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GOVERNMENT OF INDIA  
MINISTRY OF COMMUNICATIONS & IT  
DEPARTMENT OF TELECOMMUNICATIONS  
20 ASHOKA ROAD, SANCHAR BHAWAN,  
NEW DELHI-110001

Dated 18-07-2013

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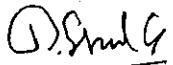
**OFFICE MEMORANDUM**

**Subject:-Minutes on Annual Review of Single Window System of Pension  
Disbursement held on 4<sup>th</sup> July 2013 with the Public Sector Banks**

The Conference on annual review of Single Window System of pension disbursement with the Public Sector Banks was held on 4<sup>th</sup> July 2013 at Vigyan Bhawan New Delhi.

Please find enclosed minutes of the same.

Encl:- as above.

  
(RAVISH SHUKLA)  
ASSTT. DIRECTOR GENERAL(DCA)  
Ph.No.23036060

To

- 1.Member(Finance),DOT(HQ), Sanchar Bhawan, New Delhi
- 2.DDG(Accounts & TPF), DOT(HQ), Sanchar Bhawan, New Delhi
- 3.DDG(FEB), DOT(HQ), Sanchar Bhawan, New Delhi
- 4.All Pr.CCA/CCA, for information & necessary action.
- 5.All GM/AGM/Sr. Officer of all participating Banks for information & necessary action.

## Annual Review of Single Window System of Pension Disbursement

04 July 2013, Vigyan Bhawan Main Hall 1, New Delhi

### Minutes

Annual Review of Single Window System Conference was held on 04.07.2013 with an objective to review the performance of Public Sector Banks in handling pension disbursement of Telecom Pensioners envisaged through the Single Window System. The Conference was attended by Senior Officers from DoT HQ, Pr. CsCA /CsCA of all Circles and representatives of Public Sector Undertaking Banks as per lists at Annexure-I, II and III respectively. The MoU with the Banks was signed by Department of Telecom on 19 September 2012.

2. The Conference commenced with lighting of the lamp. In his opening remarks, DDG (Accounts & TPF) welcomed the participants. He laid stress upon proper comprehension of the MoU, which through its various clauses comprehensively covers all the aspects involved in disbursement of pension.

3. Ms. Nirmala Pillai, Pr. CCA Delhi gave the inaugural speech. Emphasizing upon the need to make the pension disbursement procedure more humane and user friendly, she remarked that successful implementation of the SWS scheme required addressing issues relating to systemic flow as well as those relating to calculation of amount of pension.

4. Director (Accounts-I), DoT HQ apprised the participants that response had been elicited by DoT HQ from the CCA offices in respect of 11 specific problematic areas observed in the functioning of SWS. The compiled feedback received from the CCA offices in respect of each of the banks was circulated for taking corrective action by the banks. Director (Accounts-I) requested the banks to submit action taken report within one month.

(Action to be taken by each bank in respect of feedback pertaining to it)

5. A brief presentation on salient paras of the MoU was made by Sh. G K Padhy, CCA Chhattisgarh. In particular, he highlighted the following paras -

5.1 Awareness amongst the banks regarding the SWS procedure (Para 4.1)

5.2 Change of Account No. is to be intimated to CCA office by the banks, which is not being done in most of the cases (Para 6.1)

5.3 A specific Time schedule needs to be followed by various authorities who are involved in disbursement of pension to ensure disbursement commences within one month from the date of retirement of an employee (Para 6.10). However, it was noted with concern that adherence to this time schedule was not being done.

5.5 The new PPO number has multiple benefits. Some of the banks had complied with the new PPO number issue (Para 6.26). However, some banks were yet to take up.

5.6 Scrolls are not regularly coming from banks. Hard copy of Scrolls is required to be sent by CPPCs to CCA offices for reconciling RBI Statement and certification purpose (Para 7.1). Further scrolls received are not as per format envisaged at Annexure 'G' of MoU. For IDA, CDA and prorata pensioners, CPPCs should adhere to the proper format. Large Number of CCA offices have not received scrolls prior to 01.10.2012 from different Focal Point Branches. SBI was requested to take the lead in sorting out this issue.

