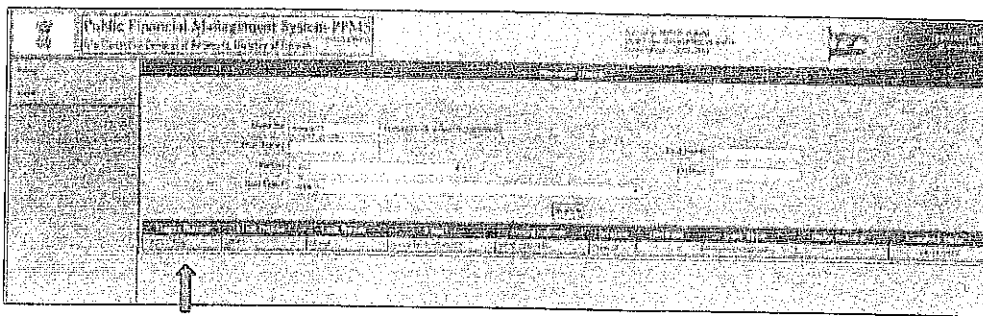


Figure 1.5

7. Review the details and again click the hyperlink 'Login Name' (blue in colour Figure 1.6)

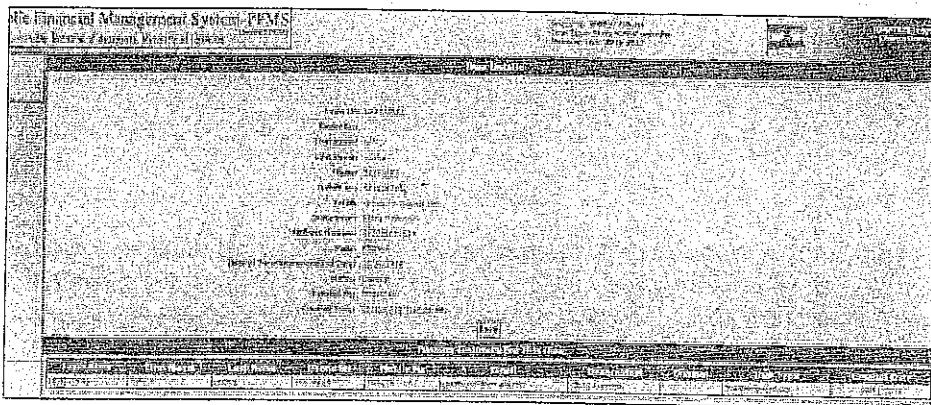


Figure 1.6

8. Review the details and press 'Approve' to approve the user (Figure 1.7)

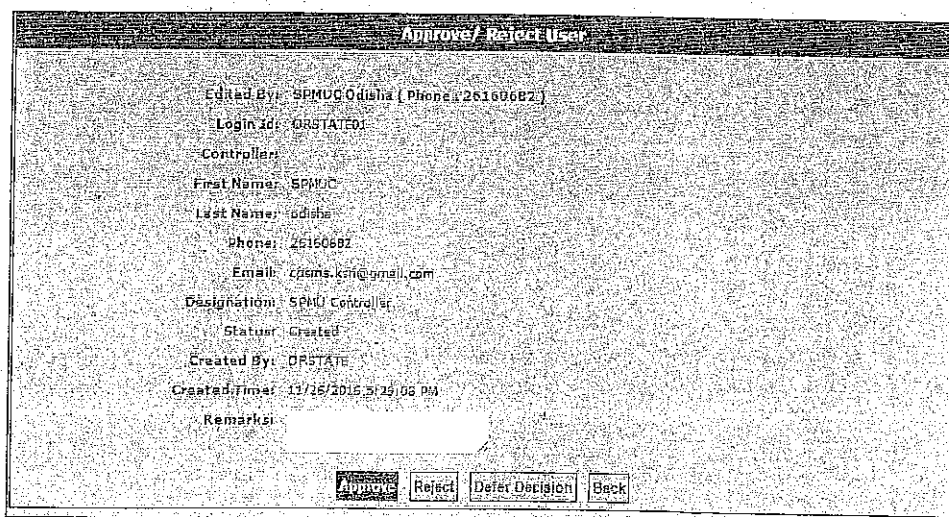


Figure 1.7



- Click 'OK' in the confirmation dialogue box (Figure 1.8) and wait for system to generate success message (Figure 1.9). Note: 1. after approval only the user will be able to login into PFMS. 2. The appearance of confirmation dialogue box differs according to computer operating system.

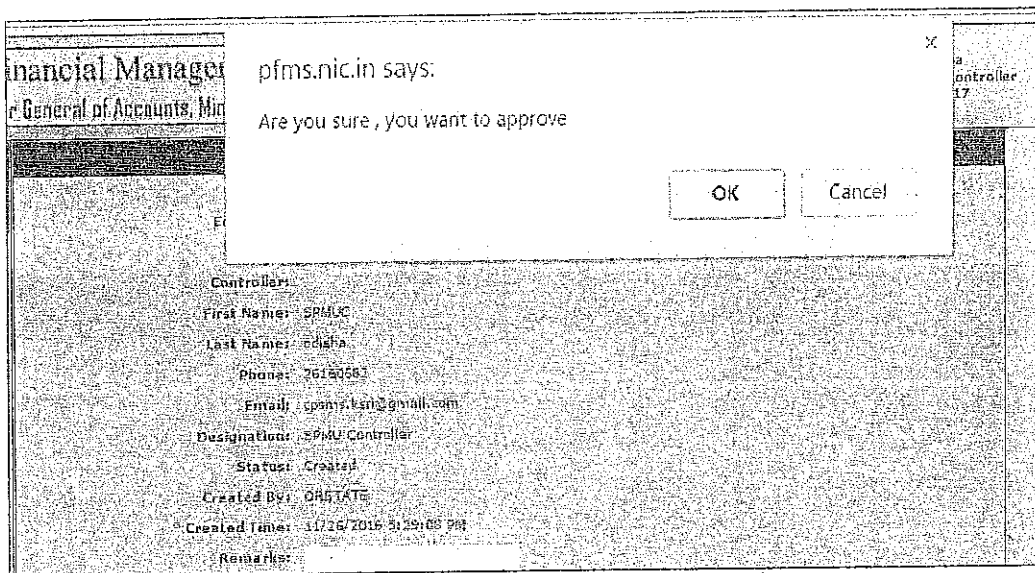


Figure 1.8

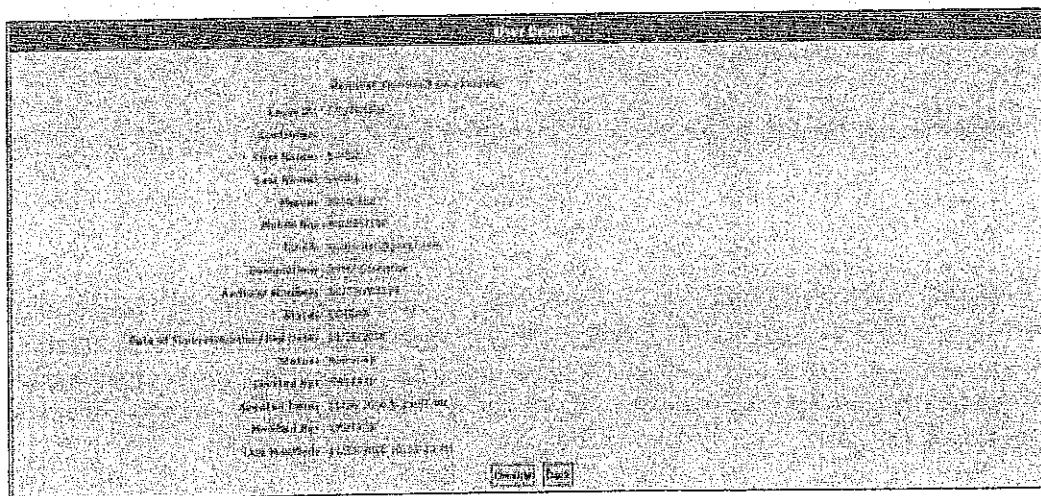


Figure 1.9

- Once the user is approved, the user Id and password will be communicated to the registered email Id.  
Note: The system will require the user to change the password on the first login (Figure 1.10).

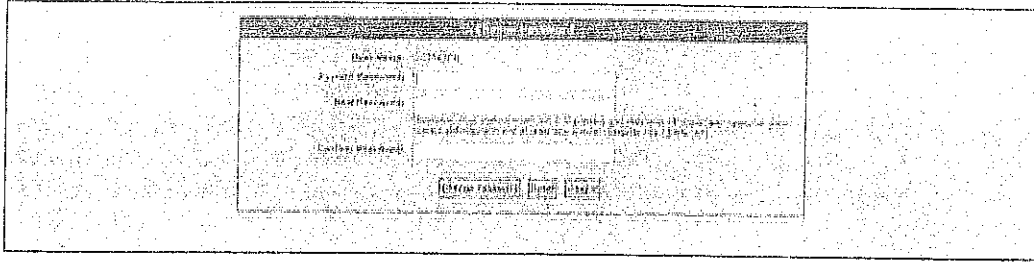


Figure 1.10

**Creation of State Finance Department User:** The user is created by SPMUC user. Presently the State Finance Department user has been assigned the role of creating, editing and approving two users viz (1) 'Scheme Manager for State' and (2) 'Agency approver Level 2'. The procedure for creating this user is similar to creation of State Project Cell User (Figure 1.11)

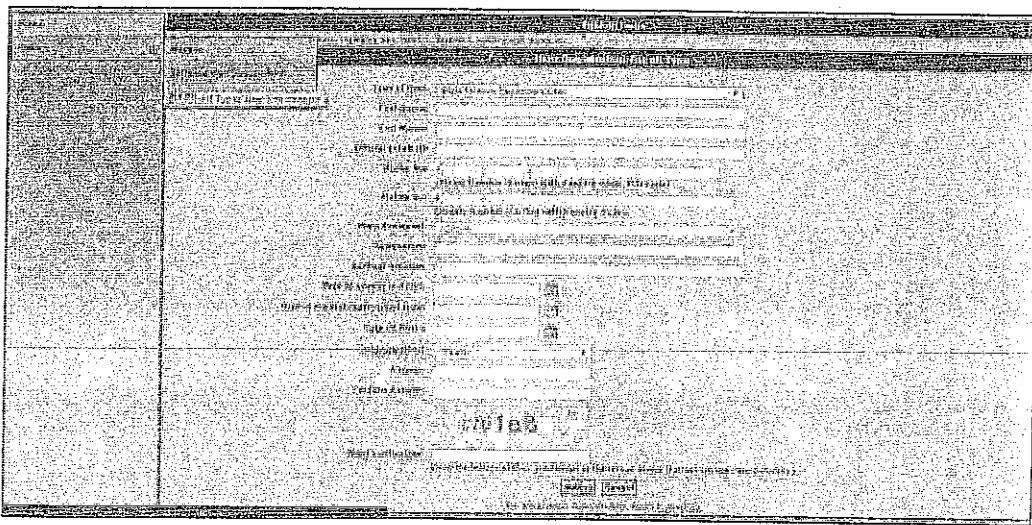


Figure 1.11

**Creation of State Scheme Manager:** The user is created by 'State Finance Department' User. Presently the 'State Scheme Manager' has been assigned the role of creating, approving and managing first level agencies registered in his State. The agencies registered for the Schemes assigned to this user will only be visible to him for approval. The Form available to State Finance Department for creating the user is given in Figure 1.12.

schemes are also available to the Finance Department User (Figure 1.14).

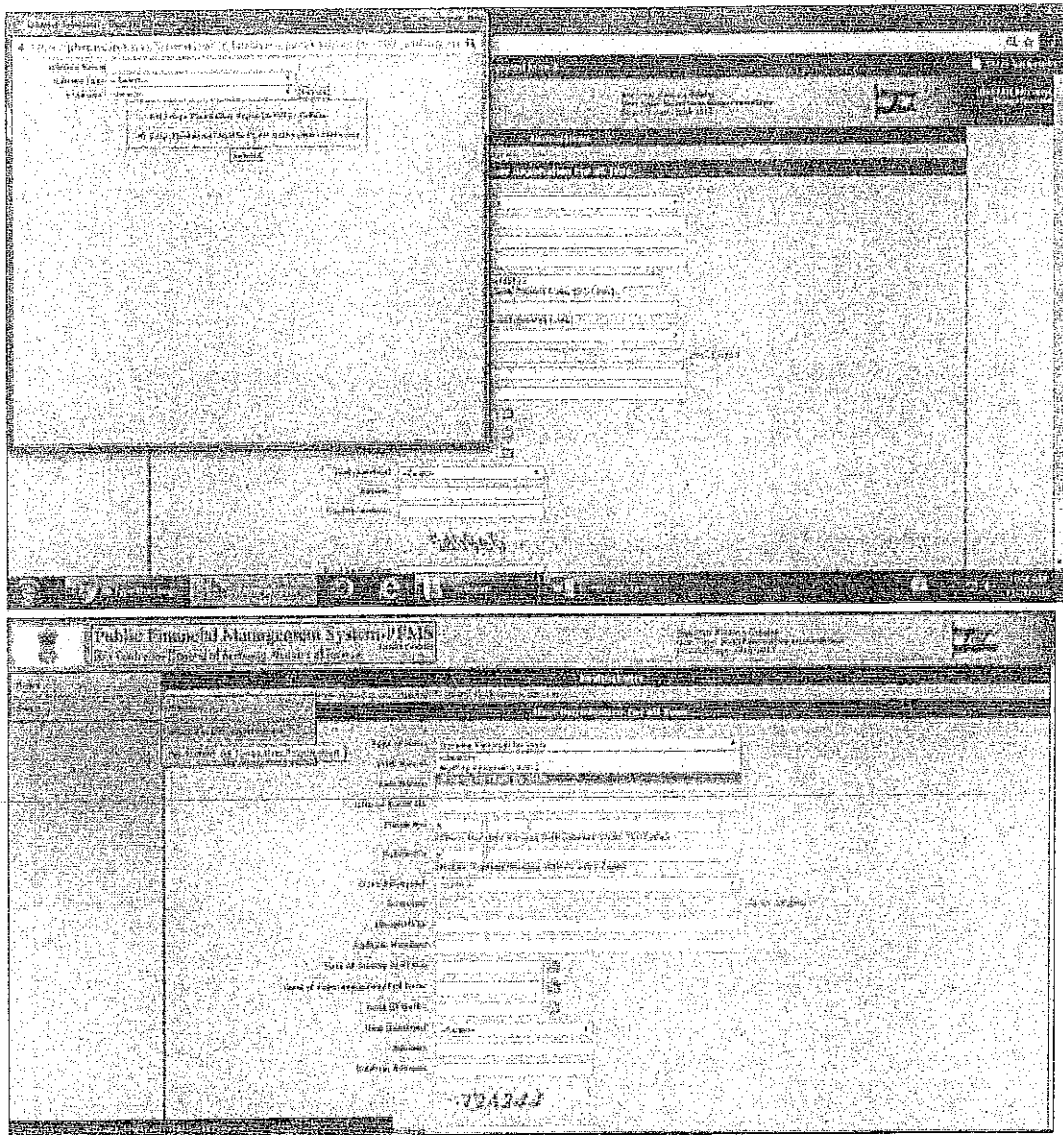


Figure 1.12

Assigning of State Schemes to State Scheme Manager: The Finance Department User, while registering the State Scheme Manager assigns the Schemes selecting the hyperlink 'Select Scheme' available in the form (Figure 1.13). Option to select multiple schemes and remove the wrongly selected

Figure 1.13

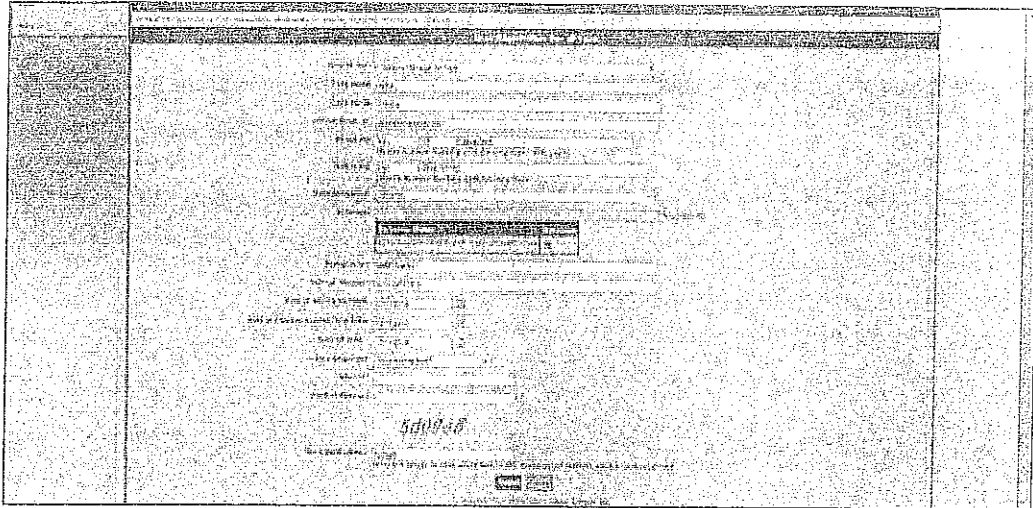


Figure 1.14

The registration and approval process is otherwise similar to creation of State Project Cell User.

**Creation of Agency Approver Level 2:** The user is created by 'State Finance Department' user. The user will be preferably from Treasury Department. He will be the second level approver of agencies registered in his State for the State Schemes. The registration and approval process is similar to

creation of State Project Cell User. The form available to State Finance Department user is given below.

Figure 1.15

**Creation and approval of Project Managers users (PrM) (Outsourced by PFMS):** The PrM User is created by SPCU. The user presently has the following roles and corresponding access on PFMS portal:

1. Marking attendance.
2. Entering day-to-day work done.
3. Viewing rights for
  - 3.1. Reports -M03, M16, DBT Reports for State Schemes.
  - 3.2. -Details of agencies registered in the State.
  - 3.3. User details (users of agencies such as maker, checker, agency admin)
  - 3.4. Attendance and work done reports of Operational Managers of the concerned State.
  - 3.5. Details of Operational Managers.

The registration and approval process is similar to creation of State Project Cell User. However, in addition the PrM will be required to upload his latest photo from the link available in the form ( as highlighted in the figure 1.16 below). The form available for creation of PrM is given below:

Figure 1.16

Creation and approval of Operational Managers users (OPrM) (Outsourced by PFMS): The OPrM User is also created by SPCU. The user presently has the following roles and corresponding access on PFMS portal:

1. Marking attendance.
2. Entering day-to-day work done.
3. Viewing rights for
  - 3.1. Reports -M03, M16, DBT Reports for State Schemes.
  - 3.2 –Details of agencies registered in the State.
  - 3.3User details (users of agencies such as maker, checker, agency admin)

The registration and approval process is same as creation of PrM. Refer to figure 1.16 above.

