



उत्तराखण्ड ग्रामीण बैंक

UTTARAKHAND GRAMIN BANK

Scheduled Bank Owned by Government

Cheque Collection Policy, 2025

**(Updated as per RBI Circular RBI/2025-26/73 dated August 13,
2025)**

1.1 Bank's Cheque Collection (BCC) Policy – 2025

The Bank's Cheque Collection Policy-2025 has been revised comprehensively in line with the Reserve Bank of India's latest instructions on Continuous Clearing and Settlement on Realisation in CTS. The policy ensures transparency and protects the interests of small depositors. It incorporates our technological capabilities, CBS-based processing, clearing arrangements, and internal systems.

The revised policy covers the following aspects:

- a) Procedure for collection of local and outstation cheques
- b) Collection of cheques through Bank branches and branches of other banks
- c) Revised timelines as per continuous clearing norms
- d) Penalty/compensation for delayed collection
- e) Eligibility and process for immediate credit

1.2 Prohibition on Alterations in Cheques

As per RBI guidelines, no corrections or alterations are permitted on cheques. Fresh cheque leaves must be issued for changes in payee name, amount in figures, or amount in words. Such altered cheques must not be accepted for presentation in CTS.

1.3 Re-presentation of Cheques

Cheques that need to be re-presented without any recourse to the payee shall be presented in the immediate next presentation clearing, not later than 24 hours (excluding holidays), with due notification to the customers of such presentation.

1.4 Dishonour/Return of Cheques

Branches shall ensure that the "Date of Return" is mentioned, and the Return Memo is duly signed/initialed with a clear and valid reason as per URRBCH Rules. This enables the holder to exercise legal recourse against the drawer.

List of Reasons for dishonour of cheque

01	Funds insufficient
02	Exceeds arrangement
03	Effects not cleared, present again.
04	Refer to drawer
05	Kindly contact Drawer/Drawee Bank and please present again.
10	Drawer's signature incomplete
11	Drawer's signature illegible
12	Drawer's signature differs
13	Drawer's signature required
14	Drawer's signature not as per mandate
15	Drawer's signature to operate account not received
16	Drawer's authority to operate account not received
17	Alteration requires drawer's authentication
20	Payment stopped by drawer
21	Payment stopped by attachment order

22	Payment stopped by court order
23	Withdrawal stopped owing to death of account holder
24	Withdrawal stopped owing to lunacy of account holder
25	Withdrawal stopped owing to insolvency of account holder
30	Instrument post dated
31	Instrument out dated/stale
32	Instrument undated/ without proper date
33	Instrument mutilated; requires Bank's guarantee
34	Cheque irregularly drawn/ amount in words and figures differs
35	Clearing House stamp/ date required
36	Wrongly delivered/ Not drawn on us
37	Present in proper zone
38	Instrument contains extraneous matter
39	Image not clear, present again with paper
40	Present with document
41	Item listed twice
42	Paper not received
50	Account closed
51	Account transferred to another branch
52	No such account
53	Title of account required
54	Title of account wrong/ incomplete
55	Account blocked (situation covered in 21-25)
60	Crossed to two banks
61	Crossing stamp not cancelled
62	Clearing stamp not cancelled
63	Instrument specially crossed to another bank
64	Amount in protective crossing incorrect
65	Amount in protective crossing required/illegible
66	Payee's endorsement required
67	Payee's endorsement irregular / requires collecting bank's confirmation
68	Endorsement by mark/ thumb impression requires attestation by Magistrate with seal
70	Advice not received
71	Amount / Name differs on advice
72	Drawee bank's fund with sponsor bank insufficient
73	Payee's separate discharge to bank required
74	Not payable till 1st proximo
75	Pay order/ cheque requires counter signature
76	Required information not legible/ correct
80	Bank's certificate ambiguous/ incomplete/ required
81	Draft lost by issuing office/ confirmation required from issuing office
82	Bank/Branch blocked
83	Digital Certificate Validation failure

84	Other reasons-connectivity failure
85	Alterations on instrument- Other than " Date " field (Alteration/correction on instruments are prohibited under Cheque Truncation System. Return reason code applicable to instruments presented in CTS)
86	Fake/Forged/Stolen-draft/cheque/cash order/interest warrant/dividend warrant
87	'Payee's a/c credited'- Stamp required
88	Other reasons (Please specify)

1.5 Deposit and Processing of Cheques (UPDATED)

The earlier T+1/T+2 clearing cycle is **withdrawn**. Under Continuous Clearing:

- Cheques deposited at the branch counter or drop-box before cut-off time shall be scanned and transmitted **continuously** to the clearing house during the presentation window of the day.
- Credit to customer accounts will be given, subject to confirmation received from the Clearing House and usual safeguards as defined in Section 7.1.

2. Arrangements for Collection of Domestic Cheques

2.1 Local Cheques

- All local cheques will be scanned and presented in the **continuous CTS presentation session**.
- Drop-boxes shall clearly display the cut-off time.

2.2 Centres without Clearing House

Where no clearing house exists, cheques shall be presented directly across the counter at the drawee bank and proceeds credited on realisation.

2.3 Outstation Cheques

- If the Bank does not have a branch in the drawee location, the cheque will be sent directly to the drawee bank or through a correspondent bank.
- No outstation collection charges shall be levied if the collecting bank and paying bank fall within the same **CTS grid**, even if located in different cities.