SBI stated that they are able to generate the scrolls in CSV format whereas scrolls are required to be issued in excel format as per the MoU. It was mentioned that the matter had been discussed with Sh. Gunasekaran, Dy. CCA, TN on his visit to Mumbai. Since the CSV format is readily importable to Excel format, it was decided that the request of SBI may be acceded to. The SBI would insert the column names as the first row in CSV format.

(Action by – SBI)

5.7 PPO Lost Cases (Para 12) - Banks should issue loss certificates; Paying branch / CPPC should bring to the notice of CCA office the loss of PPO, who in turn will issue the duplicate PPO.

In this context, OBC Bank cited a case of pre-2006 pensioner whose PPO was lost by the bank. The concerned CCA Office was approached for issue of duplicate PPO but the same was not issued. The CCA office asked the bank to treat CCA's reply letter as order for making further payments. It was clarified that the CCA office reply was not as per rules laid down. All CCA offices were requested to act as per laid down procedure.

(Action by – All banks/ CCAs in respect of loss cases; CCA UPW in respect of specified case)

5.8 Transfer Cases (Para 14) - It was observed that a lot of confusion persists amongst banks and CCA offices regarding treatment of applications for transfer of pensions. The following clarifications were provided -

(i) In case of **transfer within the territorial circle**, two cases could arise –

a. Transfer from one paying branch to another branch of the same public sector bank – Such requests may be entertained by the public sector bank itself and were to be dealt with as per para 14.2 of MoU. The paying branch will indicate, on the disburser's portion of the PPO the month upto which the payment has been made and will thereafter return the disburser's portion of the PPO to the CPPC. On receipt, the CPPC will make necessary entries in the register maintained by it in the form as in Annexure – C and forward the PPO (Disburser's portion) to the other paying Branch within three days of its receipt, for making future pension payments under intimation to the Pensioner as well as to concerned Territorial CCAs to enable the latter to make suitable entries in his records.

b. Transfer from one bank to another public sector bank – Such requests were to be processed through the CCA offices as per para 14.3 of the MoU. The paying branch, will return through its CPPC, both the portions of the PPO to the concerned Territorial CCA indicating the month upto which the pension payment have been made. On receipt, the Territorial CCA will take necessary action for payment of the pension at the branch of Public Sector Bank/ Post Office from where the Pensioner now desires to draw pension in terms of these orders.

(ii) In case of **transfer from one territorial CCA to another**, it was clarified that all such cases were to be routed through the CCA offices and dealt with as per para 14.3 of the MoU.

5.9 Delay in Grievance settlement (Para 15) - It was observed that many banks had not yet appointed nodal branches at CCA headquarters despite clear directives in para 15.1 of MoU.

The role of nodal branches was discussed in detail. A few representatives from banks questioned the utility of nodal branch concept, and remarked that CCAs should directly interact with CPPCs. It was clarified to the participants that nodal branches were a vital link in the two-tier Pensioner's Grievance Redressal Mechanism, and that they played an important role in ensuring that pension disbursement and its reimbursement takes place in a smooth manner. Accordingly, Banks were advised to look into the appointment of Nodal Branches. It was decided that by end of 31 July 2013, all the banks will notify their nodal branches to CCA offices concerned, under intimation to DoT HQ.

(Action – All banks)

Representatives from banks as well as CCA offices asked for a list of e-mail IDs and postal address list of all CCA offices and CPPCs. It was decided that the list would be circulated immediately.

(Action – Director Accounts-I, DoT)

6. The CsCA of various circles were requested to take up issues pertaining to their respective circles with the various banks. The points raised were -

6.1 HP : CCA HP informed among other things that scrolls were wanting from SBI, PNB, UCO Bank, CBI, SBP and UBI. The banks agreed to send scrolls regularly and also notify Nodal branches appointment.