## SECTION - 2

# STATE SCHEME CONFIGURATION

### 2.1 CREATING NEW SCHEME

The process of Scheme configuration is entirely done by the 'State Project Cell User'. The processes involved in creating a scheme is explained below:

1. Select 'Create New Scheme' from 'Masters' → 'Schemes' (Figure 2.1.1)

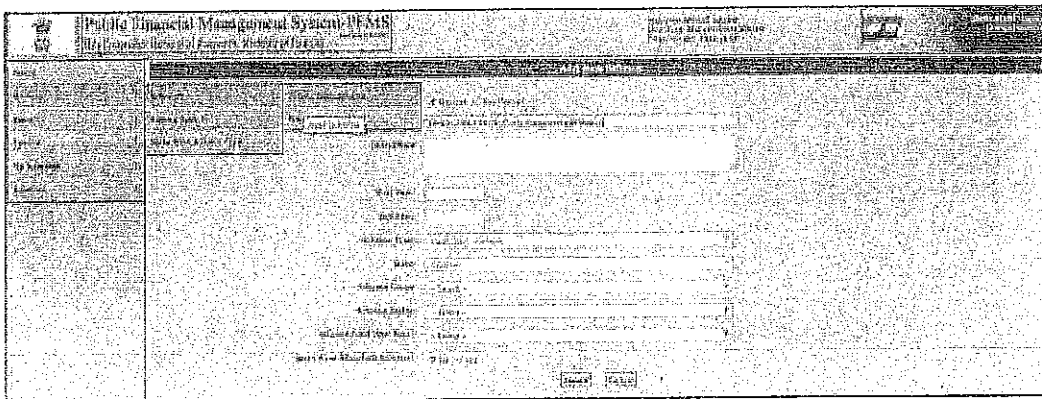


Figure 2.1.1

2. Select appropriate category of Scheme as Plan or Non-Plan (Mandatory).
3. Input Scheme Name (The list of State Schemes corresponding to GoI CASP Schemes can be downloaded from State Treasury Administrator login (Mandatory).
4. Enter brief description of the Scheme (Mandatory).
5. Scheme Fund Flow Route may be selected as 'Puretreasuryroute' if funds received by the State is disbursed through treasury only and 'PureSPVroute' if funds is released to first level in the State's Bank Account select 'hybrid' if both the above types of flow is adopted for the Scheme (Optional field).

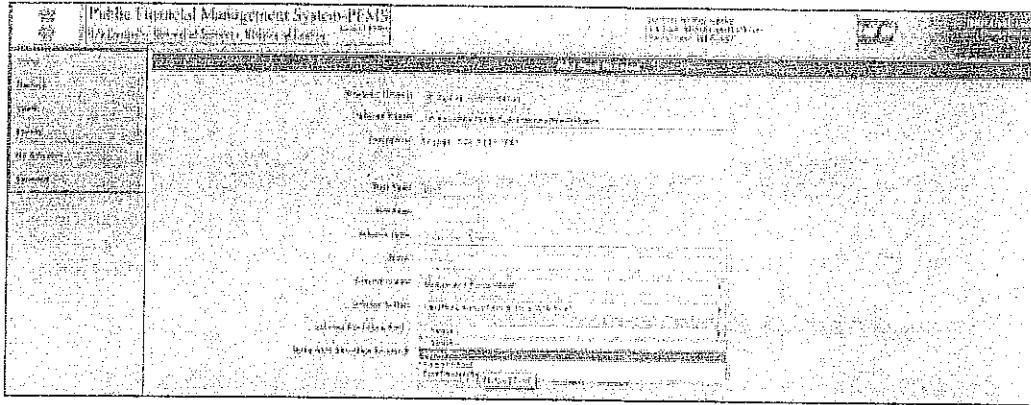


Figure 2.1.2

6. On successful creation of the Scheme following message is displayed.

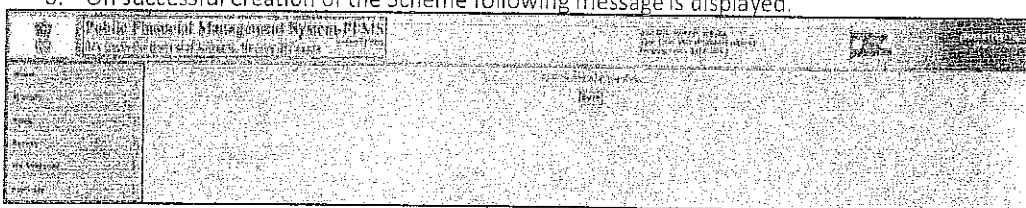


Figure 2.1.3

## 2.2 ASSIGNING HIERARCHY NAME AND CREATING HIERARCHY

Before creating hierarchy for a Scheme, a hierarchy name needs to be assigned. The processes involved is explained below:

1. Select 'Manage Scheme' from 'Masters' > 'Schemes'.
2. Search the Scheme (to which hierarchy name has to be assigned) by giving few letters of the Scheme code in the Scheme Code/Name box and press search button (Figure 2.2.4).
3. Select/Click the required Scheme (Figure 2.2.5)



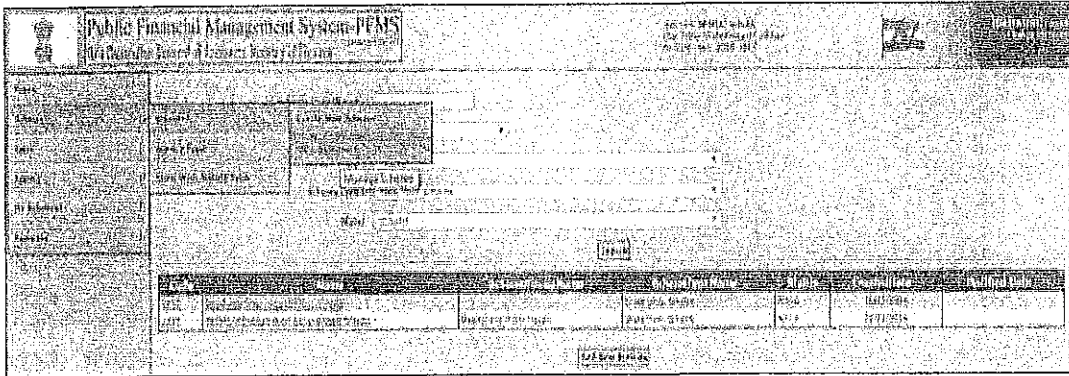


Figure 2.2.4

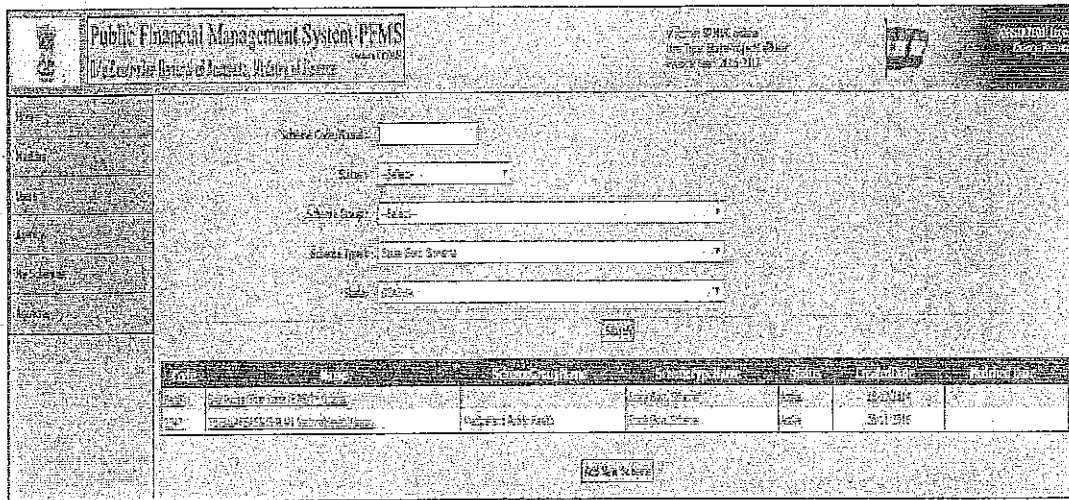


Figure 2.2.5

- The Scheme details will be displayed as in Figure 2.2.6. Click the 'Hierarchy' button to input the Scheme Hierarchy Name (Figure 2.2.7).

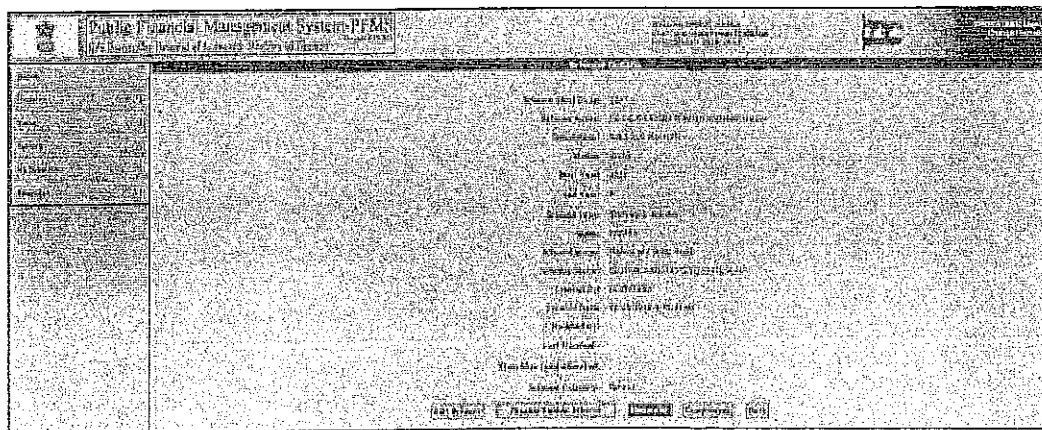


Figure 2.2.6

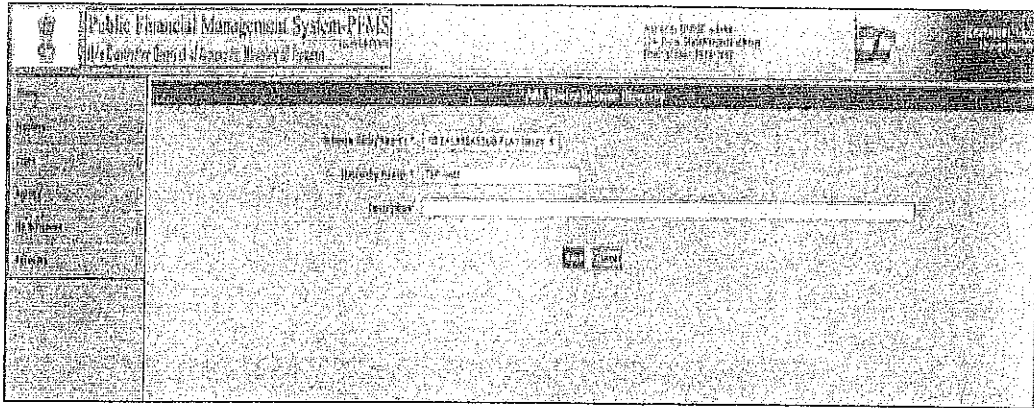


Figure 2.2.7

5. On successful insertion of Hierarchy name the following message will be displayed (Fig.2.2.8)

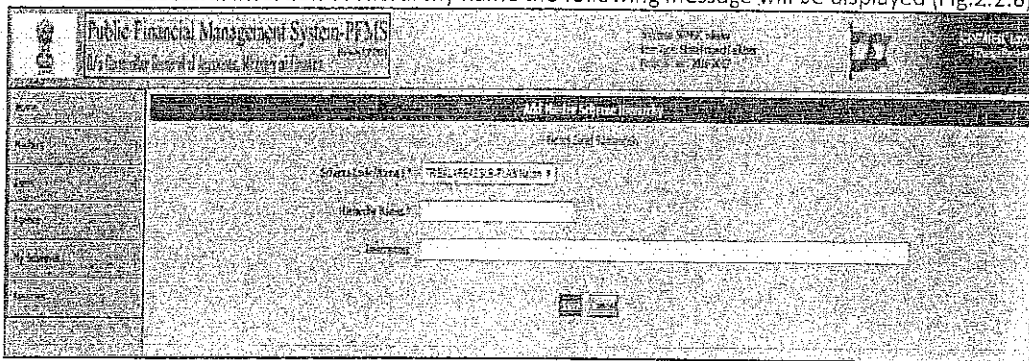


Figure 2.2.8

## CREATING HIERARCHY

6. Search the Scheme for which hierarchy is to be created. Select 'Manage Scheme Hierarchy' from 'My Schemes' > 'Scheme Hierarchy' (Figure 2.2.9) The hierarchy name assigned will be displayed along with the Scheme Name. Select appropriate Scheme.

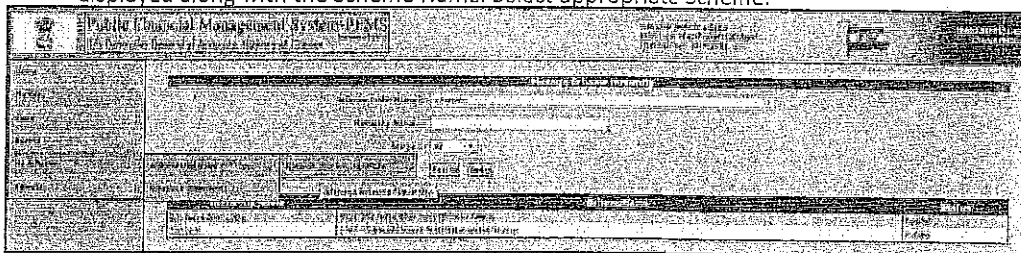


Figure 2.2.9

7. Click 'Add Scheme Hierarchy Level' (figure 2.2.10)

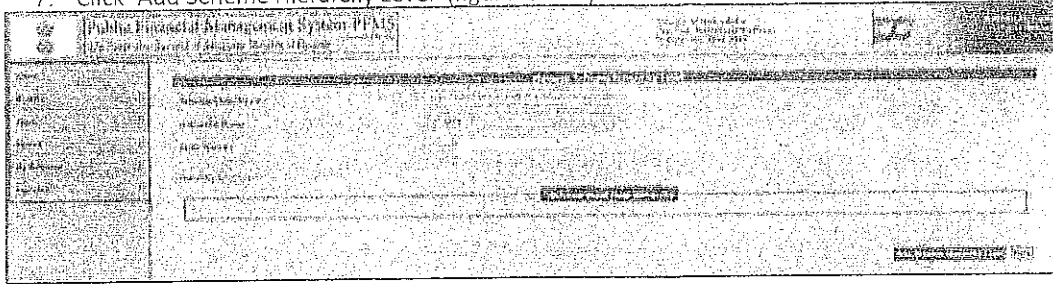


Figure 2.2.10

8. Select the Master Level Type one by one as per hierarchy of fund flow State, District, block, Panchayat as the case may be. Eg. Select State from Master Level Type and assign Level name 'State health Society' and press save button. Then Select District and assign 'District Health

(Figure 2.2.11,2.2.12)

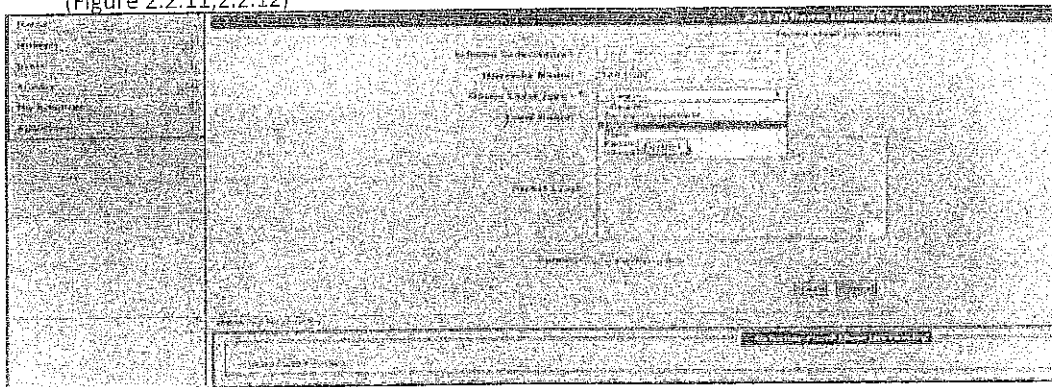


Figure 2.2.11

Society' as level name and press save button. This process is to be continued till the last level.

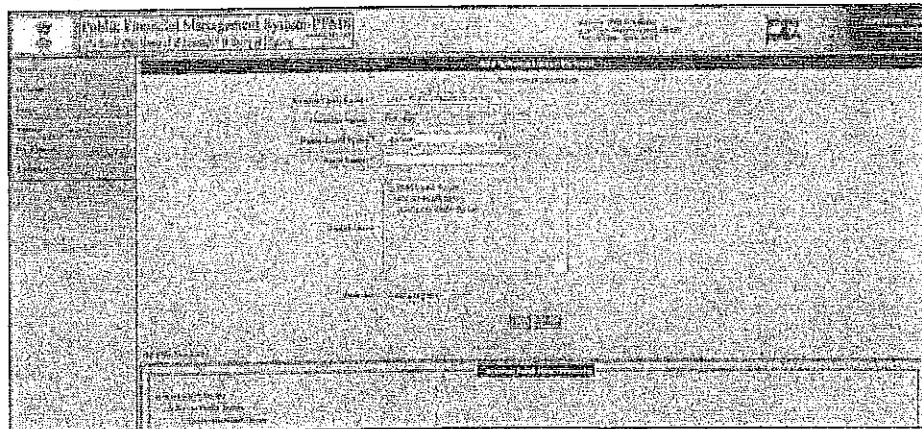


Figure 2.2.12

9. Occasions may arise when there will be some agencies in between the standard hierarchy structure (eg. Division between a State and a District, Clusters between Districts and Blocks). This too could be configured State-wise. However, in the case of SPMU the default State will be selected. The process is given below:

9.1 Select 'Manage Scheme Hierarchy' from 'My Schemes' ▢ 'Scheme Hierarchy'.

- 9.2 Select scheme from Scheme Code/Name dropdown box (Figure 2.2.13).
- 9.3 Click 'Customise State Wise' button (Figure 2.2.14)
- 9.4 Select Level type as 'between' (Figure 2.2.15)
- 9.5 Input Level Name (here we have given 'Division') (Figure 2.2.16)
- 9.6 Select From Level ('Division' is placed between from level 'State' and 'District'), to level will be the next level and will be selected automatically. (Figure 2.2.17)

The screenshot shows the PFMS interface with a dropdown menu open for 'Scheme Code/Name'. The menu lists various schemes such as 'Scheme 1', 'Scheme 2', 'Scheme 3', etc. The interface includes a header with the PFMS logo and name, and a sidebar with navigation options like 'Home', 'Scheme', 'Level', 'Account', and 'Report'.