3. ARRANGEMENTS FOR COLLECTION OF CHEQUES INSTRUMENTS DRAWN ON UGB BRANCH NETWORK SC/DDP AUTOMATION

The cheques/instruments received at the branches for realization across the counter or through the Drop Box facility will be lodged as per process flow for all branches.

3.1 Instruments Drawn on Local and Outstation Branches (On-Us Cheques):

Cheques and other instruments drawn on any branch of Uttarakhand Gramin Bank—whether local or outstation—received across the counter or through the Drop-Box shall not be presented in clearing. These instruments shall be paid at the receiving branch itself after due verification.

The receiving branch shall verify the genuineness of the instrument, ensure availability of funds/drawing power, confirm instrument particulars through CBS, and observe all required precautions as if the cheque were drawn on the receiving branch itself.

No service charges shall be levied for the collection of cheques drawn on UGB's own branches (on-us cheque).

However, wherever service charges are applicable for any other category of instruments under the Bank's approved *Schedule of Service Charges*, the same shall be recovered strictly in accordance with the Bank's Service Charges Guidelines.

Credit shall be afforded directly to the payee's account through CBS on the same day, except in cases requiring further verification such as signature mismatch, insufficient funds, system validation issues, fraud alerts, or other risk flags, where credit may be deferred as per standard risk control procedures.

3.2.1 Instruments drawn on Local Branches of Other Banks

These instruments will be presented by the receiving branches in local clearing and credit afforded to the payee's account on realization or else arranges to send these instruments to the designated branch/service branch, which will in turn present these instruments in local clearing and afford credit directly to the payee's account using CBS strength.

3.2.2 Instruments drawn on Outstation Branches of Other Banks

The receiving branches will send such instruments to our own branches, for collection/realization through SC.

3.2.3 The revised cheque collection instructions shall be universally applicable at all centres.

3.2.4 The outstation cheques will be paid subject to recovery of usual service charges as per Bank's extant instructions, but in any case, such charges shall not be more than the service charges by the RBI for outstation collection charges. No additional charges, P&T, courier charges, etc. will be recovered. However, such charges will attract GST as per prescribed rate.

3.3 Cheques drawn on any branch of our Bank, locally or outstation, will normally be paid **on the same day**, depending upon the local situations, barring a few exceptional circumstances for example: insufficient balance, non-availability of drawing power, uncleared balance, not matching with the cheque range in the system, same cheque number already paid, difference in signature, any lien stop/hold restrictions, statutory, regulatory or otherwise, marked on the account, exceeding limit in case of loan account.

4. IMPLEMENTATION OF CHEQUE TRUNCATION SYSTEM (CTS)

The Bank has implemented the Cheque Truncation System (CTS) across all branches for outward clearing. Inward clearing operations are centralised and processed at the Bank's Central Clearing Centre, Dehradun. All cheque clearing activities shall be carried out strictly as per the latest guidelines issued by the Reserve Bank of India, including the framework for Continuous Clearing and Settlement on Realisation.

5. INTRODUCTION OF CONTINUOUS CLEARING AND SETTLEMENT ON REALISATION IN CHEQUE TRUNCATION SYSTEM (CTS)

The Reserve Bank of India vide its notification RBI/2025-26/73 CO.DPSS.RLPD.No.S536/04-07-001/2025-2026 dated 13.08.2025, has announced the transition of CTS to continuous clearing and settlement on realisation in two phases.

- **Phase 1:** Effective October 4, 2025
- **Phase 2:** Effective January 3, 2026

This is issued under Section 10(2) read with Section 18 of the Payment and Settlement Systems Act, 2007. Branches must ensure same-day scanning of all cheques, irrespective of deposit time, to comply with continuous presentation norms.

6. MODALITIES FOR CONTINUOUS CLEARING WITH SETTLEMENT ON-REALISATION IN CTS

6.1. Single presentation session with continuous delivery:

- a) There shall be a single presentation session from 10:00 AM to 4:00 PM.
- b) Cheques received by the branches shall be scanned and sent to the clearing house by the bank immediately and continuously during the presentation session.
- c) The clearing house will in turn release the cheque images to drawee banks on a continuous basis.

6.2. Continuous inward processing and confirmation by banks:

- a) The confirmation session shall start at 10:00 AM and close at 7:00 PM.
- b) For every cheque presented, the drawee bank shall generate either positive confirmation (for honoured cheques) or negative confirmation (for dishonoured cheques).
- c) Each cheque will contain the 'Item Expiry Time' which indicates the latest time by which confirmation for the presented instrument needs to be provided by the drawee bank.
- d) Processing by drawee banks is to be done continuously throughout the day and on a real time basis as soon as cheque images are received.
- e) Information of positive/negative confirmation shall be sent by the drawee banks to the clearing house immediately after processing.

6.3. Time available for inward processing:

- a) During phase 1 (From October 4 to January 2, 2026), drawee banks shall be required to confirm (positively / negatively) cheques presented on them latest by end of confirmation session (i.e. 7:00 PM) else those will be deemed to have been approved and included for settlement. Item expiry time for all cheques shall be set as 7:00 PM in phase 1.
- b) In Phase 2 (from January 3, 2026), the item expiry time of cheques shall be changed to T+3 clear hours. For example, the cheques received by drawee banks between 10:00 AM and 11:00 AM will have to be confirmed positively or negatively by them by 2:00 PM (3 hours from 11:00 AM). Cheques for which confirmation is not provided by the drawee bank in the prescribed 3 hours shall be treated as deemed approved and included for settlement at 2:00 PM.