(Action – SBI, PNB, UCO Bank, CBI, SBP and UBI)

6.2 MP: It was informed that only Punjab National Bank has appointed Nodal Branch and rest of Banks have not. Some of the banks responded that that nodal branch details have already been furnished. It was decided that the banks may furnish the details by 31.07.2013. In case details have already been furnished, the same may be furnished again.

(Action by –All banks doing SWS pension disbursement in MP circle except PNB)

6.3 AP: Scrolls are not being received from Corp bank and SBI. He also requested all the banks to initiate necessary action on the issue of excess recovery of pension payment.

(Action – Corp Bank, SBI)

6.4 Delhi: It was intimated that scrolls have not been received from many banks. CCA Office is having 20,000 plus pensioners and requested data from banks. In family pension cases involving change of account number, CCA office was not being informed by the banks. The same was the case with transfer of accounts cases. He also requested CPPCs to take action regarding e-Scrolls and hard copies and some banks have rejected old account numbers. SBI responded that they are maintaining Bank Master Data and now switched over to Core banking System.

The manual account numbers are not mapped with CBS and asked for details of rejected account numbers for taking necessary action.

**6.5 Orissa:** It was intimated that poor response was being received from banks, except Bank of Baroda and SBI. Regarding death of pensioners the original PPO was not being forwarded to CCA office by banks.

**6.6 WB:** It was stated that scrolls are not being received from SBI. A bank representative pointed out that in e-Scroll header.doc format, there were problems with pro-rata pension column. It was clarified that certain changes need to be made in the format for pro-rata pensioners. Accordingly, a revised format shall be issued for prorata pensioners.

(Action by – DoT HQ)

CCA WB informed that regarding overpayment, banks are sending pensioners to CCA for their grievance settlement which is not as per laid down procedure. Hence, the appointment of Nodal Branch was emphasized for dealing with pensioners grievances. It was also mentioned that appointment of Nodal Branches details was not received by CCA office from the concerned banks.

**6.7 Kolkata Phones:** It was stated that they are having 19 banks out of which only Punjab & Sind Bank is sending scrolls regularly and rest of the banks are not adhering to the practice. Pr. CCA Kolkata specifically raised the issue of non-reimbursement of over payment by the banks. Clear guidelines of RBI were available on the issue. It was alleged that banks are violating the RBI guidelines and stated that SBI alone has got 22 cases pending.

CCA Chhattisgarh clarified as per a new procedure recently put in place, all PPOs generated in Kolkata will be sent to Pr.CCA Kolkataphones office. Notification to this effect will be sent to all the banks shortly.

(Action – Pr. CCA Kolkata/ CCA WB)

**6.8 Bihar:** It was stated that hard copies of scrolls are not being received since inception of SWS and soft copies from some banks are being received. There are 9 banks operating in CCA circle.

Regarding pension grievances it was stated that banks are referring pensioners to CCA offices for redressal of their grievances and issue of form 16 and pension arrears etc.

**6.9 Rajasthan:** Scrolls are not being received from SBI and Bank of Baroda. Regarding overpayment, the amount to be realized from SBI and Bank of Baroda on account of overpayment of pension is Rs. 90 lakhs. The realization from SBI is still pending.

**6.10 UP(W):** 11 banks are operating and most of the banks are sending their scrolls. However the scrolls are not as per prescribed format. Further, the scrolls are being received on a piece-meal basis. Regarding change of account, it was stated that the CCA office is having problem as banks are not notifying the same. Also, banks are having problem in CDA / IDA rates application.

**6.11 Maharashtra :** Common problem is non-receipt of e-scrolls from banks. However, hard copies are received from all banks. For the period prior to 01.10.2012 cases, scrolls are wanting from SBH for the period June 2012 to Sept 2012. All the nodal branches have been notified by banks except Allahabad Bank and Bank of Baroda.

Certain bank representatives suggested that pensioners' welfare could be greatly enhanced if pensioners register their mobile number with the banks. CCA offices were requested to advise pensioners to make use of SMS facility by the banks. DDG (Accounts) suggested that DoT HQ may also write to Pensioners' Associations to provide pensioners' mobile numbers to banks for sending SMS.

