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00451150E

Memorandum of Understanding (MOU)

This Memorandum of Understanding for UCO Suvidha Salary Account Scheme for Chhattisgarh State Government Employees made on 8th day of May 2026 at Raipur.

Between

UCO Bank, a body corporate constituted under The Banking Companies (Acquisition & Transfer Act of 1970), as amended from time to time, having its Head Office at 10 Biplabi Trailokya Maharaj Sarani, Kolkata - 700001 and represented through its Zonal Office located at C.G. Eye Hospital Campus, Telibandha Raipur (C.G) - 492006, hereinafter referred to as the ("Bank") which expression unless repugnant to the context, shall always mean and include its successors, transferees, and assigns

And

State Government of Chhattisgarh, represented by Special Secretary, Finance Department, Government of Chhattisgarh, having its Headquarters at Atal Nagar, Nava Raipur (hereinafter called the "State Government of Chhattisgarh")

The State Government of Chhattisgarh in its efforts to simplify and streamline the salary disbursement procedure and to make available modern banking facilities to its regular employees has accepted the proposal submitted by UCO Bank.

And UCO Bank possessing technologically advanced infrastructural facilities having offered to provide banking services as detailed herein below to the regular employees of State Government of Chhattisgarh having their salary account with the Bank.

Now, therefore, this Memorandum of Understanding (MOU) witness as under:

Both the parties have agreed as follows.

1. Period of Memorandum of Understanding

- This Memorandum of Understanding shall be operative initially for a period of three years w.e.f. 08.05.2026 and will be in force till the next Memorandum of Understanding is signed, as mutually agreed by both parties. However, there shall be a review for any amendment/ addition/deletion of features of the Salary Package from time to time.
- In case either of the party i.e. UCO Bank or State Government of Chhattisgarh doesn't come forward for any review or revision or extending it after three years, it will be deemed that this Memorandum of Understanding is in force and all the benefits should be given to State Government of Chhattisgarh employee as long as his salary account continues with UCO bank.

2. Facilities to the Account Holders:

The Bank undertakes to provide following facilities / services to State Government of Chhattisgarh regular employees drawing their salary through any of its branches.

- The scheme provides for opening of Zero Balance Saving Bank Account under UCO Bank Suvidha Salary Account.
- Free Personal Accidental Insurance up to Rs. 100 lakhs
- Free Air Accidental Insurance up to Rs. 100 lakhs.
- Free Permanent Total Disability (PTD)/Permanent Partial Disability (PPD) up to Rs. 100 lakhs.
- Free Term Insurance up to Rs. 10 lakhs.
- Usage of Bank ATM network of UCO; Free of Charge.
- Online NEFT/RTGS/IMPS-Free
- Free DD/PO up to Rs.25000/-
- Free facility of setting up of standing instructions.
- 25+25 Cheque leaves free per annum.
- 100% discount on processing fees for availing Home Loan and Car Loan (Applicable to new Account Holder Only)
- All other facilities being provided to Bank's normal customers operating salary account, subject to the discretion of Bank.



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वित्त विभाग
कैब्रालय, नवा रायपुर, अटल नगर

Other facilities will be as per the variant of the Salary Package depending upon the type of the account. All the benefits will be made available to those Salary Accounts only which are categorized as State Government of Chhattisgarh Salary Package.

Further if the salary is not received for the last three consecutive months, the salary account will become a normal Saving Bank Account and benefits under Chhattisgarh Government Suvidha Salary will be withdrawn under intimation to account holders.

3. Instant Overdraft:

Overdraft facility will be provided in the Salary Account. The quantum of overdraft facility will depend as per the type of account. The overdraft facility will be provided solely on the discretion of the Bank and will be subject to the fulfilment of conditions laid down by Bank from time to time.

4. Loan:

Loan will be disbursed to eligible employee upon the fulfilment of eligibility criteria and on meeting bank's terms & conditions, including establishing the applicant credit worthiness as per the Bank's guidelines.