6.4. Settlement on realisation:

- a) No accounting entries (settlement) will be posted for presentation of cheques.

- b) Starting from 11:00 AM, settlement will be arrived every hour till the end of confirmation session, based on the positive confirmations received from drawee banks and cheques considered deemed approved.
- c) No accounting entries shall be passed for cheques with negative confirmation.

6.5. Releasing payment to customers:

- a) On completion of settlement, clearing house shall release the information of positive and negative confirmations to the presenting bank.
- b) The presenting bank shall process the same and release the payment to the customers immediately, but not later than 1 hour from successful settlement, subject to usual safeguards.

7. INTEREST PAYMENT FOR DELAYED COLLECTION:

The Bank shall adhere to the timelines prescribed by the Reserve Bank of India under the *Continuous Clearing and Settlement on Realisation in CTS* framework, as per circular RBI/2025-26/73 dated August 13, 2025.

Accordingly, proceeds of cheques shall be credited to the customer's account **within one hour from the settlement pertaining to positive or deemed-positive confirmation, subject to usual safeguards** as detailed below.

If the Bank fails to credit the proceeds within the above timeline, interest for delayed collection shall be paid **suo motu** (without customer claim) at the following rates:

1. **Savings Bank Interest Rate + 2%**, shall be payable for the period of delay up to **45 days** from the scheduled credit timeline.
2. For delays **beyond 45 days**, an **additional 1% interest** (over and above the above rate) shall be paid for the remaining period of delay.
3. For cheques deposited in **overdraft or loan accounts**, the applicable rate shall be the **interest rate charged on the loan/OD account**, instead of the Savings Bank rate.
4. Interest shall be calculated from the **date the cheque should have been credited** (as per Continuous Clearing timelines) **till the actual date of credit**.
5. The Bank shall pay such interest **suo motu**, i.e., **without any claim or request** from the customer.
6. A **minimum compensation of ₹20** shall be payable for all eligible cases of delayed collection.

7.1 "Usual Safeguards" — Explicit Definition

For the purpose of this policy, **usual safeguards** shall include situations where:

- Signature mismatch is detected
- The drawer's account has insufficient funds / incomplete drawing power
- The instrument fails system-based or rule-based validations
- Fraud risk, duplicate/multiple presentment, or suspicious transactions are flagged
- Stop payment instructions are found
- KYC/AML/CFT alerts or regulatory risk flags exist
- A high-value/irregular instrument requires manual scrutiny

- Any CBS/CTS system exception requires additional verification
- Legal or operational restrictions exist on the drawer's or payee's account

In all such cases, delay attributable to these safeguards **shall not qualify for compensation**, as these delays are part of mandatory risk-control procedures.

7.2 Exceptions — When Compensation Is Not Payable

No compensation shall be paid where delay is due to:

- Force majeure conditions (natural calamities, strikes, riots, etc.)
- CTS grid outage, RBI/NPCI downtime, or CBS unavailability
- Delays attributable to correspondent banks, clearing houses, or third-party institutions
- Regulatory holds, law-enforcement notices, or attachment orders
- Customer-related deficiencies (incorrect account details, wrong endorsement, etc.)
- Delays arising from manual scrutiny required on high-risk or suspected cheques shall not qualify for compensation.

7.3 Scope

This compensation framework applies to:

- All cheques processed under CTS continuous clearing
- Non-CTS and outstation cheques, **to the extent delays are attributable to UGB**

8. FORCE MAJEURE:

The Bank shall not be liable to compensate customers for delayed credit of cheques or instruments if the delay is caused by circumstances beyond the control of the Bank. Such circumstances shall include, but not be limited to:

- Civil commotion, riots, sabotage
- Lockouts, strikes, labour disruptions
- Fire, flood, earthquakes, natural calamities or other “Acts of God”
- War, enemy action, or any national emergency
- Damage to the Bank's facilities or to those of its correspondent banks
- Any order, restriction, or directive issued by Government, Courts, Law Enforcement, or regulatory authorities

8.1 Cyber / IT / System Disruption

Force Majeure shall also include **technology-related or system-related disruptions**, including but not limited to:

- Network failure or connectivity issues
- CTS grid downtime or technical malfunction
- NPCI system outage
- RBI system unavailability affecting clearing or settlement

- Core Banking System (CBS) downtime, scheduled maintenance, or unexpected outage
- Data centre issues, switch failures, server failures
- Any cyber incident, security breach, malware attack, or systemic threat that impacts the Bank's ability to process transactions

8.2 Effect on Compensation

During such periods of Force Majeure — including cyber/IT disruptions — any delay in:

- Presentation
- Inward processing
- Confirmation
- Settlement
- Credit to customer's account

shall not qualify for compensation under the delayed collection clause.

9. CHEQUES / INSTRUMENTS LOST IN TRANSIT / IN CLEARING PROCESS OR AT PAYING BANK'S BRANCH:

9.1 In the event of a cheque/instrument accepted for collection being lost in transit or in the clearing process or at the paying bank's branch, the Bank shall immediately, on coming to know of the loss of instrument, bring the same to the notice of the account holder, so that the drawer can be informed to record stop payment, and take care that cheques, if any, issued by him/her are returned with specific remarks and not just dishonoured due to non-credit of the amount of the lost cheques/instruments. The Bank would also advise the drawee bank all particulars of lost cheques / instruments for exercising caution and provide all assistance to the customer in obtaining a duplicate instrument from the drawer of the cheque. The onus of such loss lies with the collecting banker and not the account holder. It may however be noted that the probability of losing the physical instrument in the hands of paying bank is remote in the locations covered by CTS as clearing is undertaken on the basis of images. If the instrument is lost after lodging with the collecting bank but before truncating the same for sending through image based clearing, the presenting bank should follow the procedure indicated above.