(Action by – DoT HQ)

**6.12 TN:** It was intimated that scrolls prior to 01.10.2012 amounting to Rs.4.5 crores have not been received. Also, duplicate claims are being received through some Focal Point Branches and through CPPCs in New system as well, which may potentially lead to double payment of pensions.

Various bank representatives requested that clear instructions for reimbursement prior to SWS implementation cases may be communicated. It was clarified that cases prior to 01.10.2012 will be reviewed and instructions to banks will be issued in consultation with RBI and SBI.

(Action by – DoT HQ)

**6.13 J&K:** CCA J&K intimated that they are having 3 banks namely SBI, CBI and PNB. They have got good response from PNB. However no soft copies are received from SBI and CBI. The CPPC of SBI is in Jammu (instead of Chandigarh) and CPPC of CBI is in Belapur. This is causing delay in settling issues with the Banks. SBI assured that Srinagar Branch will be made as CPPC / Nodal Branch at the earliest.

(Action by – SBI, CBI)

**6.14 Uttarakhand:** The banks operating in this Circle are CBI, OBC, PSB, PNB, Canara Bank and SBI. In certain cases, the receipt of scrolls is not as per proper format. Prior to 01.10.2012, pension cases scrolls have not been received from any banks. Pensioners complained to CCA office that pensioners' portion of PPO has not been given to them by banks and also they are getting pension only after 2 to 3 months delay after issue of PPO.

In order to sort out the issue of non-sending of scrolls, OBC requested copy of letter from CCA office for sending the same to their CPPCs. Other banks were also requested to take action in this regard after receiving details from CCA office. Banks were advised to ensure prompt disbursement of pension which is an important objective of SWS.

(Action by – CCA Uttarakhand, CBI, OBC, PSB, PNB, Canara Bank and SBI)

**6.15 ASSAM:** Hard copies of scrolls have not been received from the banks. In case of recoveries of overpayment, it was pointed out that except United Bank of India, no other bank was refunding amount in lump sum as per RBI guidelines. Further, CPPCs located in Guwahati are not entertaining the pensioners' grievances.

(Action by – SBI, CBI, UB, UCO Bank, PNB and Allahabad Bank)

**6.16 NE:** Hard copies of scrolls are being received from Punjab National Bank but no soft copies are being made available.

(Action by - PNB)

**6.17 Jharkhand:** It was informed that scrolls are not being received regularly from the 9 banks operating in the circle.

(Action by – UBI, CBI, SBI, PNB, Allahabad Bank, UCO Bank, Bank of Baroda, Bank of India, and Canara Bank)

**6.18 Punjab:** 3 banks viz., SBI, PNB and SBP are dealing in SWS. Hard copies of scrolls are being received on time. However, soft copies are not being received. There are no other major issues with the banks. Quarterly meetings with Banks are not being conducted. However informal meetings are being held to sort out the issues.

(Action by – SBI, PNB and SBP)

The chair instructed all Pr.CCA/ CCA offices to hold quarterly meeting with Bank officials as per the MoU.

(Action by – All CCA offices)

**6.19 Haryana:** Hard and soft copies are not being received from BOI, CBI, Syndicate Bank and UBI. OBC and SBP are sending the e-scrolls but not the hard copies. Canara bank is not sending hard copies.

(Action by – BOI, CBI, Syndicate Bank, UBI, OBC, Canara Bank and SBP)

**6.20 CCA A&N:** No representative from the Circle.

**6.21 Karnataka:** Soft copy of scrolls is not being received from any of the banks. Regarding non-receipt of scrolls for the pre 01.10.2012 period, CCA office is interacting with the concerned banks for supply of the same. It was also stated that the pensioners' copy of PPO is not being issued to pensioner by the banks.

(Action by - All banks disbursing pension in Karnataka circle)

**6.22 Kerala:** The major Banks are Syndicate, SBI, SBT etc. Regarding Scrolls receipt, Canara Bank, Indian Bank and CBI are not sending hard copies and SBI is not sending soft copies. Except a few, all the major banks have notified their Nodal branches. CCA is regularly inviting the banks to pension adalats.