State Government of Chhattisgarh does not undertake any liability for loans given by UCO Bank to State Government's regular employees in their individual capacities. State Government of Chhattisgarh will not be impleaded in any claim, action, lawsuit which an account holder may file against UCO Bank or vice versa, i.e. UCO Bank may file against the account holder. Loans will be disbursed to the eligible regular employees upon fulfilment of eligibility criteria by the State Government of Chhattisgarh's regular employees and on meeting Bank's terms and conditions, including establishing of the applicant's creditworthiness as per the Bank's guidelines. However, in case of need, bank may seek assistance from State Government.

5. Recall of Salary Disbursed:

In exceptional circumstances, the State Government of Chhattisgarh may recall the salary erroneously disbursed to deserters or delinquent employee. Upon written request of the State Government of Chhattisgarh communicating specific details of employee, bank account with UCO bank period and amount, and further subject to written consent of the account holder and availability of funds in the specified account, after deducting the instalment or money, if any, payable by such Employee to the Bank, the Bank will comply with the request, if provided within 3 working days from the date of disbursement/ credit and refund the amount to the State Government of Chhattisgarh for crediting into their account. The Bank will not be liable or held accountable for any consequential or related action arising from the act of refund of amount to the State Government of Chhattisgarh.

Pending refund of the amount recalled, the Bank will mark a hold on the required amount(s) so notified by the State Government of Chhattisgarh in the concerned Salary account with UCO Bank to prevent fraudulent withdrawals from it.

The above will not apply for salary accounts with other Banks, even if the salary credit is posted through UCO Bank.

6. Confidentiality:

Each party shall treat as confidential all information obtained as a result of entering into or performing of this Memorandum of Understanding but shall be bound to disclose if needed by operation of law or by judicial authorities.

7. Complaint Redressal:

Bank has a very well laid down policy on Customer Grievance Redressal. This Policy covers all type of customers including pensioners. It also covers the timeframe for redressal as well as the various channels available at Banks website for public information. The Chhattisgarh Government Suvidha Salary Account holders have the option to use above



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channel for redressal of their individual grievances / complaints.

Nodal Officers appointed by bank will act as a conduit between the State Government of Chhattisgarh Establishments and the Bank and ensure that Complaints are passed on/directed to the Concerned Forum and shall monitor the same until resolution. In the occasion of dispute or a difference of opinion between the parties, the same team can address and resolve the issue. List of concerned person (Nodal Officers) is marked in Annexure- III (Subject to change based on internal posting and transfer. Any Changes shall be intimated to the concerned parties in due course).

In the event of dispute remain unresolved it may be referred to the Banking Ombudsman appointed by RBI under the Banking Ombudsman Scheme, if the same can be entertained by the Banking Ombudsman as per the scheme.

8. Personal Accident Insurance (Death):

- a) Insurance Coverage - Up to Rs.100 lakh Annual Group Personal Accident Insurance (Accidental Death cover only) will be provided as per terms & conditions of insurance company.
- b) Bank is the Master Policy Holder and Group Personal Accidental Death Insurance coverage will be offered to eligible Chhattisgarh Government Suvidha Salary Account (CGSS) Holders.
- c) The Proposal / Conversion Form and declarations made in Annexure -II by the CGSS Account holder shall be the basis of the contract for Group Personal Accidental Death Insurance - Master Policy between Bank and Insurance Company. Any changes in the information given by the CGSS Account holder/ Employer Institution after submission of Proposal Form should be conveyed to the Bank and Insurance Company immediately.
- d) Policy Issuance, settlement of claims and dispute resolution (if any) shall be governed by the Terms and Conditions of Master Policy and Policy Wordings issued by the Insurance Company.
- e) Bank is the Facilitator for extending Personal Accidental Death Insurance coverage under this agreement. However, obligation of settlement of claims lies with the Insurance Company.