If the cheque/instrument has been lost at the paying bank's branch, the collecting banker should have a right to recover the amount reimbursed to the customer for the loss of the cheque/instrument from the paying Banker.

9.2 Where a cheque/instrument is claimed to have been deposited by the customer in Drop-Box, but Bank's records do not show receipt of such cheque with the Bank, the Bank cannot decide on the compensation amount for lost cheque in the absence of details of cheque like date, amount, drawee bank/branch/drawee centre etc. In such cases, the customer will have to corroborate a claim for lost cheque with full facts, inter-alia, including confirmation/enquiries from the drawee person/banks about genuineness of the claim and, on this basis if it is established that the customer has, in fact, tendered the cheque in Drop-Box, the Bank will consider payment of compensation in terms of the Uttarakhand Gramin Bank Compensation Policy.

9.3 The Bank would also compensate the customer for any reasonable charges which he/she incurs in getting duplicate cheque/instrument upon production of receipt, in the event the instrument is to be obtained from a Bank/institution who would charge a fee for issue of duplicate instrument, subject to a maximum of Rs. 250/- .

10. COLLECTION OF ACCOUNT PAYEE CHEQUE-PROHIBITION ON CREDITING PROCEEDS TO THIRD PARTY ACCOUNT

10.1 In consonance with the legal requirements and in particular, the intent of the Negotiable Instruments Act, 1881 and with a view to protect the banks being burdened with liabilities arising out of unauthorised collections, and in the interest of the integrity and soundness of the payment and banking systems, and in order to prevent recurrence of deviations observed in the recent past, the Reserve bank has considered it necessary to prohibit the banks from crediting ‘account payee’ cheque to the account of any person other than the payee named therein. Accordingly, Banks were directed that they should not collect ‘account payee’ cheque, bank should ask the drawer/payee to have the cheque or the account payee mandate thereon withdrawn by the drawer. This instruction would also apply with respect to the cheque drawn by the drawer. This instruction would also apply with respect to the cheque drawn by a Bank payable to another bank.

10.2 In order to facilitate collection of cheques from a payment system angle, account payee cheques deposited with the sub-member for credit to their customers’ account can be collected by the member bank (referred to as the sponsor member) of the clearing house. Under such arrangements, there should be clear undertaking to the effect that the proceeds of the account payee cheque will be credited to the payee’s account only, upon realization.

10.3 With a view to mitigate the difficulties faced by the members of cooperative credit societies in collection of account payee cheques, it is further clarified that collecting banks may consider collecting account payee cheques drawn for an amount not exceeding Rs. 50,000/- to the account of their customers who are co-operative credit societies, if the payees of such cheques are the constituents of such co-operative credit societies. While collecting the cheques as aforesaid, banks should have a clear representation in writing given by the co-operative credit societies concerned that, upon realization, the proceeds of the cheques will be credited only to the account of the member of the co-operative credit society who is the payee named in the cheque. This shall, however, be subject to the fulfilment of the requirements of the provisions of Negotiable Instruments Act, 1881, including Section 131 thereof.

10.4 Banks may note that the above instructions shall also extend to drafts, pay orders and bankers’ cheque.

11. PAYMENT OF CHEQUES/DRAFTS/PAY ORDERS/BANKER’S CHEQUES WITH EFFECT FROM APRIL 1, 2012, Banks should not make payment of Cheques/Drafts/Pay Orders/Banker’s Cheques bearing that date or any subsequent date, if they are presented beyond the period of three months from the date of such instrument. Banks should ensure strict compliance of these directions and notify the holders of such instruments of the change in practice by printing or stamping on the cheque leaves, drafts, pay orders and banker’s cheques issued on or after April 1, 2012, by issuing suitable instruction for presentment within the period of their three months from the date of the instrument.

12. GRIEVANCE REDRESSAL:

If a customer has a complaint against the “Bank” due to non-payment or inordinate delay in the payment or collection of cheques. Complaint can be lodged with the bank concerned, if

the bank fails to respond within 30 days, a complaint with the banking ombudsman may be lodged. (Please note that complaints pending in any other judicial forum will not be entertained by the banking ombudsman). No fees is levied by the office of the Banking Ombudsman for resolving the customer's complaint. A unique complaint identification number will be given for tracking purpose.

Complaints have to be addressed to the banking ombudsman within whose jurisdiction the branch or office of the bank complained against is located. Complaints can be lodged simply by writing on a plain paper or online at <https://cms.rbi.org.in> or by sending an email to the concerned Banking Ombudsman. Complaint forms are available at all bank branches also.

Complaint can also be lodged by authorised representative (other than a lawyer) or by a consumer association /forum acting on customer's behalf. If the complainant is not satisfied with the decision of the Banking Ombudsman, an appeal can be made to the appellate authority in the reserve Bank of India (i.e. Deputy governor of Reserve Bank of India in charge or Consumer Education and Protection Department).