(Action by - Canara Bank, Indian Bank, CBI and SBI)

**6.23 Chhattisgarh:** CCA informed that they are having 2400 pensioners and are presently dealing with 300 cases. 10 banks are operating in CCA's jurisdiction. Scrolls prior to 01.10.2012 are wanting from SBI and post-SWS are wanting from few CPPCs. It was suggested that prior to sending scrolls for the month, CPPCs should reconcile with last month scrolls to eliminate errors. For the Focal point period scrolls, a meeting was held and banks have sent their representatives.

(Action by – SBI, Allahabad Bank, Bank of Maharashtra)

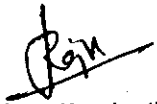
6.24 UP (E): There are 11 banks in CCA office jurisdiction and most of the banks have sent the scrolls in improper format. Regarding the over payment, problems are persisting similar to other CCA offices. It was stated that there is a delay in start of pension. After issue of PPO, 2 months lapse is occurring in pension payment by banks. It was suggested that sensitization of pension issue need to be emphasized with the banks / CPPCs as there is lack of awareness in this area.

(Action by – All banks disbursing pension in UP East)

7. The summing up session was chaired by Member (F). The key issues raised and discussed in the conference were summed up by Sh. A C Padhi, CCA Maharashtra. He observed that there has been an improvement in the efficiency of pension disbursement during the 9 months of implementation of SWS in the Department. However, he highlighted certain issues which need to be addressed by the banks as well as the CCAs. The major issues discussed were –

- (a) Delay in payment of first pension
- (b) Non-receipt of scrolls from banks
- (c) Non-appointment of Nodal Branch in each CCA
- (d) Lack of clarity regarding para 14 (inter and intra circle transfer of Bank) of MoU
- (e) Non-reimbursement of excess payment of pension by banks to CCAs
- (h) Lack of clarity regarding reimbursement procedure in pre-SWS period
- (j) Lack of holding of quarterly meetings between CCAs and banks

8. The review conference ended with a vote of thanks to the Chair and all the participants.



(Rajeev Kandpal)

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**List of DoT HQrs Senior Officers**

<b>Sl.No.</b>	<b>Name of the officer</b>	<b>Designation</b>
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02	Ms Nirmala Pillai	Pr.CCA Delhi
03	Sh Shahbaz Ali	DDG (Accounts & TPF)
04	Sh Sourabh K Tewari	DDG(FEB)
05	Sh Rajeev Kandpal	Director (Accounts-I)
06	Smt Kalpana Singh	Director(LF)
07	Sh Kashinath Jha	Director, NICF
08	Sh Kamal Kapoor	Director, NICF

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**Details of officers who attended the meeting of SWS on 4<sup>th</sup> July 2013**