Figure 2.2.13

The screenshot shows the PFMS interface with the 'Customise State Wise' button highlighted. The interface includes a header with the PFMS logo and name, and a sidebar with navigation options like 'Home', 'Scheme', 'Level', 'Account', and 'Report'.

Figure 2.2.14

The screenshot shows the PFMS interface with a dropdown menu open for 'Level type'. The menu lists options like 'between', 'above', and 'below'. The 'between' option is selected. The interface includes a header with the PFMS logo and name, and a sidebar with navigation options like 'Home', 'Scheme', 'Level', 'Account', and 'Report'.

Figure 2.2.15

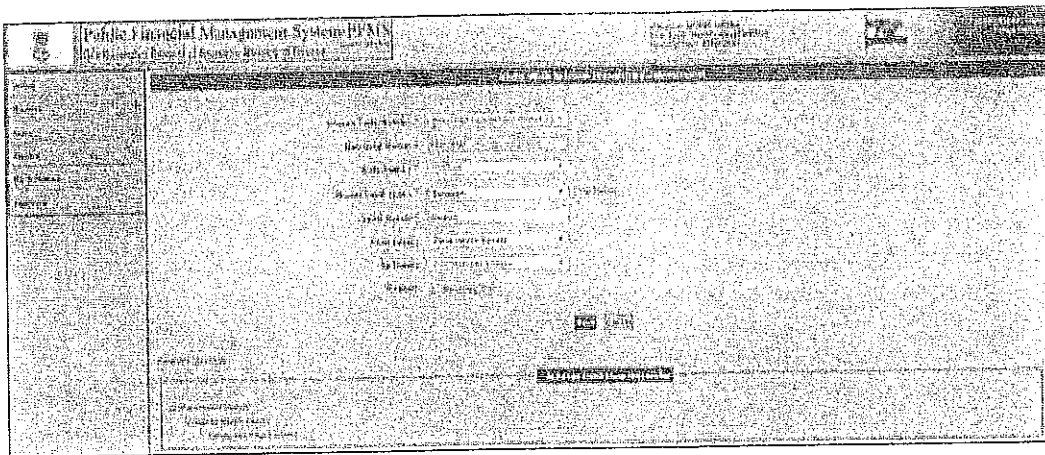


Figure 2.2.16

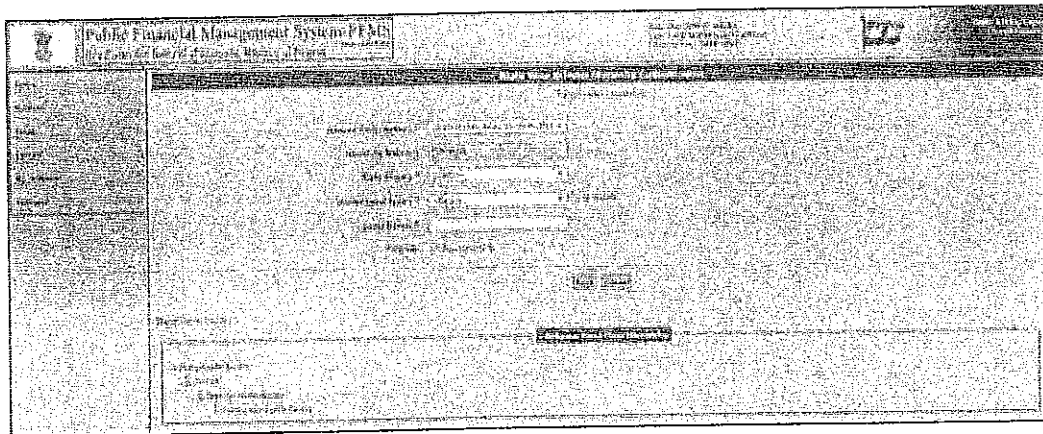


Figure 2.2.17

### 2.2.1 Agency Type Setting

After creating hierarchy, the agency type (i.e. whether the agency is Registered Societies or State Govt. Institutions, State Govt. PSUs) has to be set. The purpose of this setting is to predefine the agency type of various levels in the hierarchy. Once the agency type is set for different levels in the hierarchy, the upper level agency need not specify the agency type of below level agencies while registering the latter. *However, without this setting, registration of lower level agencies logging in from upper level agency could not be carried out. In other words, the form available for the agency*

to register as shown in Figure (2.2.1.1) would not be available.

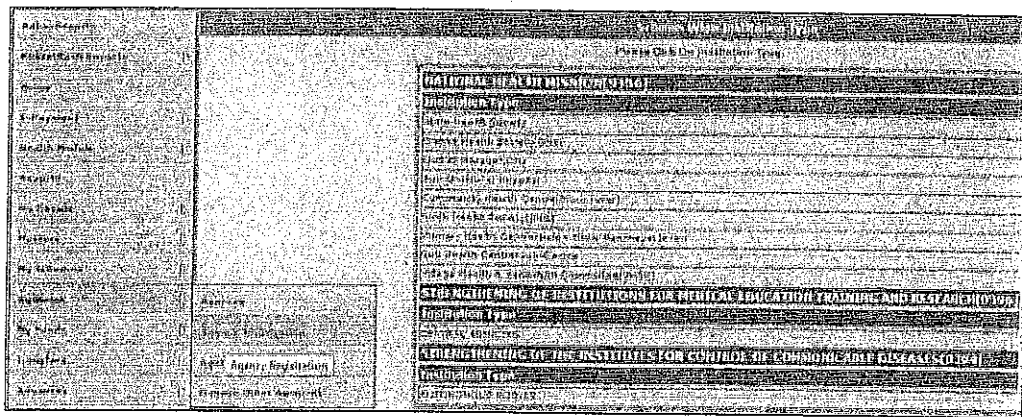


Figure 2.2.1.1

The process of agency type setting is explained below:

The process of pre-defining of agency types (agency type setting) in the hierarchy is carried out by State Project Cell User. Menu: Masters  $\square$  Agency Master (Figure: 2.2.1.2) and click the blue link 'Select Scheme'

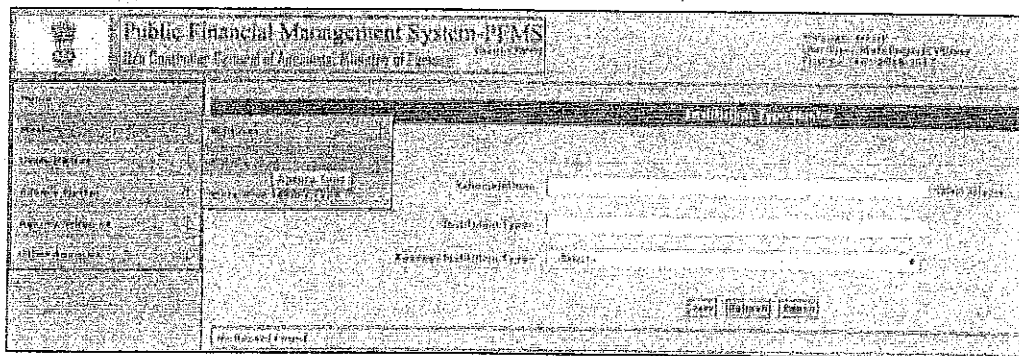


Figure 2.2.1.2

From the Pop Up box select the desired scheme. The selected scheme will appear in the 'Scheme Name' box. In the 'Institution Type' box input the Name of the level eg. State health Society, District Health Society etc. In case the level name is ambiguous just enter 'State Level Agency' or 'District Level Agency' and so on. Then select the appropriate Agency/Institution type from the drop down list for each level and press 'Save' button. Repeat this process for each level in the hierarchy

(Figure:2.5.3) . The setting saved for each level will be displayed in the grid as shown in (Figure:2.2.1.4)

Figure 2.2.1.3

Figure 2.2.1.4

## 2.2.2 Institution Standard Mapping

Now that the agency type is set, the implementing levels (i.e. State, District, Block, Panchayat etc.) also needs to be set/ defined in PFMS. This configuration is again done by the SPCU. The process is explained as under:

Menu: Masters → Institution Standard Mapping (Figure 2.2.2.1)

Figure 2.2.2.1

Step 1: Select the desired scheme. The selected scheme will appear in the 'Scheme Name' box.

Step 2: The institution types defined (input) while performing 'Agency Type Setting' would be listed in the drop down box. (Note: the user may be required to click the list box twice or thrice to see the list)

Step 3: Select the implementation level and press save for each institution types. The screen should now appear somewhat like this see (Figure 2.2.2.2)

Institution Type Name	Institution type	Implementation Level
State Education Society	State Education Society	STATE LEVEL
District Education Society	District Education Society	DISTRICT LEVEL
Block Education Society	Block Education Society	BLOCK LEVEL

Figure 2.2.2.2

## 2.3 COMPONENTS (see Appendix) – FORMAT SETTING AND ENTERING

### 2.3.1

Before the components are entered for a scheme, the tiers has to be set. In other words whether the components are to be set at main components or sub-components or Main components or sub-Components or sub-sub components and so on has to be defined in the system. The format is X.XX where the first X indicates the number (digits) of Main components (here we can enter only 9 main components and the XX we can enter only 99 sub-components). The process involved is as under:

- Select 'Manage Scheme' from 'Masters' → 'Schemes' (Figure 2.3.1) and select required scheme from the scheme code/Name dropdown box.
- Click 'Components' button. (Figure 2.3.2)
- Click 'Scheme Code Format' (Figure 2.3.3). Single X for 9 Main Components/Sub Components, XX for 99 Main Components / Sub components and so on. (Figure 2.3.4 and 2.3.5) in the given figure user could configure maximum 99 main components, 99 subcomponents and 99 sub-sub components each.



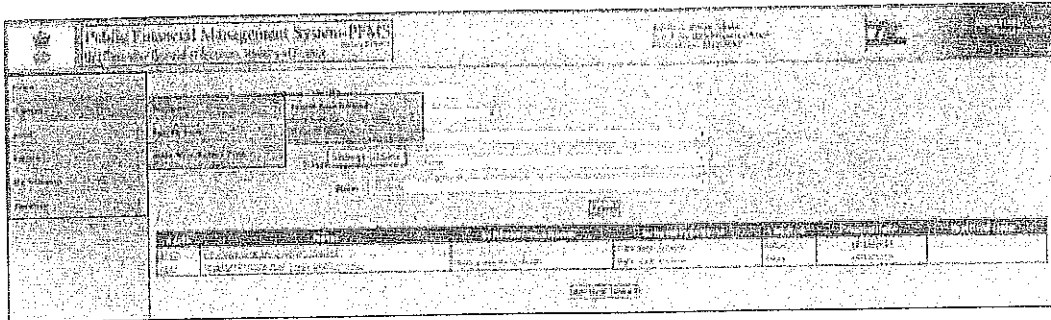


Figure 2.3.1

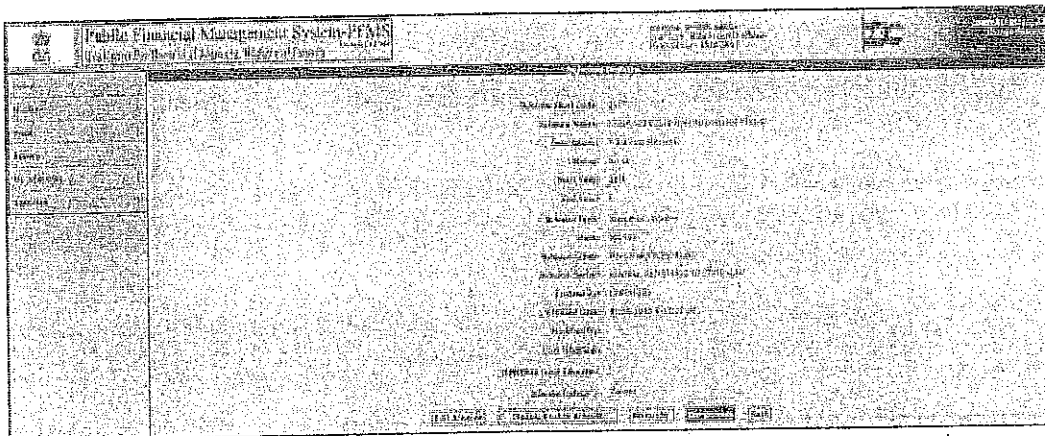


Figure 2.3.2

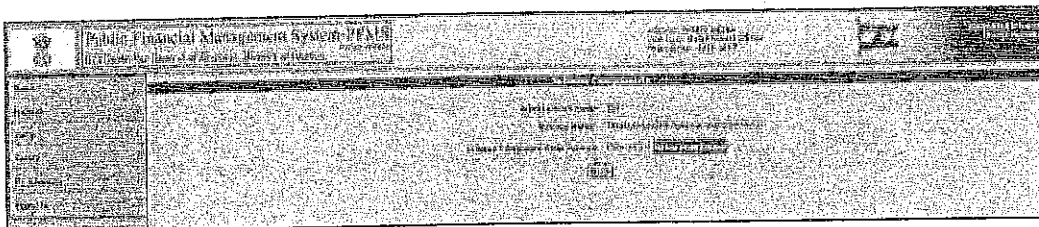


Figure 2.3.3

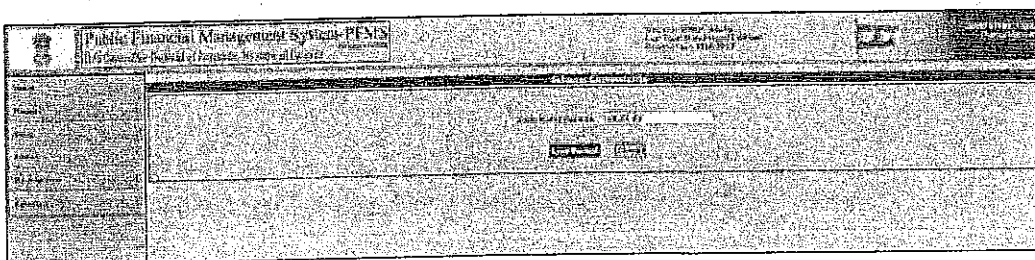


Figure 2.3.4

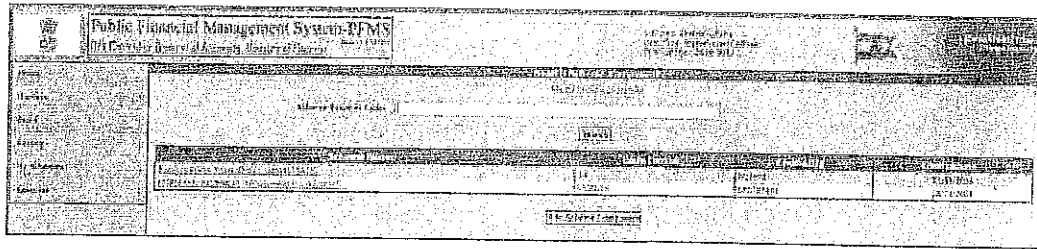


Figure 2.3.5

2.3.2

Now the format is set user can start entering components. The process is explained below:

- a) Select 'Scheme Components' from 'My Schemes'.
- b) Select the required scheme and click the Scheme name hyperlink to open the component entry form.
- c) Right Click on Bulk for entering Main components (Figure 2.3.6) and click 'Add New' (Figure 2.3.7) and enter component code (A,B,C etc.) and component name in the dialogue box (Figure 2.3.8) which pops up on right clicking 'Bulk'.
- d) For entering sub-components right click on the main components and follow the procedure as per para 'c' above. The component code could be given as A.01, B.01 etc. (Figure 2.3.9)
- e) Please wait for the successful entry message (Figure 2.3.10)