Annexure 1: List of CTS branches for outward clearing

Region I : Dehradun

Centre For CTS				Revised Centre	
S.No.	Br Code	BRANCH NAME	LINK BRANCH	BRANCH NAME	LINK BRANCH
1	101	Dehradun	Dehradun	DEHRADUN	Dehradun
2	102	Premnagar	Premnagar		Thano
3	103	Satnarain	Rishikesh		Jogiwala
4	104	Makhti Pokhari	Sahiya		Kargi Chowk
5	105	Chidderwala	Tarli Jolly		Sahastradhara Road
6	106	Lakhamandal	Badkot		Indiranagar
7	107	Tarli Jolly	Tarli Jolly		Rajpur Road
8	108	Thano	Dehradun		Kedarpuram
9	109	Judo	Vikas Nagar		Simla By-Pass
10	110	Sahiya	Sahiya		Dakra
11	111	Tyuni	Tyuni		Balawala
12	112	Korwa	Sahiya		Raipur
13	113	Jogiwala	Dehradun		Dharampur
14	114	Vikas Nagar	Vikas Nagar		G.M.S. Road
15	115	Selaqui	Premnagar		Saharanpur Road
16	116	Kargi Chowk	Dehradun		Jakhan
17	117	Sahastradhara Road	Dehradun		Subhash Nagar
18	118	Indiranagar	Dehradun		Naya Gaon Palio
19	119	Rajpur Road	Dehradun		Karanpur
20	120	Kedarpuram	Dehradun		Chakrata Road
21	121	Rishikesh	Rishikesh		Nehrugram
22	122	Simla By-Pass	Dehradun		Mohkampur
23	123	Dakra	Dehradun		Premnagar
24	124	Balawala	Dehradun	Premnagar	Selaqui

Centre For CTS				Revised Centre	
S.No.	Br Code	BRANCH NAME	LINK BRANCH	BRANCH NAME	LINK BRANCH
25	125	Doiwala	Doiwala		Bhauwala
26	126	Raipur	Dehradun	DOIWALA	Doiwala
27	127	Herbertpur	Vikas Nagar		Ranipokhri
28	128	Dharampur	Dehradun		Doodhli
29	129	G.M.S. Road	Dehradun		Chiddarwala
30	130	Bhauwala	Premnagar		Tarli Jolly
31	131	Saharanpur Road	Dehradun	SAHIYA	Sahiya
32	132	Jakhan	Dehradun		Korwa
33	133	Subhash Nagar	Dehradun		Makhti Pokhri
34	134	Naya Gaon Palio	Dehradun	VIKAS NAGAR	Vikas Nagar
35	135	Rani Pokhri	Tarli Jolly		Judo
36	136	Doodhli	Doiwala		Harbertpur
37	137	Karanpur	Dehradun		Dimau
38	138	Chakrata Road	Dehradun		Sahaspur
39	139	Nehrugram	Dehradun	RISHIKESH	Rishikesh
40	140	Mohkampur	Dehradun		Tapovan
41	171	Naitwar	Naitwar		Satnarayan
42	172	Bernigad	Badkot		Pashulok
43	173	Uttarkashi	Uttarkashi		Ghat Road
44	174	Purola	Purola	NAITWAR	Naitwar
45	175	Chinyalisaur	Uttarkashi	PUROLA	Purola
46	176	Matli	Uttarkashi	BADKOT	Bernigad
47	177	Badkot	Badkot		Badkot
48	801	Pashulok	Rishikesh		Lakhamandal
49	802	Ghat Road Rishikesh	Rishikesh	UTTARKASHI	Uttarkashi
50	803	Dimau	Vikas Nagar		Chinyalisaur
51	804	Sahaspur	Vikas Nagar		Matli
				TYUNI	Tyuni
		Total CTS CENTRE		12	

Region I A : Haridwar

Centre For CTS				Revised Centre	
S.No.	Br Code	BRANCH NAME	LINK BRANCH	BRANCH NAME	LINK BRANCH
1	141	Nagni	Chamba	CHAMBA	CHAMBA
2	142	Duggadda	Duggadda(NBD)		NAGNI
3	143	Dhanaulti	Dhanaulty		DHARKOT
4	144	Ghansali	Ghansali		THANGDHAR
5	145	New tehri	New tehri	DUGADDA	DUGADDA

Centre For CTS				Revised Centre	
S.No	Br Code	BRANCH NAME	LINK BRANCH	BRANCH NAME	LINK BRANCH
6	146	Bhawan	Bhawan	NEW TEHRI	NEW TEHRI
7	147	Bachelikhal	Bachelikhal	DHANOLTI	DHANOLTI
8	148	Dharkot	Chamba	GHANSALI	GHANSALI
9	149	Thangdhar	chamba		BINAKHAL
10	150	Tapovan	Rishikesh		THATI
11	151	Binakhal	Ghansali		HULANAKHAL
12	152	Thati	Ghansali		ODADHAR
13	153	Myani jakhdhaar	Myani Jakhdhaar(NBD)		MYANI JAKHDAR
14	154	Thapli	Shrinagar	OKHLAKHAL	OKHLAKHAL
15	155	likhwargaon	Okhlakhal		LIKHVAR GAON
16	156	Okhlakhal	Okhlakhal	KAMAND	KAMAND
17	158	Huklanakhal	Ghansali	SULTANPUR	SULTANPUR
18	159	kamand	Kamand	ROORKEE	ROORKEE
19	160	Odadhar	Ghansali		MOHANPURA
20	161	Chamba	Chamba		MANGLORE
21	181	Sultanpur	Sultanpur		GURUKUL NARSAN
22	182	Mohanpura	Roorkee		LANDHAURA
23	183	Roorkee	Roorkee		ARYANAGAR
24	184	Haridwar	Aryanagar	ARYANAGAR	SHIWALIK NAGAR
25	185	Aryanagr	Aryanagar		JAGJEETPUR
26	186	Manglore	Roorkee		HARIDWAR
27	187	Shiwalik Nagar	Aryanagar		BAHADRABAD
28	188	Laksar	Laksar	LAKSAR	LAKSAR
29	189	Jagjeetpur	Aryanagar	BUGGAWALA	BUGGAWALA
30	190	Buggawala	Buggawala(NBD)	BHAGWANPUR	BHAGWANPUR
31	191	Bhagwaanpur	Bhagwanpur		IMLIKHERA
32	192	Bahadrabad	Aryanagar	BHAWAN	BHAWAN
33	193	Imlikheda	Bhagwanpur	BACHELIKHAL	BACHELIKHAL
34	194	Gurukul Narsan	Roorkee		
35	195	Landhaura	Roorkee		
Total CTS CENTRE				16	