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04	<b>Bank of India</b> CPPC Branch Bank of India Building 87-A, 1 <sup>st</sup> Floor, Gandhi Baugh Nagpur – 440 002	N.P.Nimje 9049282490  2.Prasad G.Chaughule 9870113364	<a href="mailto:cppc.nagpur1@bankofindia.co.in">cppc.nagpur1@bankofindia.co.in</a>  <a href="mailto:ho.gbd@bankofindia.co.in">ho.gbd@bankofindia.co.in</a>
05	<b>Bank of Maharashtra</b> Central Pension Processing Centre Branch(CPPC), 2 <sup>nd</sup> Floor, "Janmangal", 1177, Budhwar Peth, Bajirao Road, Pune – 2	Mande.D.U. 9890217097	<a href="mailto:Bom1407@mahabank.co.in">Bom1407@mahabank.co.in</a>
06	<b>Canara Bank</b> Centralized Pension Processing Centre (CPPC), Transaction Banking Wing, 4 <sup>th</sup> Floor, 86 Spencer Building, M G Road, Bangalore – 5600 0010	A.G.Nayak 9886518896	<a href="mailto:agnayak@canarabank.com">agnayak@canarabank.com</a>
07	<b>Central Bank of India</b> Centralized Pension Processing Centre (CPPC) 2nd Floor, MMO Building, M G Road Fort, Mumbai – 400 023	P.K.Singh 08376909650	<a href="mailto:agmgbdelhi@centralbank.co.in">agmgbdelhi@centralbank.co.in</a>
08	<b>Corporation Bank</b> Mangalore -Centralized Pension Processing Branch, Corporate Office Building, Head Office, Mangaladevi Temple Road, PO NO. 88, Pandeshwar, Managlore – 575 001	B.Ravindranath Baliga 08762363957	<a href="mailto:hopenension@corpbank.co.in">hopenension@corpbank.co.in</a>
09	<b>Dena Bank</b> Dena Corporate Centre, C-10, G-Block, Bandra Kurla Complex, Bandra(E), Mumbai – 400 051	Ganesh Dass 9310697857  Dr.Manorama Mishra 09619480259	<a href="mailto:ro.newdelhi@denabank.co.in">ro.newdelhi@denabank.co.in</a>  <a href="mailto:manoramam@denabank.co.in">manoramam@denabank.co.in</a>  <a href="mailto:gbd@denabank.co.in">gbd@denabank.co.in</a>

10	<b>Indian Bank</b> Centralised Pension Processing Centre, No.66, Rajaji Salai, 4 <sup>th</sup> Floor, Chennai-600001	D.Balasubramaniam 9445030402	<a href="mailto:cppc@indianbank.co.in">cppc@indianbank.co.in</a>
11	<b>Indian Overseas Bank</b> Centralised Pension Processing Centre (CPPC), Annasalai, Chennai	C.M.Sukumaran 09443103026  2.G.Kumar 9840080166	<a href="mailto:cppc@iobnet.co.in">cppc@iobnet.co.in</a>  <a href="mailto:kumarg3@iobnet.co.in">kumarg3@iobnet.co.in</a>
12	<b>Oriental Bank of Commerce</b> Centralised Pension Processing Centre (CPPC), 8/1, 1 <sup>st</sup> Floor, Abdul Aziz road, Karol Bagh, New Delhi	M.K.Sinha 8527322777  Pawan Goyal 011-28758174	<a href="mailto:cppc@obc.co.in">cppc@obc.co.in</a>
13	<b>Punjab &amp; Sind Bank</b> Central Pension Processing Centre(CPPC), A-25, 1 <sup>st</sup> floor, Community Centre, Jwala Heri, Paschim Vihar, New Delhi – 110 063	H.P.S.Johar 9910548150  2.Satnam Kaur 9711897349	<a href="mailto:hpsjohar@gmail.com">hpsjohar@gmail.com</a>  <a href="mailto:cppc@psb.org.in">cppc@psb.org.in</a>
14	<b>Punjab National Bank</b> Rajendra Bhawan, Rajendra Place, New Delhi	P.G.Gaikwad 8527707999 2.D.Nagesh 9953038398 3.T.K.Jha 9910900706 4.Meena Bhatia 9871050738	<a href="mailto:cppcdei@pnb.co.in">cppcdei@pnb.co.in</a>  <a href="mailto:nagesh.daravath@pnb.co.in">nagesh.daravath@pnb.co.in</a>  <a href="mailto:tkiha@pnb.co.in">tkiha@pnb.co.in</a>  <a href="mailto:meenabhatia@pnb.co.in">meenabhatia@pnb.co.in</a>
15	<b>State Bank of Bikaner &amp; Jaipur</b> 2 <sup>nd</sup> Floor, SMS Highway, Chaura Rasta, Jaipur-302003	R.P.Gupta 9413396546  G.K.Bunkar 01415172101 09214362405	<a href="mailto:r.p.gupta@sbbj.co.in">r.p.gupta@sbbj.co.in</a>  <a href="mailto:cppcijpr@sbbj.co.in">cppcijpr@sbbj.co.in</a>
16	<b>State Bank of Hyderabad</b> Centralised Pension Processing Cell, 1 <sup>st</sup> floor, Methodist Complex, Opp. Chermas ABIDS Hyderabad-500 001	G.Narendera Kumar 7702358181  S.JankiDevi 09394611037	<a href="mailto:Narendrakumar.g@sbhyd.co.in">Narendrakumar.g@sbhyd.co.in</a>  <a href="mailto:Cpsc-hyd@yahoo.com">Cpsc-hyd@yahoo.com</a>
17	<b>State Bank of India</b> (List of CPPC attached) Government Accounts Department, Corporate Centre, Belapur Rly. Strn., 4 <sup>th</sup> floor, Tower No4, Sector- 11,CBD,Belapur, Navi Mumbai- 400614	M.L.Das 9004387927	<a href="mailto:Dgm.gad@sbi.co.in">Dgm.gad@sbi.co.in</a>