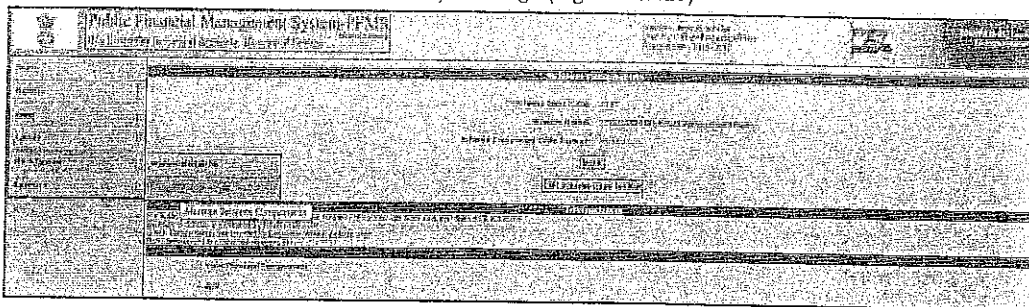


Figure 2.3.6

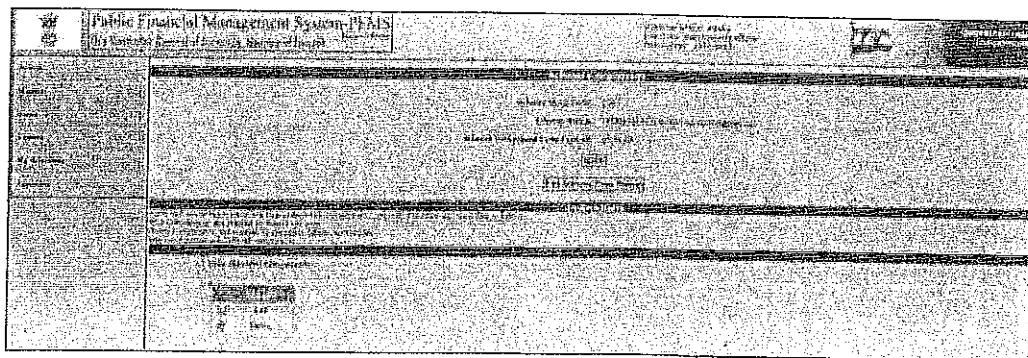


Figure 2.3.7

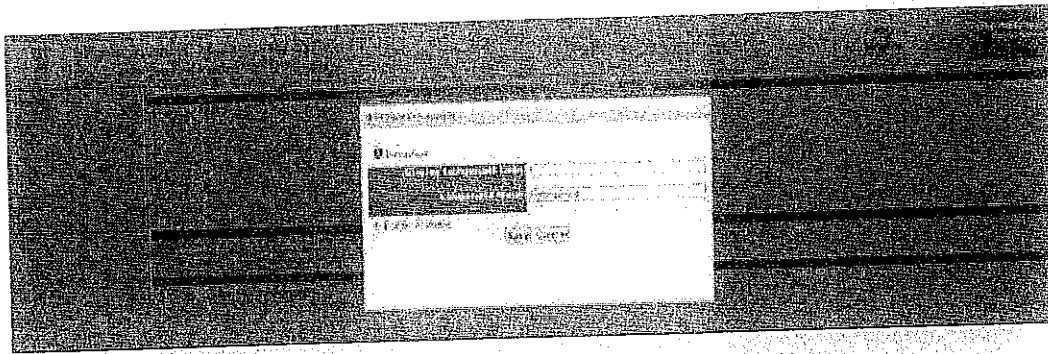


Figure 2.3.8

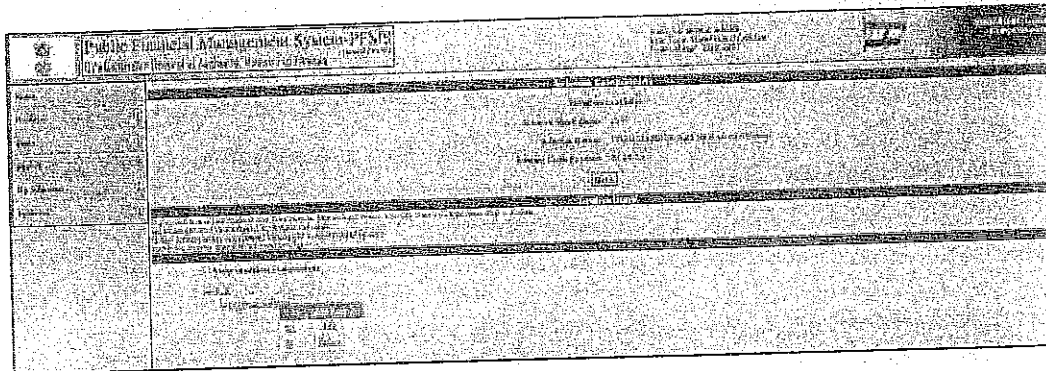


Figure 2.3.9

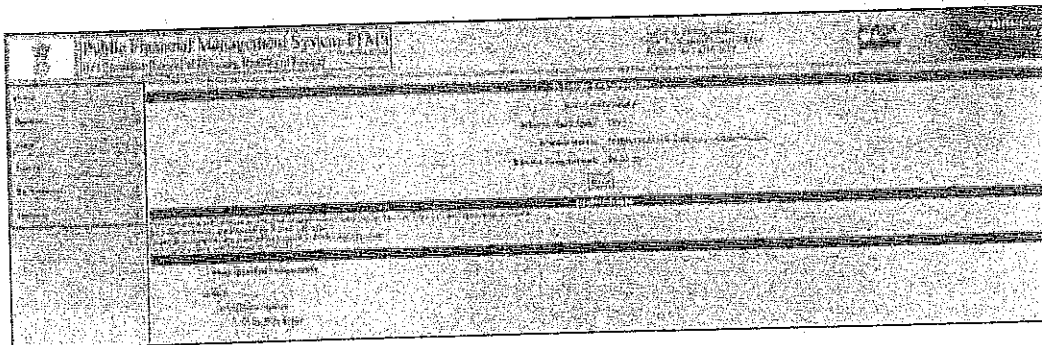


Figure 2.3.10

### 2.3.3 COMPONENTS MIGRATION

Migration of components for Central Sponsored Schemes to State schemes.

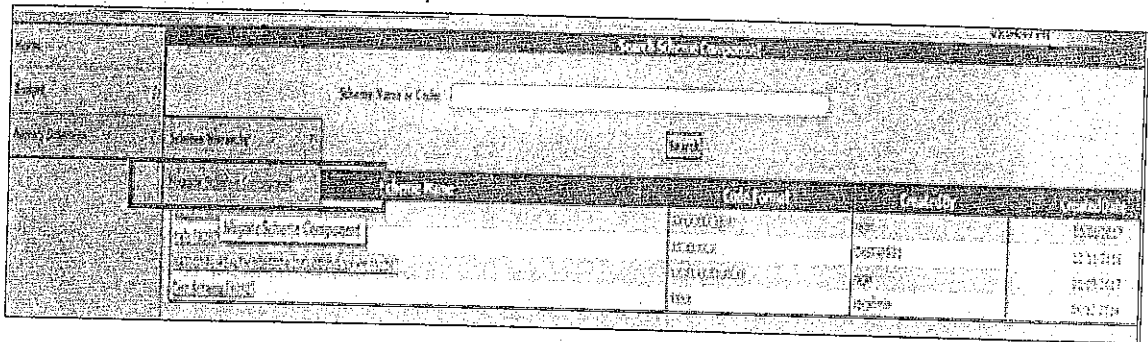
In order to facilitate management of agencies and configuration of components, this functionality has been added in PFMS.

Access Right: State Project Cell User

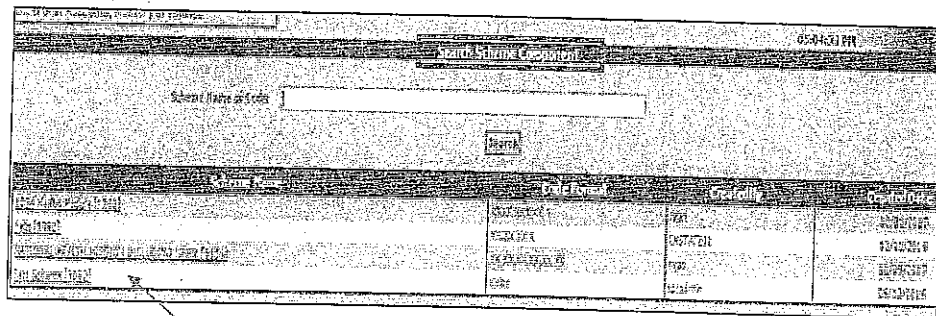
- 1) Migrate Scheme Component

First the user will login with the valid credentials. The Search Scheme Component web page could be navigated from the below mentioned path:

Agency Schemes->Migrate Scheme component



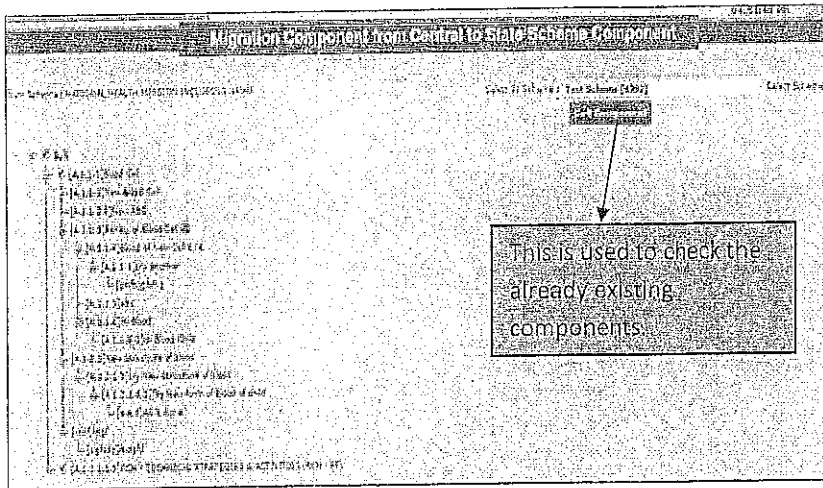
After clicking on Migrate Scheme Component, user will be redirected to the below screen i.e., Search Scheme Component web page.



Only Centrally Sponsored schemes will be displayed here

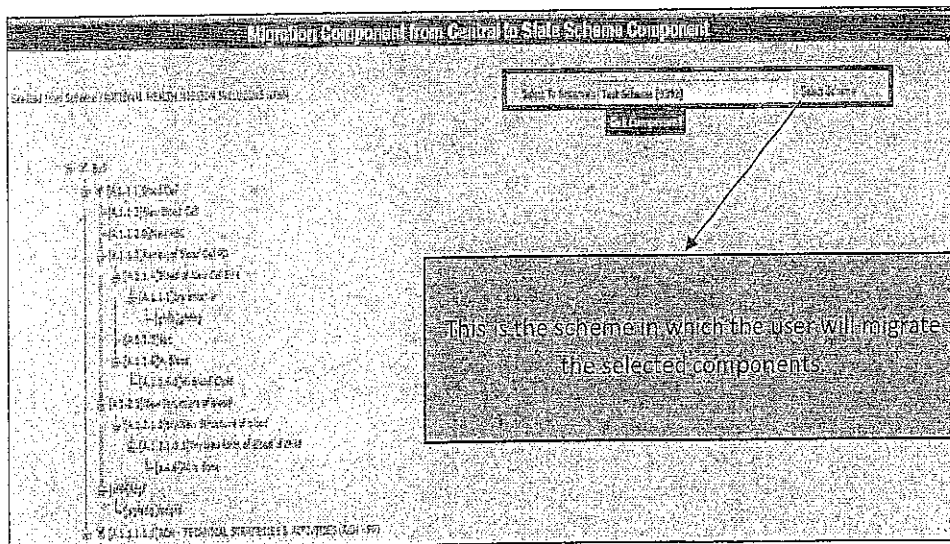
A grid containing the 'Central Sponsored Schemes' will be displayed on the above page.

In the grid, "Scheme Name" will be a hyperlink, by clicking on this user will be redirected to the Migration component from Central to State Scheme Component web page. As shown in the below screenshot.

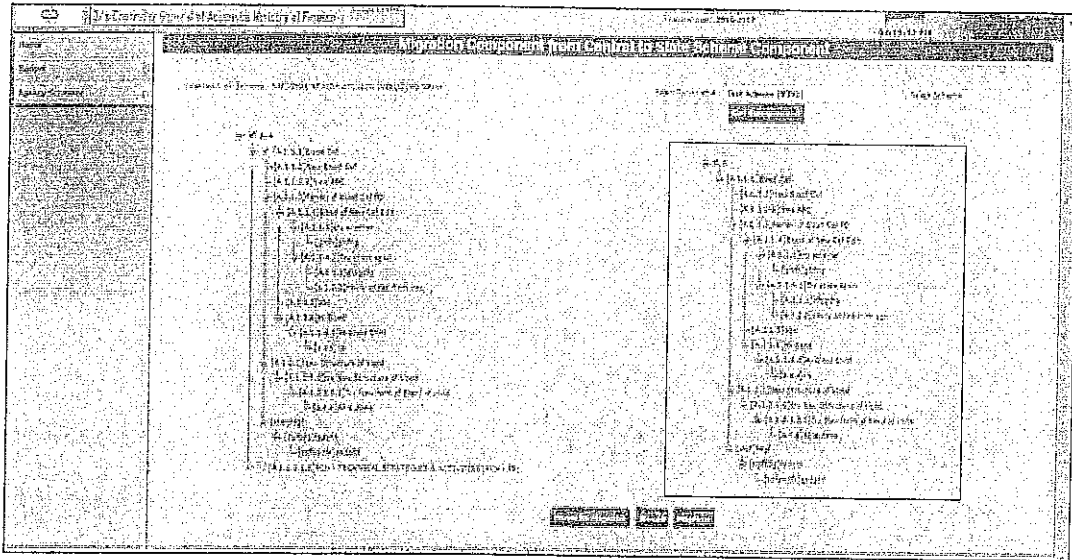


On the above web page, user will select the components which he wants to migrate in another scheme and choose the scheme in which the selected components will be migrated.

User can select the scheme from the right hand side of the screen as highlighted in red in the below screenshot.

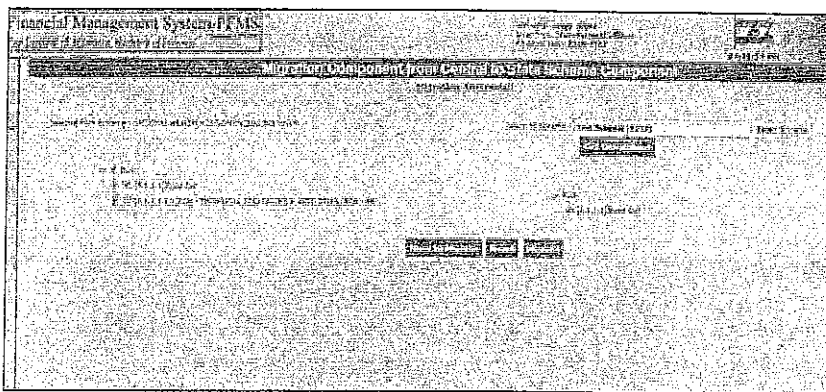


After selecting the scheme, when the user click on the "Move to Migrate" button then the components will be displayed on the right hand side of the screen. As shown in the below screenshot.



Once the user click on the "Migrate" button, components will be migrated into the other scheme and a message will be displayed on the screen notifying the user that "Migration successful".

See below:



**Note:**

- After the successful migration of the components, they will become visible to the State Project Cell User /State Scheme Manager/etc. user of that particular state.
- State Project Cell User/State Scheme Manager/etc. can add the components at all the levels except the first level.

**Validations:**

- ➔ The Component Code Format is mandatory for the scheme in which the components will be migrated.
- ➔ There are two schemes involved in the whole process, first one is the scheme whose components will be migrated and the other one is the scheme in which the components will be migrated. Therefore, the Component Code Formats of both the schemes should be same.
- ➔ If the scheme in which the components will be migrated, already contains any of the components with "Enable" status, then Components Migration will not be possible.

## 2.4 Agency Mapping

As mentioned *ibid* the State Scheme Manager creates the first level agency (i.e. the agency which gets funds first from the Treasury) in the hierarchy, if hierarchy levels such as state, district, block, panchayat exists. While the agency created by State Scheme Manager would require approval of Agency Approver Level 2 only (agencies created by State Scheme Manager need not be approved by him again), the already registered first level agency (*would login and add the State scheme under which it intends to receive funds*) would be approved both by the State Scheme Manager and Agency Approver Level 2.

It may be recalled that an agency once registered for a scheme need not be registered again for any other scheme in PFMS. There could be instances where an agency would be the first level agency for a scheme and second or subsequent level agency for another. **Thus we need to 'tell' PFMS , at which level in the hierarchy the agency is to be placed for a scheme. This is called agency mapping.** The following points should be borne in mind:

1. The hierarchy is scheme specific and cannot be shared among schemes.
2. Though an agency could be registered from the home page of the portal and one or more upper level agencies could be chosen as funding agency (ies), it would be a good practice to login from upper level agency and register the next below level agencies to avoid mapping of child agencies in the hierarchy separately.
3. To map an agency in the hierarchy for a scheme, the agency should be already registered for the scheme.
4. The agency mapping could be done by SPCU user and State Scheme Manager and

Now the process:

**Step 1.** Go to 'Agencies' ▢ 'Agency mapping' and select the scheme from drop down box. The hierarchy already defined would be displayed (Figure: 2.4.1 )

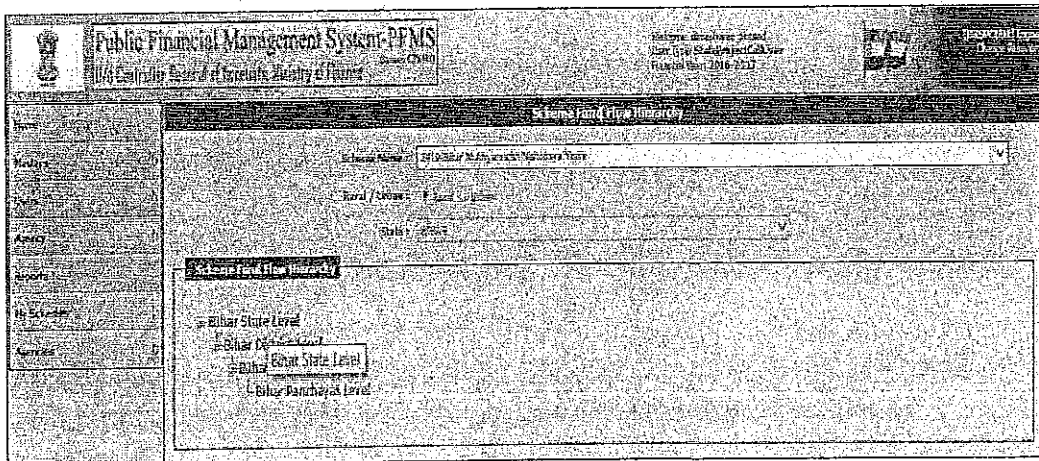


Figure 2.4.1

**Step 2.** Click the topmost level in the hierarchy (here it is State level) and enter the unique id of the

agency to be mapped at the State level and press 'Search' button (Figure: 2.4.2 )

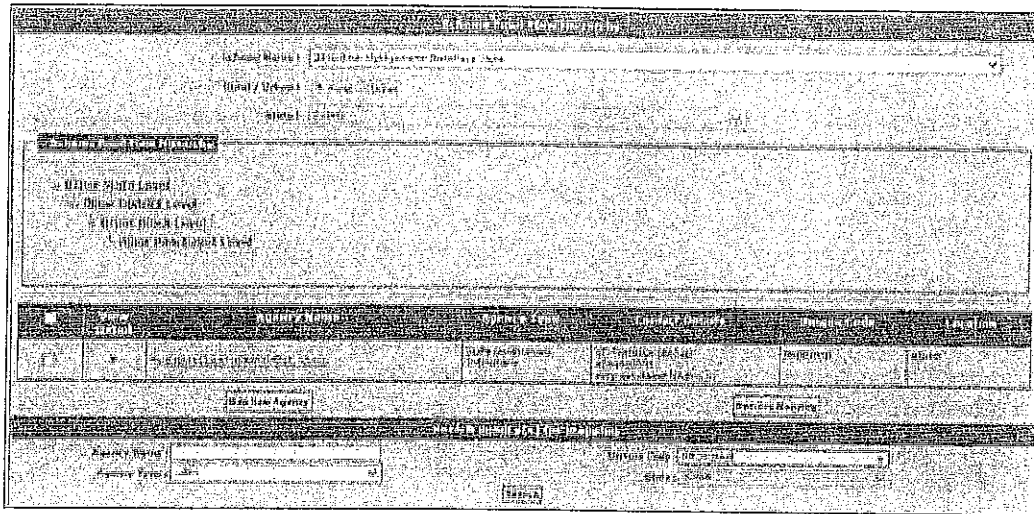


Figure 2.4.2

Step 3. The agency searched (to be mapped at State level) will be displayed (Figure: 2.4.3 ). Check (put a tick mark) the box appearing in the checkbox column and press 'Add Agency'. The desired agency would be mapped at the State level.