Region II : Pauri

Centre For CTS				Revised Centre	
S.No.	Br Code	Branch Name	Link Branch	Branch Name	Link Branch
1	201	Pauri	Pauri	Pauri	Pauri

Centre For CTS				Revised Centre	
S.No.	Br Code	Branch Name	Link Branch	Branch Name	Link Branch
2	202	Laxmanjhula	Laxmanjhula		Agrora
3	203	Baijro	Baijro		Kholachauri
4	204	Bahbazar	Bahbazar		Lowali
5	205	Chipalghat	Pabau		Vikas Bhawan
6	206	Agrora	Pauri		Ghandiyal
7	207	Gawani	Satpuli	Laxmanjhula	Laxmanjhula
8	208	Kotrisain	Kotrisain		Kimsar
9	209	Sidhkhal	Sidhkhal	Yamkeshwar	Yamkeshwar
10	210	Paithani	Pabau		Diuli
11	211	Uffrainkhal	Baijro	Baijro	Baijro
12	212	Bungidhar	Baijro		Maithanaghat
13	213	Kimsar	Laxmanjhula	Bungidhar	Uffrainkhal
14	214	Kholachauri	Pauri		Bungidhar
15	215	Lowali	Pauri	Pabau	Chipalghat
16	216	Dehalchauri	Srinagar		Bidoli
17	217	Yamkeshwar	Laxmanjhula		Pabau
18	218	Ghandiyal	Pauri	Paithani	Paithani
19	219	Diuli	Laxmanjhula	Satpuli	Satpuli
20	220	Kotdwar	Kotdwar		Gawani
21	221	Satpuli	Satpuli	Damdeval	Damdeval
22	222	Kandakhal	Dugadda	Kotrisain	Rathuwadhab
23	223	Dhauntiyal	Dugadda		Kotrisain
24	224	Damdeval	Damdeval	Sidhkhal	Sidhkhal
25	225	Devikhal	Dugadda	Srinagar	Srinagar
26	226	Kalalghati	Jhandichaur		Srikot
27	227	Rathuwadhab	Dugadda		Dehalchauri
28	228	Bidoli	Pabau		Thapli
29	229	Maithanaghat	Baijro	Kotdwar	Kotdwar
30	230	Gumkhal	Dugadda/ Lansdown		Lalpur
31	231	Durgapur	Kotdwar		Kumbhichaud
32	232	Srinagar	Srinagar		Sukhro
33	233	Lansdowne	Lansdowne	Durgapur	Durgapur
34	234	Kumbhichaud	Kotdwar		Kalalghati
35	235	Srikot	Srinagar		Jhandichaur
36	236	Pabau	Pabau	Dugadda	Dugadda
37	237	Jhandichaur	Jhandichaur		Kandakhal
38	238	Lalpur (Pauri)	Jhandichaur		Dhauntiyal
39	239	Vikas Bhawan	Pauri		Devikhal
40	240	Sukhro	Kotdwar		Gumkhal
41	241	Dugadda	Dugadda	Tapovan	Tapovan

Centre For CTS				Revised Centre	
S.No.	Br Code	Branch Name	Link Branch	Branch Name	Link Branch
42	251	Tapovan	Joshimath	Joshimath	Joshimath
43	252	Gopeshwar	Gopeshwar		Helang
44	253	Mandal	Gopeshwar	Karanprayag	Bagoli
45	254	Joshimath	Joshimath		Karanprayag
46	255	Hapla	Vinayakdhar		Gauchar
47	256	Helang	Joshimath	Harmani	Harmani
48	257	Bagoli	Karanprayag	Vinayakdhar	Vinayakdhar
49	258	Mundoli	Harmani		Hapla
50	259	Harmani	Harmani	Tilwara	Tilwara
51	260	Karanprayag	Karanprayag		Chandranagar
52	261	Vinayakdhar	Vinayakdhar		Khaliyanbangar
53	262	Gairsain	Gairsain		Vijaynagar
54	263	Gauchar	Karanprayag	Rudraprayag	Rudraprayag
55	281	Tilwara	Rudraprayag		Khankra
56	282	Khaliyanbangar	Rudraprayag	Guptkashi	Guptkashi
57	283	Khankra	Rudraprayag		Mansoon
58	284	Chandranagar	Vinayakdhar	Gopeshwar	Gopeshwar
59	285	Rudraprayag	Rudraprayag		Mandal
60	286	Mansoon	Guptkashi	Bahbazar	Bahbazar
61	287	Vijaynagar	Rudraprayag	Lansdowne	Lansdowne
62	288	Guptkashi	Guptkashi	Mundoli	Mundoli
				Gairsain	Gairsain
	Total CTS Centre			29	