18	<b>State Bank of Mysore</b> Centralised Pension Processing Centre, Birwa Complex, Alake Car Street Post Office, Mangalore-575003	U.Diwakara Poojary 9448291386	<a href="mailto:cppcmanglore@sbm.co.in">cppcmanglore@sbm.co.in</a>
19	<b>State Bank of Patiala</b> Centralised Pension Processing Centre (CPPC), SCO tNo.114, Urban Estate, Phase-II, Patiala – 147 002	Sunil Rajak 9888260632  2.K.K.Garg 9779586330	<a href="mailto:sunil.rajak@sbp.co.in">sunil.rajak@sbp.co.in</a>  <a href="mailto:infocppc@sbp.co.in">infocppc@sbp.co.in</a>
20	<b>State Bank of Travancore</b> 3d Floor, Chembikalam Buildings, Vazhuthacaud, Thycaud P.O, Thiruvananthapuram-695014.	1.Jayashree Ramachandran 9946012267  2.V.Jaganathan 9447332533	<a href="mailto:cppc@sbt.co.in">cppc@sbt.co.in</a>
21	<b>Syndicate Bank</b> Central Pension Processing Centre (CPPC), Head Office, Post Box No.1, Manipal – 576 104	O.P.Tiwari 9868387641  2.K.L.Arora 9810634478	<a href="mailto:Tiwariop2010@gmail.com">Tiwariop2010@gmail.com</a>  <a href="mailto:Klarora1958@gmail.com">Klarora1958@gmail.com</a>
22	<b>UCO Bank</b> Central Pension Processing Centre, Somalwar Bhavan(1 <sup>st</sup> Floor), Mount Road Extension, Nagpur-440001	M.K.Barua 7304660407	<a href="mailto:mkb_25809@yahoo.co.in">mkb_25809@yahoo.co.in</a>
23	<b>Union Bank of India</b> Centralised Pension Processing Centre (CPPC), Central Office, 12 <sup>th</sup> Floor, Union Bank Bhawan, 239 Vidhan Bhawan Marg, Nariman Point, Mumbai – 400 041	Anshu Prabhakar 9873159755  2.Saurabh Hirwani 9711170317  3.N.K.Ramachandran 09967774791	<a href="mailto:aprabhakar@unionbankofindia.com">aprabhakar@unionbankofindia.com</a>  <a href="mailto:saurabhirwani@gmail.com">saurabhirwani@gmail.com</a>  <a href="mailto:nkramachandran@unionbankofindia.com">nkramachandran@unionbankofindia.com</a>
24	<b>United Bank of India</b> Centralised Pension Processing Centre (CPPC), Head Office, 4 <sup>th</sup> floor, 11, Hemant Basu Sarani, Kolkata – 700 001	Divya Kumar Acharya 9831753554	<a href="mailto:cmcppc@unitedbank.co.in">cmcppc@unitedbank.co.in</a>
25	<b>Vijaya Bank</b> Merchant Banking Division, Head Office, 41/2 M.G Road, Trinity Circle, Bangalore – 560 001	A.Amarnath 9241001301	<a href="mailto:mbd.pension@vijayabank.co.in">mbd.pension@vijayabank.co.in</a>