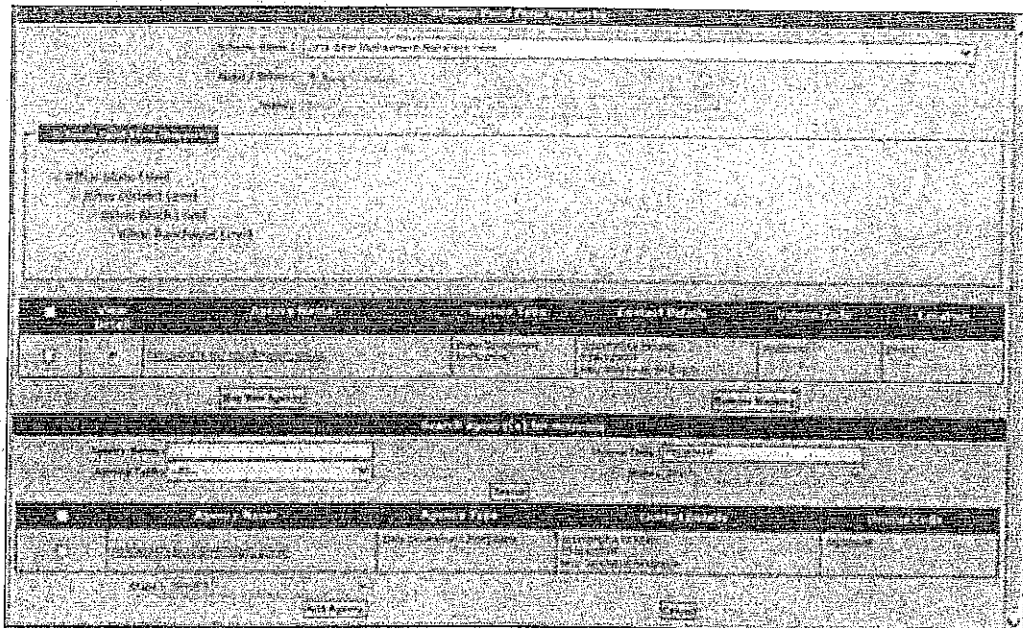


Figure 2.4.3

Note: (1) The mapping of an agency already mapped can be removed by selecting the agency (putting a tick mark in the checkbox) and pressing the 'Remove Mapping' button as at Step 2 above.

(2) Similarly agencies can be mapped at any level.



Menu: Masters → Institution Standard Mapping (Figure 2.6.1)

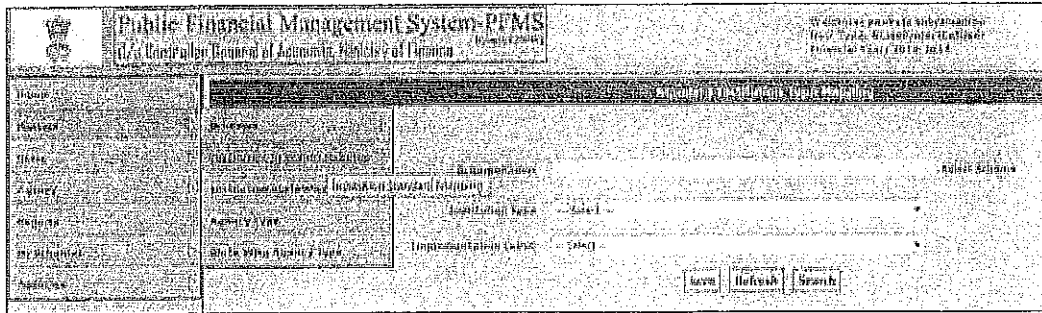
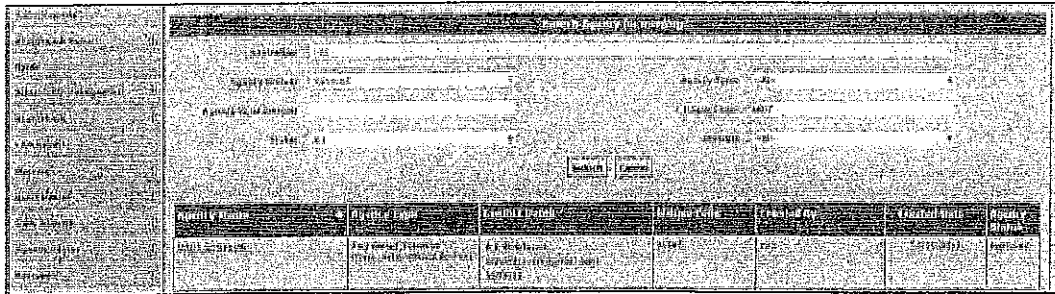


Figure 2.6.1

### Merging of agencies:

Situations may arise when an agency has wrongly registered in PFMS more than once with different bank accounts and slightly different details. Under these circumstances, merging of these agencies is resorted to. SPCU users are advised to exercise utmost caution and ensure that the agencies are the same while merging these agencies. This functionality is available to the SPCU only in the State set up. The process of merging two agencies is explained below: (Menu: Agency Master → Merge Approved Agency)

1. Searching Agency for merging: Though agency name could be used for searching the agency to be merged it is recommended to input Unique Code of the agency. Applying further filters



would quicken the search.

2. Press 'Next Button'

and click the radio button and select the agency then press compare.

Search Filter Agency: Mizila Bridge  
 Agency Type: Registered Societies (Govt. Autonomous Bodies)  
 Agency Status:  Archived  Not Archived  
 Institute Code: H000  
 Merge  Add

Agency Name	Agency Address	Institute Code	Agency Status	Agency Type	Agency Code	Agency Name	Agency Address	Institute Code	Agency Status	Agency Type	Agency Code
			<input type="checkbox"/>	Registered Societies (Govt. Autonomous Bodies)					<input type="checkbox"/>	Registered Societies (Govt. Autonomous Bodies)	

3. Input the agency unique code to search the agency with whom the agency is to be merged

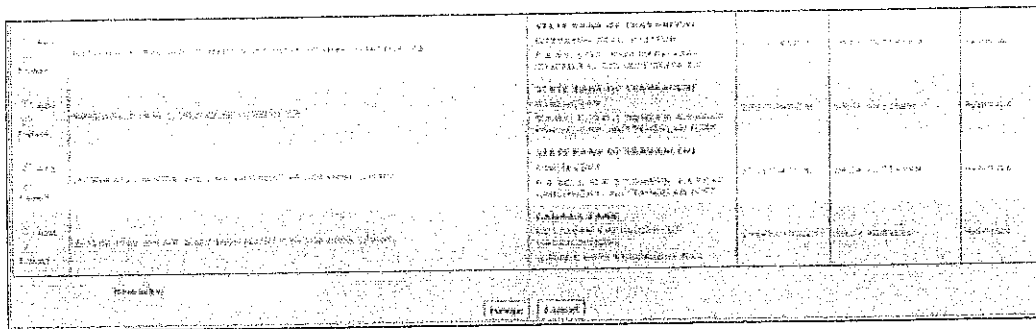
4. Select the value to be kept by clicking the appropriate radio button.

Agency Name	Agency Address	Institute Code	Agency Status	Agency Type	Agency Code	Agency Name	Agency Address	Institute Code	Agency Status	Agency Type	Agency Code
			<input type="checkbox"/>	Registered Societies (Govt. Autonomous Bodies)					<input type="checkbox"/>	Registered Societies (Govt. Autonomous Bodies)	
			<input type="checkbox"/>	Registered Societies (Govt. Autonomous Bodies)					<input type="checkbox"/>	Registered Societies (Govt. Autonomous Bodies)	

5. The bank details can also be merged by selecting 'Add' radio button.

Agency Name	Agency Address	Institute Code	Agency Status	Agency Type	Agency Code	Agency Name	Agency Address	Institute Code	Agency Status	Agency Type	Agency Code
			<input type="checkbox"/>	Registered Societies (Govt. Autonomous Bodies)					<input type="checkbox"/>	Registered Societies (Govt. Autonomous Bodies)	
			<input type="checkbox"/>	Registered Societies (Govt. Autonomous Bodies)					<input type="checkbox"/>	Registered Societies (Govt. Autonomous Bodies)	

6. Enter remarks and press merge.



And wait for the successful message.

Appendix:

Login ID	System Generated
Official Email Address	Email Address should be your personal official email ID where the passwords can be recovered. All system generated communications will be sent to this email address only.
Mobile Number	Mobile number should be your personal mobile number where the passwords can be retrieved.
State Assigned	Select the state from drop down menu
Scheme	State Scheme
Date of Joining PFMS	Date of Joining PFMS
Date of Superannuation/ End Date	Date of retirement or date of ending the tenure (whichever is earlier)
Password rule	Minimum six digits and should contain minimum one alphabet, one number and one special character. <b>It is mandatory to change password on first login after approval of user / Agency by Authorised Officer/ Official.</b>
Hierarchy	Scheme fund flow hierarchy defines the levels at which a particular scheme will be implemented in CPSMS system. This hierarchy forms a basis for an agency to setup scheme specific relationship with other agencies ( also called agency mapping), according to which the funds are transferred and managed under that scheme. Based on these hierarchy levels, reporting and data consolidation will be done for fund transfers and expenditure filling. The hierarchy is scheme specific and cannot be shared among the schemes. For example; For one scheme, user may choose program divisions, state, district, block and panchayat as hierarchy levels while for another scheme it may be program division, state and block. A scheme hierarchy level I the hierarchy can be deleted only if the agency mapping has not been done (by any agency) for that level and below.
Components	Activities/ Sub Activities under which fund is utilized and monitored by the Programme Divisions in the Centre and State Scheme Managers. <b><u>To maintain uniformity across the country Programme Division in the Ministries/Departments of Government of India may be consulted by State Departments.</u></b>

## BANKS

Public Financial Management System is integrated with banks to provide following services:

- (i) Debit and credit account validation but agency need to verify names of account holders.
- (ii) Share agency's transactions in account with the bank on daily basis.
- (iii) Complete the payment transactions using NEFT/RTGS/Intrabank/APBS/NACH including getting the status of debit and credit transactions as per stipulated timelines.
- (iv) Resolve issues of late returns out of settlement system and share their failed status with PFMS.

**PFMS is bank neutral and agency may have account with any bank.**

A list of banks integrated banks is given below:

S.No.	Bank Name	Bank Type
1	ALLAHABAD BANK	NATIONALISED BANKS
2	ANDHRA BANK	NATIONALISED BANKS
3	AXIS BANK	NEW PRIVATE SECTOR BANKS
4	BANK OF BARODA	NATIONALISED BANKS
5	BANK OF INDIA	NATIONALISED BANKS
6	BANK OF MAHARASHTRA	NATIONALISED BANKS
7	CANARA BANK	NATIONALISED BANKS
8	CENTRAL BANK OF INDIA	NATIONALISED BANKS
9	CITY UNION BANK LTD	NEW PRIVATE SECTOR BANKS
10	CORPORATION BANK	NATIONALISED BANKS
11	DENA BANK	NATIONALISED BANKS
12	DCB Bank Limited	NEW PRIVATE SECTOR BANKS
13	HDFC BANK LTD	NEW PRIVATE SECTOR BANKS
14	ICICI BANK LTD	NEW PRIVATE SECTOR BANKS
15	IDBI BANK LTD	NATIONALISED BANKS
16	INDIAN BANK	NATIONALISED BANKS
17	INDIAN OVERSEAS BANK	NATIONALISED BANKS
18	INDUSIND BANK LIMITED	NEW PRIVATE SECTOR BANKS
19	KARUR VYSYA BANK	OLD PRIVATE SECTOR BANKS
20	KOTAK MAHINDRA BANK	NEW PRIVATE SECTOR BANKS
21	ORIENTAL BANK OF COMMERCE	NATIONALISED BANKS
22	PUNJAB AND SIND BANK	NATIONALISED BANKS

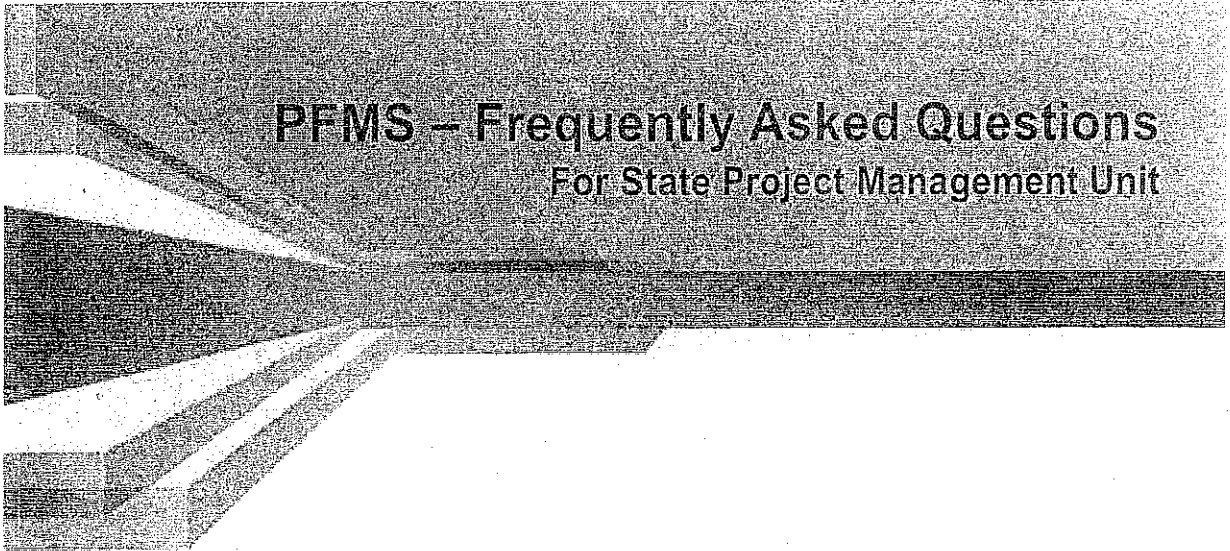
23	PUNJAB NATIONAL BANK	NATIONALISED BANKS
S.No.	Bank Name	Bank Type
24	SOUTH INDIAN BANK	OLD PRIVATE SECTOR BANKS
25	STATE BANK OF BIKANER AND JAIPUR	SBI & ASSOCIATES
26	STATE BANK OF HYDERABAD	SBI & ASSOCIATES
27	STATE BANK OF INDIA	SBI & ASSOCIATES
28	STATE BANK OF MYSORE	SBI & ASSOCIATES
29	STATE BANK OF PATIALA	SBI & ASSOCIATES
30	STATE BANK OF TRAVANCORE	SBI & ASSOCIATES
31	SYNDICATE BANK	NATIONALISED BANKS
32	THE FEDERAL BANK LTD	OLD PRIVATE SECTOR BANKS
33	THE JAMMU AND KASHMIR BANK LTD	OLD PRIVATE SECTOR BANKS
34	UCO BANK	NATIONALISED BANKS
35	UNION BANK OF INDIA	NATIONALISED BANKS
36	UNITED BANK OF INDIA	NATIONALISED BANKS
37	VIJAYA BANK	NATIONALISED BANKS
38	YES BANK LTD	NEW PRIVATE SECTOR BANKS
39	RAJASTHAN MARUDHARA GRAMIN BANK	REGIONAL RURAL BANKS
40	JILA SAHAKARI BANK LTD. MAU	DISTRICT CENTRAL CO-OPERATIVE BANKS
41	DECCAN GRAMEENA BANK	REGIONAL RURAL BANKS
42	ANDAMAN & NICOBAR STATE CO-OP.BANK LTD.	STATE CO-OPERATIVE BANKS
43	Vidharbha-Konkan Gramin Bank	REGIONAL RURAL BANKS
44	DISTRICT CO OPERATIVE BANK LTD PILIBHIT	DISTRICT CENTRAL CO-OPERATIVE BANKS
45	PUNJAB GRAMIN BANK	REGIONAL RURAL BANKS
46	ZILA SAHKARI BANK LTD BAREILLY	DISTRICT CENTRAL CO-OPERATIVE BANKS
47	ZILA SAHKARI BANK LTD KANPUR	DISTRICT CENTRAL CO-OPERATIVE BANKS
48	GOPALGANJ DISTRICT CO-OP BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
49	KAVERI GRAMEENA BANK	REGIONAL RURAL BANKS
50	FIROZABAD ZILA SAHKARI BANK LTD.	DISTRICT CENTRAL CO-OPERATIVE BANKS
51	V.S.V.CO-OPERATIVE BANK LTD.HAJIPUR	URBAN CO-OPERATIVE BANKS
52	Gramin bank of Aryavart	REGIONAL RURAL BANKS
53	DISTRICT COOPERATIVE BANK LTD MAINPURI	DISTRICT CENTRAL CO-OPERATIVE BANKS
54	ELLAQUAI DEHATI BANK	REGIONAL RURAL BANKS
55	HIMACHAL GRAMIN BANK	REGIONAL RURAL BANKS
56	HAMIRPUR DISTRICT CO OPERATIVE BANK LTD	DISTRICT CENTRAL CO-OPERATIVE BANKS
57	BANGIYA GRAMIN VIKASH BANK	REGIONAL RURAL BANKS
58	ASSAM CO-OP.APEX BANK LTD.	STATE CO-OPERATIVE BANKS
59	ODISHA GRAMYA BANK	REGIONAL RURAL BANKS
60	ZILA SAHAKARI BANK LTD MEERUT	DISTRICT CENTRAL CO-OPERATIVE BANKS

61	PUDUVAI BHARATHIAR GRAMA BANK	REGIONAL RURAL BANKS
62	PASCHIM BANGA GRAMIN BANK	REGIONAL RURAL BANKS
63	BARODA RAJASTHAN GRAMIN BANK	REGIONAL RURAL BANKS
<b>S.No.</b>	<b>Bank Name</b>	<b>Bank Type</b>
64	Pragathi Krishna Gramin Bank	REGIONAL RURAL BANKS
65	MUZAFFARNAGAR DISTRICT COOPERATIVE BANK LTD	DISTRICT CENTRAL CO-OPERATIVE BANKS
66	ETAWAH DISTRICT CENTRAL CO-OP.BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
67	ZILA SAHKARI BANK LTD JHANSI	DISTRICT CENTRAL CO-OPERATIVE BANKS
68	MANIPUR RURAL BANK	REGIONAL RURAL BANKS
69	ANDHRA PRADESH GRAMEENA VIKAS BANK	REGIONAL RURAL BANKS
70	ZILA SAHKARI BANK LTD BULANDSHAHAR	DISTRICT CENTRAL CO-OPERATIVE BANKS
71	PALLAVAN GRAMA BANK	REGIONAL RURAL BANKS
72	RAMPUR ZILA SAHKARI BANK LTD	DISTRICT CENTRAL CO-OPERATIVE BANKS
73	KERALA GRAMIN BANK	REGIONAL RURAL BANKS
74	DISTRICT CO OPERATIVE BANK LTD BARABANKI	DISTRICT CENTRAL CO-OPERATIVE BANKS
75	ZILA SAHKARI BANK LTD UNNAO	DISTRICT CENTRAL CO-OPERATIVE BANKS
76	PANDYAN GRAMA BANK	REGIONAL RURAL BANKS
77	Central Madhya Pradesh Gramin Bank	REGIONAL RURAL BANKS
78	Sarva Haryana Gramin Bank	REGIONAL RURAL BANKS
79	ZILA SAHAKARI BANK LTD BIJNOR	DISTRICT CENTRAL CO-OPERATIVE BANKS
80	PRATHAMA BANK	REGIONAL RURAL BANKS
81	DISTRICT CO OPERATIVE BANK LTD SAHARANPUR	DISTRICT CENTRAL CO-OPERATIVE BANKS
82	DENA GUJARAT GRAMIN BANK	REGIONAL RURAL BANKS
83	SARVA U.P. GRAMIN BANK	REGIONAL RURAL BANKS
84	SASARAM BHABHUA CENTRAL CO-OP BANK LTD	DISTRICT CENTRAL CO-OPERATIVE BANKS
85	ASSAM GRAMIN VIKASH BANK	REGIONAL RURAL BANKS
86	MALWA GRAMIN BANK	REGIONAL RURAL BANKS
87	DISTRICT COOPERATIVE BANK LTD SHAHJAHANPUR	DISTRICT CENTRAL CO-OPERATIVE BANKS
88	BARODA GUJARAT GRAMIN BANK	REGIONAL RURAL BANKS
89	KASHI GOMTI SAMYUT GRAMIN BANK	REGIONAL RURAL BANKS
90	BEGUSARAI DISTRICT CO-OP BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
91	BIHAR KSHETRIYA GRAMIN BANK	REGIONAL RURAL BANKS
92	BANDA DISTRICT COOPERATIVE BANK LIMITED BANDA	DISTRICT CENTRAL CO-OPERATIVE BANKS
93	DISTRICT CO-OPERATIVE BANK LTD.RAEBARELI	DISTRICT CENTRAL CO-OPERATIVE BANKS
94	BUDAUN DISTRICT CENTRAL CO-OP.BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS

95	UTTAR PRADESH CO-OPERATIVE BANK LTD	STATE CO-OPERATIVE BANKS
96	SITAMARHI CENTRAL CO-OPERATIVE BANK LTD.	DISTRICT CENTRAL CO-OPERATIVE BANKS
97	MEGHALAYA RURAL BANK	REGIONAL RURAL BANKS
<b>S.No.</b>	<b>Bank Name</b>	<b>Bank Type</b>
98	MORADABAD ZILA SAHKARI BANK LTD MORADABAD	DISTRICT CENTRAL CO-OPERATIVE BANKS
99	MATHURA ZILA SAHKARI BANK LTD MATHURA	DISTRICT CENTRAL CO-OPERATIVE BANKS
100	KARNATAKA VIKAS GRAMEENA BANK	REGIONAL RURAL BANKS
101	TRIPURA GRAMIN BANK	REGIONAL RURAL BANKS
102	SAURASHTRA GRAMIN BANK	REGIONAL RURAL BANKS
103	ZILA SAHKARI BANK LTD MIRZAPUR	DISTRICT CENTRAL CO-OPERATIVE BANKS
104	BANDA URBAN CO.OP.BANK LTD.	URBAN CO-OPERATIVE BANKS
105	TRIPURA STATE CO-OP.BANK LTD.	STATE CO-OPERATIVE BANKS
106	MIZORAM RURAL BANK	REGIONAL RURAL BANKS
107	Uttarakhand Gramin Bank	REGIONAL RURAL BANKS
108	UTTAR BANGA KSHETRIYA GRAMIN BANK	REGIONAL RURAL BANKS
109	SAPTAGIRI GRAMEENA BANK	REGIONAL RURAL BANKS
110	CHHATTISGARH GRAMIN BANK	REGIONAL RURAL BANKS
111	FARRUKHABAD DISTRICT CENTRAL COOP.BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
112	ETAH DISTRICT CO-OPERATIVE BANK LTD.	DISTRICT CENTRAL CO-OPERATIVE BANKS
113	ARUNACHAL PRADESH RURAL BANK	REGIONAL RURAL BANKS
114	ZILA SAHKARI BANK LTD.,LUCKNOW.	DISTRICT CENTRAL CO-OPERATIVE BANKS
115	Narmada Jhabua Gramin Bank	REGIONAL RURAL BANKS
116	JHARKHAND GRAMIN BANK	REGIONAL RURAL BANKS
117	ALIGARH DISTRICT CO OPERATIVE BANK LTD	DISTRICT CENTRAL CO-OPERATIVE BANKS
118	VANANCHAL GRAMIN BANK	REGIONAL RURAL BANKS
119	MADHYANCHAL GRAMIN BANK	REGIONAL RURAL BANKS
120	BARODA UTTAR PRADESH GRAMIN BANK	REGIONAL RURAL BANKS
121	PURVANCHAL GRAMIN BANK	REGIONAL RURAL BANKS
122	BASTI DISTRICT CENTRAL CO-OP.BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
123	JALAUN DISTRICT CO-OPERATIVE BANK LTD	DISTRICT CENTRAL CO-OPERATIVE BANKS
124	MADHYA BIHAR GRAMIN BANK	REGIONAL RURAL BANKS
125	UTKAL GRAMYA BANK	REGIONAL RURAL BANKS
126	RADHA SOAMI URBAN CO-OP.BANK LTD.(AGRA)	URBAN CO-OPERATIVE BANKS
127	NAGALAND RURAL BANK	REGIONAL RURAL BANKS
128	LANGPI DEHANGI RURAL BANK	REGIONAL RURAL BANKS
129	UTTAR BIHAR GRAMIN BANK	REGIONAL RURAL BANKS

130	ANDHRA PRAGATHI GRAMEENA BANK	REGIONAL RURAL BANKS
131	ZILA SAHAKARI BANK LTD LAKHIMPUR KHERI	DISTRICT CENTRAL CO-OPERATIVE BANKS
132	AGRA DISTRICT CENTRAL CO-OP.BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
133	SIWAN CENTRAL CO-OP.BANK LTD.	DISTRICT CENTRAL CO-OPERATIVE BANKS
134	JAMMU AND KASHMIR GRAMEEN BANK	REGIONAL RURAL BANKS
135	MAHARASHTRA GRAMIN BANK	REGIONAL RURAL BANKS
<b>S.No.</b>	<b>Bank Name</b>	<b>Bank Type</b>
136	SIKKIM STATE CO-OPERATIVE BANK LTD	URBAN CO-OPERATIVE BANKS
137	ALLAHABAD UP GRAMIN BANK	REGIONAL RURAL BANKS
138	India Post	Central Govt
139	NAGAR SAHKARI BANK LTD, MAHARAJGANJ	URBAN CO-OPERATIVE BANKS
140	SIDDHARTH NAGAR URBAN CO-OPREATIVE BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
141	LALITPUR DISTRICT CO-OPERATIVE BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
142	SANT RAVIDAS NAGAR BHADOHI URBAN CO. BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
143	NAGAR SAHKARI BANK, GORAKHPUR	URBAN CO-OPERATIVE BANKS
144	ZILA SAHKARI BANK LTD GHAZIABAD	DISTRICT CENTRAL CO-OPERATIVE BANKS
145	KHALILABAD NAGAR SAHKARI BANK (NSB)	URBAN CO-OPERATIVE BANKS
146	THE SINGHBHUM DISTRICT CENTRAL COOPERATIVE BANK LTD	District CO-OPERATIVE BANKS
147	The New Agra Urban Co-Op Bank	DISTRICT CENTRAL CO-OPERATIVE BANKS
148	IDFC Bank Ltd	NEW PRIVATE SECTOR BANKS





*Prepared for*  
PFMS, Controller General of Accounts  
Ministry of Finance  
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## FAQs for SPMU

Sr. No.	FAQ	
1	What is PFMS?	The Public Financial Management System (PFMS) being implemented by the Controller General of Accounts in partnership with the National Informatics Center (NIC) is a Central Sector Scheme of the Department of Expenditure, M/o Finance. PFMS is a web-based online transaction system for fund management and e-payment for implementing agencies and beneficiaries with the primary objective of establishing an efficient fund flow system for Schemes of the Government of India, providing various stakeholders with a reliable, meaningful and effective Management Information System (MIS) and Decision Support System (DSS).
2	What is the mandate of PFMS?	<p>PFMS provides a platform for complete tracking of funds up to the end beneficiary and enable just-in-time transfer of funds in respect of Central Sector (CS) and Centrally Sponsored Schemes (CSSs).</p> <p>PFMS also strives to achieve treasury integration with all the States, complete registration of all implementing Agencies (IAs) and usage of Expenditure Advances &amp; transfer (EAT) module, facilitating Direct Benefit Transfer (DBT) payments and convergence with other IT platforms, integration with remaining banks, complete digitization of government receipt and payment, technology up-gradation for improved performance and security, enhancement of PFMS to GIFMIS (Government Integrated Financial Management Information System), training and capacity building and data mining/ analytics for improved Decision Support System (DSS).</p>
3	What is the organization structure?	<p>Four tiered project organization structure viz.</p> <ol style="list-style-type: none"> <li>I. Project Implementation Committee (PIC) at apex level</li> <li>II. The Central Project Management Unit (CPMU) at Centre</li> <li>III. State Project Management Unit (SPMU) at State level</li> <li>IV. District Project Management Unit (DPMU) at district level to be manned through outsourcing</li> </ol>
4	What is State Advisory Group (SAG)?	<p>For smooth and successful roll out of PFMS, SPMU shall benefit from sustained interaction with key decision makers in State Government who would highlight issues and State Specific requirements. Thus an advisory group of State Officials from AG office, Treasury, Finance and Planning shall be constituted to coordinate with SPMU on various State issues. The group will be chaired by the Principal Secretary, Planning or Finance Department of the state.</p> <p>State AG office and Treasury shall be critical enablers for achieving PFMS objectives in the State and influence the planning of State schemes and State outlays. Thus, they should be an integral part of the State Advisory Group. Further to encompass all schemes being administered through Treasury route PFMS shall be able to capture the expenditure data for all schemes irrespective of fund flows being through Treasury (SCF) or Agency (SPV) route.</p> <p>State Advisory Group shall meet at least once in a quarter to provide its guidance on PFMS implementation, training, reports and functionalities. State Advisory Group shall not have any administrative and financial authority over SPMU and shall be more of a joint working group between</p>

		CGA and State. SPMU head shall make best use of this group to garner support for PFMS and put forward State Advisory Group as the champion of PFMS implementation in the State.
5	What are the objectives of PFMS?	<p>1. Establishing an efficient fund management system by:</p> <p>Disbursing funds from the central Civil Ministries to States / Special Purpose Vehicles (Societies) / Autonomous bodies / NGOs etc.</p> <p>Effecting payments to ultimate beneficiaries of the schemes, including Aadhaar based payments.</p> <p>Disbursing payment and maintaining a record of component-wise fund disbursement from Special Purpose Vehicles (societies) / Autonomous bodies / NGOs to subsequent implementing agencies and individual beneficiaries in the States/UTs.</p> <p>2. Establishing an effective Expenditure Information Network :</p> <p>Maintaining a centralized database of all implementing agencies administering various Schemes at Centre / State /District /Block / Panchayat/Village level and managing government funds.</p> <p>Reporting details of beneficiaries receiving payments, including details of Aadhaar based payments, geographical location, total scheme-wise amounts received etc.</p> <p>Capturing activity-wise/component-wise fund utilization by implementing agencies at various levels under various Schemes of Government of India.</p> <p>Provisioning of financial services in an integrated manner including a validated bank reconciled statement on utilization of funds to all implementing agencies.</p> <p>3. Reforms in the area of Public Financial Management:</p> <p>Moving from the prevailing prescriptive fund release system to 'just in time' fund release, minimizing float with the banks thereby leading to better cash management.</p> <p>Transitioning from a credit push (a-priori release of funds to various implementing agencies) to debit pull based fund transfer system in which a debit to central pool is triggered only when payment instructions are issued on the system by implementing agencies.</p> <p>Progressing from the current system of booking fund releases as 'expenditure' to a system of booking fund releases as 'transfers' and actual utilization reported from the implementing agencies as 'expenditure'.</p> <p>Providing on-line status of fund utilization on a real-time basis, both for the funds devolved through the Treasury route and SPV route, leading to a better Decision Support System for Plan schemes.</p> <p>4. Dissemination of information to citizens</p>

6	What are the advantages to various stakeholders?	<p>Advantages :</p> <p>Complete information of all schemes operated by Central Civil Ministries.</p> <p>Common platform for providing information on Ministry wise, Scheme-wise, State-wise and Agency-wise sanction issued and releases made both through the Treasury route and Special Purpose Vehicle route.</p> <p>Releases &amp; expenditure statement along with percent utilization vis-à-vis the BE can be generated on daily / monthly basis.</p> <p>The system distinguishes between releases / transfers of funds and final expenditure incurred and reports accordingly.</p> <p>System provides comparative statement of releases made in corresponding period of previous years.</p> <p>System can indicate the detail of all such agencies (including NGO's) drawing Grants from more than one Scheme / Ministry / Department.</p> <p>Sanction orders issued through PFMS are available to beneficiary states / implementing agencies / entities &amp; to individual who can trace their releases.</p> <p>Universal application of PFMS software covering all schemes of Government of India reduces the proliferation of local software and portals running for different schemes at Central and states level.</p> <p>Conditional cash transfers (CCTs) of various ministries can be consolidated into a large and more efficiently delivered CCT scheme for optimal benefits.</p> <p><b><u>Benefits to State Governments:</u></b></p> <p>Provide details of all grants received by the State from different Central Ministries under different Schemes instantly.</p> <p>Provide details of grants received through the Treasury transfers, Special Purpose Vehicles, Societies, Autonomous bodies, NGO's and individuals registered in the state.</p> <p>Provide detail of grants directly received by a particular district, district societies, autonomous bodies &amp; NGOs located in the district.</p> <p>Information on component-wise MIS on the releases made by State/district/block level implementing agencies.</p> <p>Information on component-wise expenditure incurred at various level of implementation on a real time basis. Various implementing agencies at the State, District, Block and below level will generate Sanction-IDs on the PFMS system and component-wise expenditure tracking would be available on-line, duly reconciled with banking transactions on a real time basis.</p>
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		<p>On full implementation, on-line customized dashboards for program managers at all levels will be available for monitoring scheme implementation.</p> <p>States can now onboard their own schemes, apart from corresponding schemes of CSS, for monitoring.</p> <p><b><u>Benefits to Citizens:</u></b></p> <p>Direct payments under social sector schemes removing intermediary bureaucracy.</p> <p>A Citizen Information Portal is under development.</p> <p>Once operationalized, the portal will disclose all the releases under various Schemes from Government of India to the first level entities who are the direct recipient of GOI funds. With implementation in States this information will be available for down the line agencies reaching up to the last beneficiary.</p> <p>Citizen will also get an option to get registered on the portal with their geographical location.</p> <p>Registered citizen will get information on all funds reaching the Government facilities in their location along with the intended purpose of those funds.</p>
7	What is CPMU?	<p>The Central Project Management Unit to be created in PFMS HQ will have the functions of coordination, customization of specific requirement of schemes, monitoring of implementation and capacity building in all States.</p> <p><b>Structure:</b></p> <p><b>Management Group</b> – Personnel with Managerial skill-sets (Addl. CGA, Jt. CGAs and DDG, NIC)</p> <p><b>Working group</b> - (Dy. CGA, Asst. CGA, Accounts officers, Domain Experts, Functional Consultants, Outsourced Consultants, Trainers, Technology team, Project Managers, etc.)</p>
8	What is SPMU?	<p>The State Project Management Unit to be created in each State will have the functions of coordination, customization of State specific requirement, monitoring of implementation and capacity building in States.</p>
9	What is the structure of SPMU?	<p>Joint CGA or equivalent – Head of SPMU  Deputy CGA or Equivalent – Team Lead (training &amp; Planning)  To be assisted by Sr. AO/AO/AAO or Equivalent  Change Management Team  Admin &amp; grievance  Treasury Interface Team  SPMU Technical Staff</p> <p>As per decision of Government of India, all posts in SPMU shall be filled up as far as possible by available officers/staff of the O/o Controller General of Accounts (CGA). Remaining posts, if any, will be filled up on deputation basis from amongst officers/staff of other Accounting services of Central and State</p>

		Government having necessary experience. NIC will post their officials to technical position in each SPMU.
10	Who is SNO / ASNO	State Nodal Officer (SNO) is an officer nominated by CGA and is officiating temporarily in place of Jt. CGA, SPMU. Assistant State Nodal Officer (ASNO) (against the post of Dy. CGA) is to assist the SNO.
11	Who is Head of Department (HoD) in SPMU?	Joint CGA or Equivalent Officer designated by CPMU/CGA.
12	Who is Head of Office (HoO) in SPMU?	Sr.A.O/AO posted at SPMU will function as Head of Office to be declared by HoD.
13	Who will be the DDO of SPMU?	HoD will declare the DDO for the SPMU among the officers posted in that SPMU.
14	How users are created on PFMS portal for SPMU?	<ul style="list-style-type: none"> <li>• First user i.e. State Project Management Unit Controller (Jt. CGA/SNO) will be created by CPMU.</li> <li>• SPMU Controller (SNO) will create State Finance Department User (from Finance Department of the State Government) and State Project Cell User (Accounts Officer/ Sr.AO/AAO) posted in State SPMU.[Dy.CGA/ASNO will be SPC user for monitoring purpose]</li> <li>• The State Finance Department User will create Agency Approver Level II – from Treasury office (one or more user as the case may be) and State Scheme Manager(s) scheme wise and State MIS user (scheme wise).</li> <li>• The first level agency for a scheme will be registered/managed by the State Scheme Manager and Agency Approver Level II.</li> <li>• The First level agency will register the below level agencies.</li> <li>• The Agency Administrator will register and manage Agency Data Approver (all levels) and Agency Data Operator who will be created for operating PFMS for the concerned agency.</li> </ul>
15	What is the role of each user on PFMS portal in SPMU setup?	<p><b>SPMU Controller-</b> Creation, Approval &amp; Management of state Project Cell User and State Finance Department user</p> <p><b>SPMU Project Cell User -</b> (1) Creation and configuration of State Schemes (2) Management of agencies beyond the role assigned to State Scheme Manager (in exceptional field) (3) Creation, management and supervision of Project Managers and Operational Managers.</p> <p><b>State Finance Department User -</b> Creation, Approval &amp; Management of three users viz. (1) 'Scheme Manager for State' (2) 'Agency approver Level 2'. (3) State Departmental MIS User</p> <p><b>Agency Approver Level II -</b> Second level approver of First level agency</p> <p><b>State Scheme Manager -</b> Creating, Approving, Managing (editing, mapping) and monitoring first level agencies registered in his State; Defining, entering and editing of Components.</p> <p><b>State MIS User -</b> For viewing Reports.</p> <p><b>PFMS Project Manager and Operational Managers -</b> Outsourced by PFMS to assist and support the SPMU Officers and State Govt. in operational issues of implementation of PFMS.</p> <p><b>Agency Administrator –</b> The Log in credentials of any agency created on PFMS will be by default the Agency Admin. He can Add New scheme, create users i.e. Agency Data Operator (Maker) and Agency Data Approver(checker), Approve DSC, create &amp; approve child agency/ies, activate bank account for e-payment &amp; deactivate, signatory configuration, edit self-profile and child agency's profile</p>