Region III : Pithoragarh

Centre For CTS				Revised Centre	
S.No.	Br Code	Branch Name	Link Branch	Branch Name	Link Branch
1	301	Amori	Champawat	Champawat	Champawat
2	302	Bardakhan	Lohaghat		Amori
3	303	Lohaghat	Lohaghat	Lohaghat	Lohaghat
4	304	Champawat	Champawat		Bardakhan
5	305	Tanakpur	Tanakpur		Patan
6	306	Banbasa	Tanakpur	Tanakpur	Tanakpur
7	307	Devidhura	Devidhura		Banbasa
8	308	Patan	Lohaghat	Devidhura	Devidhura
9	321	Pithoragarh	Pithoragarh	Pithoragarh	Pithoragarh
10	322	Jajerdeal	Pithoragarh		Jajerdeal
11	323	Baluwakot	Dharchula		Gurna
12	324	Gurna	Pithoragarh		Jhulaghat
13	325	Muwani	Thal		Madmanley

Centre For CTS				Revised Centre	
S.No.	Br Code	Branch Name	Link Branch	Branch Name	Link Branch
14	326	Jhulaghat	Pithoragarh		Gaurihat
15	327	Dharchula	Dharchula		Wadda
16	328	Thal	Thal		Kumod
17	329	Quitee	Thal		Aathgaon Shiling
18	330	Madmanley	Pithoragarh		Rai
19	331	Bankot	Bankot		Aincholi
20	332	Duni (Chahaj)	Gangolihat	Gic Road Pithoragarh	Gic Road Pithoragarh
21	333	Pipli	Pipli	Simalgaer	Simalgaer
22	334	Gangolihat	Gangolihat	Dharchula	Dharchula
23	335	Baram	Baram		Baluwakot
24	336	Madkot	Madkot	Thal	Thal
25	337	Gaurihat	Pithoragarh		Muwani
26	338	Chaudmanya	Berinag		Queeti
27	339	Bhagichaura	Bhagichaura		Tejam
28	340	Tejam	Thal	Bankot	Bankot
29	341	Didihat	Didihat	Gangolihat	Gangolihat
30	342	Wadda	Pithoragarh		Duni
31	343	Gic Road	Pithoragarh	Pipli	Pipli
32	344	Berinag	Berinag	Baram	Baram
33	345	Kumod	Pithoragarh	Madkot	Madkot
34	346	Aathgaon Shiling	Pithoragarh	Berinag	Berinag
35	347	Rai	Pithoragarh		Chaudmaniya
36	348	Munsiyari	Munsiyari	Didihat	Didihat
37	349	Aincholi	Pithoragarh	Munsiyari	Munsiyari
38	350	Simalgaer	Pithoragarh	Bhagichaura	Bhagichaura
		Total CTS Centre		18	

Region IV : Haldwani

Centre For CTS				Revised Centre	
S.No.	Br Code	Branch Name	Link Branch	Branch Name	Link Branch
1	401	Anu-Bhimtal	Anu-Bhimtal	Anu-Bhimtal	Anu-Bhimtal
2	402	Beluwakhan	Nainital		Naukuchiyatal
3	403	Bhateliya	Bhateliya	Bhawali	Bhawali
4	404	Bheerapani	Bheerapani	Nainital	Nainital
5	405	Bhawali	Anu-Bhimtal		Beluwakhan
6	406	Chhoi	Ramnagar		Khurpatal
7	407	Daulatpur	Haldwani	Bhateliya	Bhateliya
8	408	Devalchaur	Haldwani		Dhanachuli
9	409	Dhanachuli	Bhateliya	Bheerapani	Bheerapani
10	410	Fatehpur	Haldwani	Ramnagar	Ramnagar

Centre For CTS				Revised Centre		
S.No.	Br Code	Branch Name	Link Branch	Branch Name	Link Branch	
11	411	Haldwani	Haldwani		Chhoi	
12	412	Kaladhungi	Haldwani		Tanda Mallu	
13	413	Khurpatal	Nainital	Haldwani	Haldwani	
14	414	Lalkuan	Lalkuan		Devalchaur	
15	415	Maldhanchaur	Kashipur		Fatehpur	
16	416	Motahaldu	Lalkuan		Motahaldu	
17	417	Nainital	Nainital		Unchapul	
18	418	Nathuwakhan	Nathuwakhan		Damuadhunga	
19	419	Naukuchiatal	Anu-Bhimtal		Kathgodam	
20	420	Ramnagar	Ramnagar		Teenpani	
21	421	Suyalbari	Almora		Charayal Nayabad	
22	422	Unchapul	Haldwani		Talli Bamori	
23	423	Damua Dhunga	Haldwani		Banbhool Pura	
24	424	Kathgodam	Haldwani		Kamaluaganja	
25	425	Teenpani	Haldwani		Kusumkhera	
26	426	Tanda Mallu	Ramnagar		Bithoria No. 1	
27	427	Charayal Nayabad	Haldwani		Pilikothi	
28	428	Talli Bamori	Haldwani		Chandni Chowk	
29	429	Banbhool Pura	Haldwani		Daulatpur	Daulatpur
30	430	Mouna	Nathuwakhan		Lalkuan	Lalkuan
31	431	Kamluaganja	Haldwani	Shasntipur		
32	432	Betalghat	Betalghat	Kaladhungi	Kaladhungi	
33	433	Kusumkhera	Haldwani		Bajuniahaldu	
34	434	Bithoria No. 1	Haldwani	Nathuwakhan	Nathuwakhan	
35	435	Pilikothi	Haldwani	Suyalbari	Suyalbari	
36	436	Chandani Chowk	Haldwani		Mauna	
37	437	Bajunia Haldu	Bajunia Haldu	Bageshwar	Bageshwar	
38	701	Bageshwar	Bageshwar		Harsila	
39	702	Bharari	Bageshwar		Kharihankar	
40	703	Dharamghar	Dharamghar		Bilona	
41	704	Garur	Garur	Betalghat	Betalghat	
42	705	Harsila	Bageshwar	Bharari	Bharari	
43	706	Kameridevi	Dharamghar		Saung	
44	707	Kandhar	Garur	Kameridevi	Kameridevi	
45	708	Kharihankar	Bageshwar		Dharamghar	
46	709	Saniudiyar	Dharamghar	Garur	Garur	
47	710	Saung	Saung		Kandhar	
48	711	Shama	Shama		Wajyula	
49	712	Udyamsthal	Udyamsthal	Saniudiyar	Saniudiyar	
50	713	Wajyula	Garur	Shama	Shama	
51	714	Bilona	Bageshwar	Udhyamsthal	Udhyamsthal	
		Total CTS Centre		20		

Region IVA : Haldwani

Centre For CTS				Revised Centre	
S.No.	Br Code	Branch Name	Link Branch	Branch Name	Link Branch
1	501	Bazpur	Bazpur	Bazpur	Bazpur
2	502	Chakarpur	Kanjabagh		Barhani
3	503	Jhankat	Kanjabagh	Kanjabagh	Kanjabagh
4	504	Kashipur	Kashipur		Chakarpur
5	505	Kichha	Kichha		Jhankat
6	506	Lalpur	Kashipur		Nanakmatta
7	507	Pratappur	Kashipur	Kashipur	Kashipur
8	508	Rudrapur	Rudrapur		Lalpur
9	509	Sakeniamor	Sakeniamor		Pratappur
10	510	Shantipuri	Rudrapur		Sultanpur Patti
11	511	Kanjabagh	Kanjabagh		Maldhanchaur
12	512	Sitarganj	Sitarganj	Rudrapur	Rudrapur
13	514	Barhani	Bazpur		Dineshpur
14	515	Dineshpur	Rudrapur		Jafarpur
15	516	Devnagar	Sitarganj		Kalinagar
16	517	Jafarpur	Rudrapur	Kichcha	Kichcha
17	518	Nanakmatta	Kanjabagh	Sakeniamor	Sakeniamor
18	519	Sultanpur Patti	Kashipur		Chakkimor
19	520	Chakki More	Sakeniamor	Sitarganj	Sitarganj
20	521	Kalinagar	Sakeniamor		Devnagar
21	601	Almora	Almora	Almora	Almora
22	602	Bagwalipokhar	Bagwalipokhar		Bhagtola
23	603	Basoli	Almora		Shail
24	604	Basot	Basot		Dharanaula
25	605	Bhagtola	Almora	Bagwalipokhar	Bagwalipokhar
26	606	Bhaisiachhana	Bhaisiachhana	Basoli	Basoli
27	607	Bhanoli	Bhanoli	Basot	Basot
28	608	Chaubatia	Ranikhet	Bhaisiachhana	Bhaisiachhana
29	609	Chaukhutia	Chaukhutia	Bhanoli	Bhanoli
30	610	Dharanaula	Almora	Ranikhet	Ranikhet
31	611	Gumti	Gumti		Chaubatia
32	612	Harara	Harara		Pilkholi
33	613	Jageshwar	Jageshwar		Chilianaula
34	614	Jainti	Bhanoli	Chaukhutia	Chaukhutia
35	615	Jalali	Jalali	Gumti	Gumti
36	616	Kwerala	Kwerala	Harara	Harara
37	617	Machhor	Machhor	Jageshwar	Jageshwar
38	618	Pilkholi	Ranikhet	Jainti	Jainti
39	619	Ranikhet	Ranikhet	Jalali	Jalali

Centre For CTS				Revised Centre	
S.No.	Br Code	Branch Name	Link Branch	Branch Name	Link Branch
40	620	Saraikhet	Saraikhet		Tipola
41	621	Sinora	Bhikiyasain	Kwerala	Kwerala
42	622	Someshwar	Someshwar	Machor	Machor
43	623	Tipola	Ranikhet	Saraikhet	Saraikhet
44	624	Shail (Ntd)	Almora	Bhikiasain	Bhikiasain
45	625	Dwarahat	Dwarahat		Sinora
46	626	Chiliyanaula	Ranikhet	Someshwar	Someshwar
47	627	Bhatrojkhan	Bhatrojkhan	Dwarhat	Dwarhat
48	628	Bhikiyasain	Bhikiyasain	Bhatrojkhan	Bhatrojkhan
49	629	Dehghat	Dehghat	Dehghat	Dehghat
	Total CTS Centre			28	