		<p>Agency Data Operator – He is responsible for entering and editing the transaction data of the agency – adding vendors, mapping vendors, entering opening balance, entering Expenditure entry, Transfer to lower agency, initiate advance entry and initiate settlement of the advance.</p> <p>DBT - He would be responsible for uploading beneficiary list and initiate payment for DBT related activities.</p> <p>Agency Data Approver – he would approve/reject the above entries by the operator.</p>
16	Whom to contact for issues	Link of Contacts is available on the home page of PFMS in contact us menu both for CPMU and SPMU officers.
17	What is DPMU?	District Project Management Unit (DPMU) will be staffed by outsourced manpower. The outsourcing of staff for DPMU would be operationalized by SPMU in consultation with State Government. Necessary expenses on their emoluments and other incidental expenses shall be borne by Central Govt.
18	What is the classification of schemes by Govt. of India on PFMS?	<p>Schemes are classified as under</p> <ol style="list-style-type: none"> <li>1. Central Sector Schemes (CS)</li> <li>2. Centrally Sponsored Schemes (CSS)</li> <li>3. Other Central Expenditure</li> <li>4. State/UT Schemes</li> <li>5. Finance Commission Grants</li> <li>6. Other Grants Loans/Transfers</li> <li>7. Establishment Expenditure</li> </ol>
19	What is the meaning and purpose of State Scheme creation on PFMS?	<p>For the Centrally Sponsored Schemes, there could be multiple schemes and more than one Department implementing these schemes in a State for releases under a single CSS scheme from the Central Govt.</p> <p>To facilitate monitoring the utilization of funds on PFMS under these schemes, State Schemes are created on PFMS by the SPMU user based on the inputs of State Scheme Manager.</p>
20	How to identify and map State Schemes against a CSS Scheme?	<p>A new page for new fund flow and mapping is available to Treasury admn User. On this page a CSS schemes are to be mapped with the account heads of the corresponding state schemes and the same accounting heads are to be mapped against the state schemes created on PFMS.</p> <p>All the CSS schemes are budgeted for in the State. The estimated releases from Govt. of India is budgeted as receipts under the Major Head 1601. On the expenditure side, this provision along with State share will be made by the State Govts. under various functional major heads. These expenditure heads are to be mapped against a CSS. The State schemes corresponding to CSS will be available in the expenditure budget of the State. However, users are advised to consult the Finance and Planning Department of the State to ascertain the heads of accounts involved.</p> <p>State users, where the PFMS- State Treasury system interface is complete, can download a list of mapped State Scheme from PFMS reports (OT13). However, users are advised to consult the above departments to doubly ensure the correctness of mapping before proceeding to create State Schemes on PFMS.</p>
21	What records should be maintained by the State Project Cell User while creating a State Scheme?	<p>SPCU users should have the following details on a separate file:</p> <ol style="list-style-type: none"> <li>1. Name of the State Scheme created by him.</li> <li>2. The Scheme code generated by PFMS for the scheme created by him.</li> <li>3. Name of the corresponding CSS (of Gol) and its Scheme code.</li> <li>4. Ministry/Department of Govt. of India implementing CSS.</li> <li>5. Department of State Govt. managing the Scheme.</li> </ol>

		6. Financial Year(s). 7. Heads of accounts (of State) involved.
22	What is the scheme code?	This is a system generated unique code assigned to each scheme created on PFMS. For State Schemes Codes are alpha numeric. First two digits represents State and rest digits are system generated random number for the state scheme.
23	What is scheme configuration?	Creation of the scheme in PFMS (by SPCU user based on the inputs of State Dept./ Scheme Manager.) Creation of Hierarchy and defining all levels of fund flow and monitoring. (by SPCU user based on the inputs of State Dept./ Scheme Manager.) Creation/ Assigning Scheme to the State Scheme Manager (by State Finance Dept. User) Creation of Component code format and adding components of expenditure. (by State Scheme Manager)
24	What is the scheme fund flow hierarchy?	Scheme fund flow hierarchy defines the levels at which a particular scheme will be implemented in PFMS. This hierarchy forms a basis for an agency to setup scheme specific relationship with other agencies (also called agency mapping), according to which the funds are transferred and managed under that scheme. Based on these hierarchy levels, reporting and data consolidation will be done for fund transfers and expenditure filling. The hierarchy is scheme specific and cannot be shared among the schemes. For example; For one scheme, user may choose State, District, Block and Panchayat as hierarchy levels while for another scheme it may be State and Block. A scheme hierarchy can be deleted only if the agency mapping has not been done (by any agency) for that level and below.
25	Who creates scheme hierarchy?	<b>Central scheme (CS)</b> – CPMU Team in consultation with Chief Controller of Accounts and Programme Division of the concerned Ministry/ department on the basis of scheme guidelines. <b>Centrally sponsored scheme (CSS)</b> – not to be created as expenditure is done under corresponding State Scheme (s). <b>State Scheme (StS)</b> (Corresponding to CSS) – SPMU team on basis of information provided by the concerned department / Scheme Manager of the State. <b>State Funded Scheme (StFS)</b> – Schemes entirely funded by State Govt. can also be on boarded on PFMS for monitoring. Such schemes will be created by the SPMU team on basis of information provided by the concerned department / Scheme Manager of the State.
26	What are the scheme components?	<b>Components</b> – Components of a Scheme are Activities/ Sub Activities/ items of Expenditure under which fund is utilized by the Implementing Agency to facilitate monitoring by the Programme Divisions in the Centre and State Scheme Managers as the case may be. The components are scheme dependent. The components of expenditure are required on PFMS, as this is the platform which has been mandated to be used by all State Implementing Agencies for posting the financial transactions of the scheme. While posting the financial transactions it is mandatory to select the component of expenditure on PFMS.  <b>Programme Division</b> – the Scheme Components are decided and populated (entered) on PFMS by the Programme Division of the funding Ministry who is responsible for reporting the expenditure done in the country to the Govt. of India on various activities of the Scheme for which money is released by them to the States in the country. The Govt. of India Scheme should be available for the SIA for importing the Components.



		<p>Releases / State Scheme – The release of money from Centre (CFI) to the State (SCF) is against a Govt. of India Scheme at the Centre level by the Programme Division and/or Principal Accounts Office/Pay &amp; Accounts Office of the Ministry concerned. The State Govt. will account for this amount in their receipt budget against the corresponding Scheme(s). The same will be accounted for in the Expenditure Budget of the State with matching State Share for the Scheme(s).</p> <p>However the State Government may keep the scheme as one scheme or if required break the same into multiple schemes as per the requirement and directions of concerned Department/Ministry. The components of expenditure needs to be linked (taken from) the Govt. of India Scheme to maintain uniformity in the states who are utilizing the scheme funds.</p> <p><b>Clarification</b> – for any clarification on migration of scheme components, addition / deletion, the Programme Division of the Ministry may be contacted by the concerned State Scheme Manager or the State Implementing Agency.</p> <p><b>Configuration of scheme components will be done by the State Project Cell User on PFMS portal, on the advice of State Scheme Manager for the Scheme. SSM will add components for the state schemes after configuration of code format by SPCU.</b></p>
27	Who provides scheme components?	<p>Central scheme (CS) – Programme Division of the Ministry  Centrally sponsored scheme (CSS) – Programme Division of the Ministry  State Scheme (StS)– State Scheme manager in consultation with the Programme Division of the Ministry in respect of State Schemes corresponding to Centrally Sponsored Schemes.  (Concerned department of the State Govt. for State Schemes 100% funded by the State Govt. (StFS)).</p>
28	What is mapping?	<p><b>Scheme Mapping</b> – a State Scheme created by SPCU user is mapped against the corresponding Centrally Sponsored Scheme. It is also mapped with account head in the State Budget for Treasury Interface.</p> <p><b>Agency Mapping</b> - Any agency which adds a new state scheme will have to be mapped by State Project Cell. For the below level agency the first level agency can map the lower level agency at appropriate level as per the hierarchy of the Scheme.</p> <p><b>Vendor Mapping</b> – A vendor can be registered on PFMS only once. The system will not allow the same vendor to be registered again. Thus the agency user will have search the vendor by either by name, by unique code or Bank Account number and map the vendor.</p> <p><b>Component Mapping</b> – an Agency will be required to map component (s) while registering. The mapping could be done for specific component(s) or all components (bulk). PFMS also supports mapping bank account nos; component-wise for a scheme.</p>
29	Who are the Implementing Agency (ies) to be registered on PFMS?	<p>An agency receiving funds in their own bank account either from the treasury or the higher/parent agency and is implementing scheme and its hierarchy level has been defined in scheme fund flow hierarchy.</p>

		State DDOs are not agencies to be registered on PFMS as they draw bills through the Treasury and do not have any financial powers. The details (Masters) of State DDOs are captured by PFMS through Treasury interface.
30	Whether a State Govt. DDO has to open a Bank Account?	State Govt. DDO need not have a Bank account.
31	Whether an implementing agency having no bank accounts and submits bills in treasuries for payments will be required to be registered on PFMS?	No, if the implementing agency draw bills through the Treasury, it's not required to open a bank account in such cases.
32	If the lower level agency is not getting the fund from upper level agency in the hierarchy but directly from the State Govt. or apex level agency in the hierarchy, whether the middle level agency is to be registered?	Yes, the middle level agency will be part of the hierarchy and the agency will be registered without bank account. (For example if a panchayat or a block level agency is getting fund directly from State Treasury, may be monitored by District Authorities. Hence, district authority/ district level agency will be registered / mapped without a bank account for the concerned scheme.
33	An agency is already having one or more bank accounts for scheme implementation. For PFMS registration is there any MoU is to be signed with bank.	No, all the banks interfaced with PFMS are already have the MOU with O/o CGA. Separate MoU for implementation is not required.
34	An agency is already having one or more bank accounts for scheme implementation with a bank which is not interfaced with PFMS. For PFMS registration is there any need to open a new bank account.	All the Public Sectors Banks, Regional Rural Banks, few co-operative banks and Private sector major banks are interfaced with PFMS. If implementing agency wants to use EAT module for payment and monitoring purposes on PFMS, the agency has to have a bank account in integrated banks. So there are two options (1) The agency opens a new bank account with any integrated bank. (2). Their bank can initiate the process of integration with PFMS.
35	Who creates and manage the agency users on Portal?	The Agency Administrator gets created at the time of registration of the Agency. The agency Administrator will create the Agency Data Approver and Agency Data Operator. It will be the responsibility of the Agency Administrator to decide who will work as what. In the event of either Operator or Approver proceeding on leave or on retirement or resignation, another suitable officer should be created to work in place of the officer.
36	What is My fund module?	My Fund Module in PFMS is similar to managing receipts in the cashbook. This module has the following sub modules: Opening Balance Funds received from Central Government Funds Received from State Governments Funds Received from Other Agencies Interest Income Investment income Details

		Other income
37	What is EAT module?	Expenditure, Advance and Transfer modules of PFMS is collectively called EAT Module. It is part of Fund Management.
38	What is the meaning of post transaction entry in PFMS?	Entering of transactions already made and recorded in physical cash book maintained by Implementing Agency.
39	What are the e-payment authorization methods supported in PFMS?	On line payment made to a vendor or beneficiary using the expenditure module through gateway of PFMS. <ol style="list-style-type: none"> <li>1. Digital Signature Certificate based(DSC)</li> <li>2. Print payment Advice (PPA)</li> <li>3. Corporate Internet Banking(CINB)</li> </ol>
40	What is a vendor?	Vendor is any person / company / firm / institution to whom the agency would be making payment for goods supplied or services rendered by them.
41	What is beneficiary?	Beneficiary is an individual who gets Govt. benefit by virtue of being a recipient of the benefit. The Govt. would not expect any service or goods in return for the benefit provided to a beneficiary.
42	What is parent agency?	Parent agency is an agency who creates and manage the down line agency.
43	What is child agency?	Child agency is an agency created by the parent agency.
44	What is DBT?	DBT is Direct Benefit Transfer to any beneficiary receiving financial benefit from any implementing agency.
45	What are the types of DBT using PFMS portal?	<p><b>Agency DBT</b> – any DBT payment made by an implementing agency from its own bank account is agency DBT. (eg JSY)</p> <p><b>DBT by Higher Level Agency</b> – in this mode of DBT the beneficiary list travels from a lower level agency to higher level agency and the payment is made from the bank account of the higher level agency.</p> <p><b>DBT through integration of external system</b> - In this mode of DBT beneficiary list travels from the external system after establishing an interface with PFMS. The beneficiary list gets validated by PFMS (both Bank accounts and Post Office accounts) and the validation status of beneficiary accounts is communicated back to the external system. Then the user can push the payment file (of validated beneficiaries) through PFMS for disbursement to beneficiaries.</p> <p><b>PAO DBT</b> – in this mode of DBT Pay &amp; Accounts Officer authorizes payment to the beneficiaries pertaining to a Scheme. Here the beneficiary list travels from agency to Programme Division to DDO to PAO.</p>
46	What are the advantages of PFMS - DBT?	<ul style="list-style-type: none"> <li>• Pre validation of beneficiary bank Account from bank</li> <li>• Verification of Aadhaar Seeding</li> <li>• Beneficiary Credit Amount Limits can be applied</li> </ul>
47	What is the Process of registration of beneficiary for DBT on PFMS?	<ul style="list-style-type: none"> <li>• Beneficiary Upload using Excel Files <ul style="list-style-type: none"> <li>○ Common template available which can be used for any Scheme</li> <li>○ Scheme Specific templates also available for few schemes and new templates can be added as per requirement of Scheme</li> </ul> </li> <li>• Addition of beneficiaries one by one using UI option</li> <li>• Through Integration with External Systems based on XML formats</li> <li>• Using NPR Data</li> </ul>
48	What is the process of Payment Initiation?	<ul style="list-style-type: none"> <li>• Payment Initiation using User Interface (UI) process</li> <li>• Payment initiation using excel file upload</li> </ul>

		<ul style="list-style-type: none"> <li>• Through Integration with External Systems based on XML formats</li> </ul>
49	Who will make the payment of DBT (whose account will be debited for payment)?	<p>There are three options available for making DBT payments -</p> <ul style="list-style-type: none"> <li>• From Pay &amp; Accounts Officer's Account of Ministry/Department</li> <li>• From Bank Account of Implementing Agency</li> <li>• From Treasury Account</li> </ul>
50	What are the payment Authorization Options on PFMS?	<ul style="list-style-type: none"> <li>• Digital Signature Certificate based(DSC)</li> <li>• Print payment Advice (PPA)</li> <li>• Corporate Internet Banking(CINB)</li> </ul>
51	What are the steps which needs to be followed by the PFMS and External State System to make the beneficiary Payments through PFMS?	<ol style="list-style-type: none"> <li>A. Submission of Beneficiary List to PFMS by External State System</li> <li>B. Validation of Beneficiary List by PFMS. Bank/Post Office Account validation for beneficiary's accounts will be done if specifically asked by External State System.</li> <li>C. Validated File will be sent back by PFMS to External State System. Validated File will contain PFMS Beneficiary code for those beneficiaries' whose details are valid otherwise it will contain reason for rejection beneficiary wise. External State System to resend the beneficiary file containing only those beneficiaries which were returned as rejected. Since some banks may take time in providing the bank account validation status to PFMS, so PFMS will send the account validation status to External State System in multiple responses. So for one beneficiary registration message sent by External State System, PFMS may send the multiple responses for the same with incremental beneficiary status.</li> <li>D. Submission of Payment Information File for Valid Beneficiaries by External State System to PFMS. External System can send duly Digitally Signed Payment files also for more security.</li> <li>E. Validation of Payment Information File by PFMS</li> <li>F. Return payment information File to External State System if there is any validation/verification fails at file level or record level.</li> <li>G. Approval and Authorization of Payment File by State Level Checker user in PFMS if the file was sent to PFMS without Digital Signature.</li> <li>H. PFMS will send the digitally signed payment file to sponsor bank for debit and credit of amount.</li> <li>I. Payment Status (Success/Failure) Information as received by PFMS from Bank will be sent back to External State System</li> </ol>
52	What are all required of an agency to start DBT?	<ol style="list-style-type: none"> <li>a. Registration of implementing agency in PFMS. <ol style="list-style-type: none"> <li>I. One user is created automatically by PFMS at the time of agency registration which is of the type Admin for that Agency.</li> <li>II. At the time of registration, scheme components must be mapped with the bank account. In case more than one account is added in the scheme, care must be taken that same component is not mapped to multiple accounts.</li> <li>III. Agency Bank Account is sent to the bank for account validation if the Bank Account is in Bank which is interfaced with PFMS.</li> </ol> </li> </ol>

		<p>IV. Registered agency needs to be approved and mapped at appropriate level.</p> <p>b. Agency needs to create two more users of Checker/ Maker type using the Admin User</p> <ol style="list-style-type: none"> <li>I. Passwords are sent by PFMS automatically to email id of users being created</li> <li>II. Users can also use 'Forgot Password' functionality of PFMS to get the password on his/her email id</li> </ol> <p>c. Agency Admin User needs to activate his Bank Account for performing Electronic Transactions using payment channel Digital Signature or Payment Advice. Account activation can be done only if bank account has got validated from the Bank. This activity is required only if the payment is to be made through Agency's own Bank Account only otherwise this activity can be skipped.</p> <p>d. If the Agency wants to use Digital Signature for making payment through self account, then following activities needs to be performed</p> <ol style="list-style-type: none"> <li>I. Enrollment of Digital Signature for Checker Type user</li> <li>II. Defining Signatories of the Bank account and digitally signing of sample files for verification of Digital Signature of Signatories from the respective bank</li> </ol> <p>e. Entering opening and subsequent receipts balance in PFMS and approval of the same.</p>
53	Can a state scheme entirely funded by state Govt. be onboarded on PFMS?	State Schemes, entirely funded by State can also be on boarded on PFMS for monitoring similar to the Centrally Sponsored Schemes. State Project Cell User will configure the State Scheme on PFMS.
54	How to interface State Govt. Beneficiary Management Application with PFMS for DBT payments?	Please refer to DBT through external system integration. The request must come through proper channel.
55	How to monitor the fund flow in schemes where the expenditure is made through State Treasury?	The disbursements happening from State Treasuries for the CSS is monitored by interfacing State Treasury system with PFMS. The CSS are mapped with the corresponding State schemes and the expenditure incurred against these schemes is picked from the treasury system. For monitoring, E09 report on PFMS is available to the MIS users and Scheme Managers and other Stakeholders in their Log in.
56	How to monitor the fund flow for schemes where the fund is transferred to the bank account of the Implementing agencies of State Govt.?	This information is available in report No. M16 provided to all the agencies of the schemes which are mapped correctly in the hierarchy. The same report is available to the MIS users and Scheme Managers and other Stakeholders in their Log in.
57	What to do if the implementing agency has more than one funding agency at same or	PFMS supports selection of multiple funding agencies in the hierarchy for a particular scheme.

	different levels for the same scheme.	
58	I have registered my agency from home page of PFMS. Who will approve my agency? And How to know whether my agency has got approved or not?	<p>The 'Register Agency' link in the home page of PFMS is intended for those agencies getting funds directly from Government of India Ministries / Departments through PAO. The registration details travel to the Programme Division (PD in short) of the Ministry / Department concerned in the Govt. of India.</p> <p>The first level agencies of CSS in a State will be registered/created by the State Scheme Manager if the agency is not already registered in PFMS for any Scheme. If the first level agency of CSS is already registered, the agency will be required to login and add the State Scheme (corresponding to CSS) by choosing menu 'Myschemes' → 'Add Scheme/Bank Account. The State Govt. Implementing agencies getting fund from State Treasury System are to be registered / managed by State Scheme Managers and not from the above said link.</p> <p>Agencies who have registered themselves by mistake have to get the registration rejected first and the agency has to be registered by the State Scheme Manager or the higher level Agency in the given hierarchy.</p>
59	What reports are available to monitor the fund flow of a scheme?	M03, M-16, E09, DBT reports. These reports are available through users log in.
60	How to monitor the number of agencies registered in a particular scheme?	Report M03 – this report give the count and list of agency registered at each level. There are filters and drill down facility available in this report.
61	How to see the number of agencies registered scheme wise state wise and using EAT module in a report?	Through M03 report and OT53 reports
62	Should a DDO open a bank account for monitoring of fund flow on PFMS?	No, not required.
63	Who manages the implementing agencies details? Whom to contact in case the details are changed?	State scheme manager and Agency approver level 2
64	Who registers the Implementing Agencies?	State scheme manager will register first level agency and Parent agency will register child level agency.
65	Can an agency open multiple bank accounts for one scheme?	Yes, cash book has to be maintained scheme wise.
66	Can an agency manage multiple schemes for single login?	Yes, an agency will required to be registered only once. If the agency receives funds under multiple schemes, the agency can add further schemes and manage multiple schemes.
67	How to recover password on PFMS portal?	Click on forgot password (appearing below the log in id box) on home page and enter either the log in id or email address provided at the time of registration.
68	How to get log in credentials of an agency?	The log in credentials are usually mailed to the registered mail address when the agency is approved. Should the same be lost user can follow the above procedure to retrieve the details.

		If no user is created the link " <a href="#">GET LOGIN DETAILS PLEASE CHECK HERE IF AGENCY IS ALREADY REGISTERED</a> " may be used to create a new log in id.
69	How to find the agencies already registered on PFMS?	Click on the link: " <a href="#">REGISTERING AGENCIES PLEASE CHECK HERE IF AGENCY IS ALREADY REGISTERED</a> " and enter either the unique code or bank account no or the agency name. In case you enter the agency name the system will show all agencies with similar names from the country registered on PFMs. There is a filter for state and District also to narrow down on the search results.
70	What each type of entity in the drop down list under the first level of registration module, i.e. 'Type of Registration' refers to?	<p>State Government PSUs: State PSUs are State Government-owned enterprises like State Electronics Development Corporation Ltd., State Industrial Development Corporation Ltd., State Tourism Development Corporation Ltd., etc.</p> <p>Local Bodies: Local Bodies refers collectively to administrative authorities over areas that are smaller than a State. Zila Panchayat, Municipal Corporation, Village Health &amp; Sanitation Committee (VHSC), etc. are some examples of Local Bodies.</p> <p>Registered Societies (Govt. Autonomous Bodies): Registered Societies (Govt. Autonomous Bodies) are the State Government autonomous institutions registered with the Registrar of Societies. State AIDS Control Society, State Health Society, District Health Society, District Rural Development Authority (DRDA), etc. are some examples of Registered Societies (Govt. Bodies)</p> <p>State Government Institutions: All educational, health, developmental, regulatory, charitable, and penal institutions, supported wholly or in part by the State Government, are treated as State Government Institutions. State Professional Examination Board, State Electricity Board, State Legal Service Authority, Bhopal Development Authority, State Electricity Regulatory Commission, etc. are some examples of State Government Institutions Community Health Centre (CHC), Primary Health Centre (PHC), Sub- Health Centre (SHC), Govt. Schools, etc. are treated as micro institutions of the State Government and may be classified under this category.</p>
71	Reconciliation of expenditure figures provided by the States against the releases by Gol	<p>PFMS- State Treasury System interface attempts to capture the expenditure incurred in the States against releases by mapping the expenditure heads corresponding to Gol Schemes. The Budget and expenditure data is shared by the State Treasuries automatically with PFMS. The Gol releases, Budget Provisions made in the State and expenditure incurred against the Gol releases provides vital information to the scheme implementing Ministries/ Departments of Gol. Presently, two reports namely E09 and E11 are available to various stakeholders. (1) E-09 report: provides information of State-wise Gol releases, Budget Provisions for the corresponding schemes in the State and expenditure incurred under these schemes for all schemes irrespective of Ministry/Department of Gol. The user can drill down the report to access the ultimate beneficiary wise details (2) E-11 report: Users can view State wise expenditure incurred against individual Schemes of Gol and spending Department of the State and head of account.</p> <p><u>Reconciliation of the figures appearing in these reports:</u> while the correctness of release figures appearing will be reconciled by the Programme Division of various Ministries, the responsibility of reconciling</p>

the actual expenditure depicted in the reports lies with the State Finance and Treasury Departments.

**Reconciliation at Programme Division Level:** Programme divisions in the Ministries/Departments will be reconciling the correctness of figures of release made by them in the E-11 report on monthly basis.

**Reconciliation at State Finance/Treasury Departments:** The correctness of budget/expenditure figures depicted in the E-09 report depends upon regular uploading of data by the Treasury department. Treasury departments shall visit the page regularly and check the frequency of uploads and to check whether the data uploaded by them have been consumed by the PFMS server. Treasury departments should also check the correctness of figures regularly. In case of any discrepancy in the figures, as appearing in the E-09 report with the actual expenditure incurred under various heads of accounts mapped against Gol schemes, a fresh set of data will be required to be provided to PFMS both through SFTP and email to update the figures.

72	Which are the banks interfaced with PFMS?##	## As on Feb 24 <sup>th</sup> 2017.																																																																																	
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28	CITY UNION BANK LTD	NEW PRIVATE SECTOR BANKS
29	DCB Bank Limited	NEW PRIVATE SECTOR BANKS
30	HDFC BANK LTD	NEW PRIVATE SECTOR BANKS
31	ICICI BANK LTD	NEW PRIVATE SECTOR BANKS
32	INDUSIND BANK LIMITED	NEW PRIVATE SECTOR BANKS
33	KOTAK MAHINDRA BANK	NEW PRIVATE SECTOR BANKS
34	YES BANK LTD	NEW PRIVATE SECTOR BANKS
35	IDFC Bank Ltd	NEW PRIVATE SECTOR BANKS
36	KARUR VYSYA BANK	OLD PRIVATE SECTOR BANKS
37	SOUTH INDIAN BANK	OLD PRIVATE SECTOR BANKS
38	THE FEDERAL BANK LTD	OLD PRIVATE SECTOR BANKS
39	THE JAMMU AND KASHMIR BANK LTD	OLD PRIVATE SECTOR BANKS
40	India Post	Central Govt
41	RAJASTHAN MARUDHARA GRAMIN BANK	REGIONAL RURAL BANKS
42	DECCAN GRAMEENA BANK	REGIONAL RURAL BANKS
43	Vidharbha Konkan Gramin Bank	REGIONAL RURAL BANKS
44	PUNJAB GRAMIN BANK	REGIONAL RURAL BANKS
45	KAVERI GRAMEENA BANK	REGIONAL RURAL BANKS
46	Gramin bank of Aryavart	REGIONAL RURAL BANKS
47	ELLAQUAI DEHATI BANK	REGIONAL RURAL BANKS
48	HIMACHAL GRAMIN BANK	REGIONAL RURAL BANKS
49	BANGIYA GRAMIN VIKASH BANK	REGIONAL RURAL BANKS
50	ODISHA GRAMYA BANK	REGIONAL RURAL BANKS
51	PUDUVAI BHARATHIAR GRAMA BANK	REGIONAL RURAL BANKS
52	PASCHIM BANGA GRAMIN BANK	REGIONAL RURAL BANKS
53	BARODA RAJASTHAN GRAMIN BANK	REGIONAL RURAL BANKS
54	Pragathi Krishna Gramin Bank	REGIONAL RURAL BANKS
55	MANIPUR RURAL BANK	REGIONAL RURAL BANKS
56	ANDHRA PRADESH GRAMEENA VIKAS BANK	REGIONAL RURAL BANKS
57	PALLAVAN GRAMA BANK	REGIONAL RURAL BANKS
58	KERALA GRAMIN BANK	REGIONAL RURAL BANKS
59	PANDYAN GRAMA BANK	REGIONAL RURAL BANKS
60	Central Madhya Pradesh Gramin Bank	REGIONAL RURAL BANKS
61	Sarva Haryana Gramin Bank	REGIONAL RURAL BANKS
62	PRATHAMA BANK	REGIONAL RURAL BANKS
63	DENA GUJARAT GRAMIN BANK	REGIONAL RURAL BANKS
64	SARVA U.P. GRAMIN BANK	REGIONAL RURAL BANKS
65	ASSAM GRAMIN VIKASH BANK	REGIONAL RURAL BANKS

65	MALWA GRAMIN BANK	REGIONAL RURAL BANKS
67	BARODA GUJARAT GRAMIN BANK	REGIONAL RURAL BANKS
68	KASHI GOMTI SAMYUT GRAMIN BANK	REGIONAL RURAL BANKS
69	BIHAR KSHETRIYA GRAMIN BANK	REGIONAL RURAL BANKS
70	MEGHALAYA RURAL BANK	REGIONAL RURAL BANKS
71	KARNATAKA VIKAS GRAMEENA BANK	REGIONAL RURAL BANKS
72	TRIPURA GRAMIN BANK	REGIONAL RURAL BANKS
73	SAURASHTRA GRAMIN BANK	REGIONAL RURAL BANKS
74	MIZORAM RURAL BANK	REGIONAL RURAL BANKS
75	Uttarakhand Gramin Bank	REGIONAL RURAL BANKS
76	UTTAR BANGA KSHETRIYA GRAMIN BANK	REGIONAL RURAL BANKS
77	SAPTAGIRI GRAMEENA BANK	REGIONAL RURAL BANKS
78	CHHATTISGARH GRAMIN BANK	REGIONAL RURAL BANKS
79	ARUNACHAL PRADESH RURAL BANK	REGIONAL RURAL BANKS
80	Narmada Jhabua Gramin Bank	REGIONAL RURAL BANKS
81	JHARKHAND GRAMIN BANK	REGIONAL RURAL BANKS
82	VANANCHAL GRAMIN BANK	REGIONAL RURAL BANKS
83	MADHYANCHAL GRAMIN BANK	REGIONAL RURAL BANKS
84	BARODA UTTAR PRADESH GRAMIN BANK	REGIONAL RURAL BANKS
85	PURVANCHAL GRAMIN BANK	REGIONAL RURAL BANKS
86	MADHYA BIHAR GRAMIN BANK	REGIONAL RURAL BANKS
87	UTKAL GRAMYA BANK	REGIONAL RURAL BANKS
88	NAGALAND RURAL BANK	REGIONAL RURAL BANKS
89	LANGPI DEHANGI RURAL BANK	REGIONAL RURAL BANKS
90	UTTAR BIHAR GRAMIN BANK	REGIONAL RURAL BANKS
91	ANDHRA PRAGATHI GRAMEENA BANK	REGIONAL RURAL BANKS
92	JAMMU AND KASHMIR GRAMEEN BANK	REGIONAL RURAL BANKS
93	MAHARASHTRA GRAMIN BANK	REGIONAL RURAL BANKS
94	ALLAHABAD UP GRAMIN BANK	REGIONAL RURAL BANKS
95	JILA SAHAKARI BANK LTD. MAU	DISTRICT CENTRAL CO-OPERATIVE BANKS
96	DISTRICT CO OPERATIVE BANK LTD PILIBHIT	DISTRICT CENTRAL CO-OPERATIVE BANKS
97	ZILA SAHKARI BANK LTD BAREILLY	DISTRICT CENTRAL CO-OPERATIVE BANKS

98	ZILA SAHKARI BANK LTD KANPUR	DISTRICT CENTRAL CO-OPERATIVE BANKS
99	GOPALGANJ DISTRICT CO-OP BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
100	FIROZABAD ZILA SAHKARI BANK LTD.	DISTRICT CENTRAL CO-OPERATIVE BANKS
101	DISTRICT COOPERATIVE BANK LTD MAINPURI	DISTRICT CENTRAL CO-OPERATIVE BANKS
102	HAMIRPUR DISTRICT CO OPERATIVE BANK LTD	DISTRICT CENTRAL CO-OPERATIVE BANKS
103	ZILA SAHAKARI BANK LTD MEERUT	DISTRICT CENTRAL CO-OPERATIVE BANKS
104	MUZAFFARNAGAR DISTRICT COOPERATIVE BANK LTD	DISTRICT CENTRAL CO-OPERATIVE BANKS
105	ETAWAH DISTRICT CENTRAL CO-OP.BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
106	ZILA SAHKARI BANK LTD JHANSI	DISTRICT CENTRAL CO-OPERATIVE BANKS
107	ZILA SAHKARI BANK LTD BULANDSHAHAR	DISTRICT CENTRAL CO-OPERATIVE BANKS
108	RAMPUR ZILA SAHKARI BANK LTD	DISTRICT CENTRAL CO-OPERATIVE BANKS
109	DISTRICT CO OPERATIVE BANK LTD BARABANKI	DISTRICT CENTRAL CO-OPERATIVE BANKS
110	ZILA SAHKARI BANK LTD UNNAO	DISTRICT CENTRAL CO-OPERATIVE BANKS
111	ZILA SAHAKARI BANK LTD BIJNOR	DISTRICT CENTRAL CO-OPERATIVE BANKS
112	DISTRICT CO OPERATIVE BANK LTD SAHARANPUR	DISTRICT CENTRAL CO-OPERATIVE BANKS
113	SASARAM BHABHUA CENTRAL CO-OP BANK LTD	DISTRICT CENTRAL CO-OPERATIVE BANKS
114	DISTRICT COOPERATIVE BANK LTD SHAHJAHANPUR	DISTRICT CENTRAL CO-OPERATIVE BANKS
115	BEGUSARAI DISTRICT CO-OP BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
116	BANDA DISTRICT COOPERATIVE BANK LIMITED BANDA	DISTRICT CENTRAL CO-OPERATIVE BANKS
117	DISTRICT CO-OPERATIVE BANK LTD.RAEBARELI	DISTRICT CENTRAL CO-OPERATIVE BANKS
118	BUDAUN DISTRICT CENTRAL CO-OP.BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
119	SITAMARHI CENTRAL CO- OPERATIVE BANK LTD.	DISTRICT CENTRAL CO-OPERATIVE BANKS
120	MORADABAD ZILA SAHKARI BANK LTD MORADABAD	DISTRICT CENTRAL CO-OPERATIVE BANKS
121	MATHURA ZILA SAHKARI BANK LTD MATHURA	DISTRICT CENTRAL CO-OPERATIVE BANKS
122	ZILA SAHKARI BANK LTD MIRZAPUR	DISTRICT CENTRAL CO-OPERATIVE BANKS
123	FARRUKHABAD DISTRICT CENTRAL CO-OP.BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS

124	ETAH DISTRICT CO- OPERATIVE BANK LTD.	DISTRICT CENTRAL CO-OPERATIVE BANKS
125	ZILA SAHKARI BANK LTD.,LUCKNOW.	DISTRICT CENTRAL CO-OPERATIVE BANKS
126	ALIGARH DISTRICT CO OPERATIVE BANK LTD	DISTRICT CENTRAL CO-OPERATIVE BANKS
127	BASTI DISTRICT CENTRAL CO- OP.BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
128	JALAUN DISTRICT CO- OPERATIVE BANK LTD	DISTRICT CENTRAL CO-OPERATIVE BANKS
129	ZILA SAHAKARI BANK LTD LAKHIMPUR KHERI	DISTRICT CENTRAL CO-OPERATIVE BANKS
130	AGRA DISTRICT CENTRAL CO- OP.BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
131	SIWAN CENTRAL CO- OP.BANK LTD.	DISTRICT CENTRAL CO-OPERATIVE BANKS
132	SIDDHARTH NAGAR URBAN CO-OPREATIVE BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
133	LALITPUR DISTRICT CO- OPERATIVE BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
134	SANT RAVIDAS NAGAR BHADOHI URBAN CO. BANK	DISTRICT CENTRAL CO-OPERATIVE BANKS
135	ZILA SAHKARI BANK LTD GHAZIABAD	DISTRICT CENTRAL CO-OPERATIVE BANKS
136	The New Agra Urban Co-Op Bank	DISTRICT CENTRAL CO-OPERATIVE BANKS
137	THE SINGHBHUM DISTRICT CENTRAL COOPERATIVE BANK LTD	District CO-OPERATIVE BANKS
138	ANDAMAN & NICOBAR STATE CO-OP.BANK LTD.	STATE CO-OPERATIVE BANKS
139	ASSAM CO-OP.APEX BANK LTD.	STATE CO-OPERATIVE BANKS
140	UTTAR PRADESH CO- OPERATIVE BANK LTD	STATE CO-OPERATIVE BANKS
141	TRIPURA STATE CO-OP.BANK LTD.	STATE CO-OPERATIVE BANKS
142	V.S.V.CO-OPERATIVE BANK LTD.HAJIPUR	URBAN CO-OPERATIVE BANKS
143	BANDA URBAN CO.OP.BANK LTD.	URBAN CO-OPERATIVE BANKS
144	RADHA SOAMI URBAN CO- OP.BANK LTD.(AGRA)	URBAN CO-OPERATIVE BANKS
145	SIKKIM STATE CO-OPERATIVE BANK LTD	URBAN CO-OPERATIVE BANKS
146	NAGAR SAHKARI BANK LTD, MAHARAJGANJ	URBAN CO-OPERATIVE BANKS
147	NAGAR SAHKARI BANK, GORAKHPUR	URBAN CO-OPERATIVE BANKS
148	KHALILABAD NAGAR SAHAKARI BANK (NSB)	URBAN CO-OPERATIVE BANKS