9. Miscellaneous:

- a) As most of the benefits of the UCO Suvidha Salary Account variant are linked to the variant of salary account based on gross salary of the regular employees of Government of Chhattisgarh. As and when there is a change in gross salary, the individual will intimate the new gross salary (with salary slip) to the UCO Bank branch where his/her UCO Suvidha Salary Account is maintained.
- b) As regards "Know Your Customer (KYC), officially valid documents (OVDs) as per recent RBI guidelines will be acceptable. Permanent Account Number (PAN) is no longer in the list of OVDs but shall be mandatorily submitted by account holder.
- c) In the event, any UCO Suvidha Salary Account is to be shifted from UCO Bank to some other Bank, account holder has to obtain No Objection Certificate (NOC) from UCO bank if the account holder has unsecured outstanding loans.
- d) In the event of non-credit of salary for more than three months in the UCO Suvidha Salary Account of any employee, Bank has the discretion to convert such account to normal Saving Bank account and shall withdraw all benefit extended to the UCO Suvidha Salary account holders under intimation to account holders.

10. Publicity:

UCO Bank may publish/ market about its services extended to State Government of Chhattisgarh under this Memorandum of Understanding and/or promote its business objectives from time to time.



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11. Termination:

Either party can terminate the Memorandum of Understanding by giving a prior notice of thirty (30) days in writing of termination to the other party (the Defaulting Party) that If the defaulting party has committed a material breach of any term of this Memorandum of Understanding and has failed to remedy such breach (if capable of remedy) within thirty (30) days after notice from the other party to do.

Or

If the defaulting party repeatedly commits the same breach of any of the terms of Memorandum of Understanding, then the contract may be terminated without any further notice.

Or

If the defaulting party shall cease to carry on its business or substantially the whole of its business.

Or

if there is a material adverse change in any applicable law affecting Banks generally.

However, the entire obligations under this Memorandum of Understanding shall be binding upon both the parties as on the date of termination of Memorandum of Understanding.

Notwithstanding the termination of this MoU, it shall not affect any valid claims arising out of personal accidental Insurance Cover, Air Accidental Insurance Cover, Permanent Total Disability, Permanent partial Disability, Group Term Life Insurance cover provided under this MoU prior to the termination of the MoU. Such claims shall be dealt with in accordance with the norms/ guidelines as per the provision of the insurance policies of the Insurance Company with whom the bank has a Tie up and Insurance Regulatory and Development Authority of India.

12. Amendment:

Any Provision of this Memorandum of Understanding may be amended, waived, discharged or terminated (in each case) only by an instrument in writing signed by or on behalf of the party against whom enforcement of the amendment, waiver, discharge or termination is sought. No breach of or default under any of the provisions of this Memorandum of Understanding by either party may be waived or discharged without the other party's written consent thereof. If UCO Bank wants to increase the quantum of facilities under this MoU, they can review /amend the provisions after informing the State Government.

13. Notices:

Each notice, demand or other communication to be given or made hereunder shall except as otherwise provided herein, be given or made in writing and may be sent by one party to the other party by registered Post, email, or hand to the address mentioned.

State Government of Chhattisgarh Special Secretary, Finance, Government of Chhattisgarh Email: sec.fin-cg@gov.in	UCO Bank Deputy General Manager, UCO Bank, Raipur Zone Email: zo.raipur@uco.bank.in Zoraipur.resource@uco.bank.in
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14. Jurisdiction:

That each Party agrees that any legal action or proceedings arising out of this Memorandum of Understanding shall be initiated before the Competent Court(s)/ Tribunal(s) at RAIPUR (C.G) and that we irrevocably submit ourselves to the jurisdiction of such Court/Tribunal.



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मंत्रालय, नवा रायपुर, अटल कक्ष 4

The Bank shall, however, in its absolutely discretion, initiate any legal action or proceeding against the employee for recovery of its dues of the money advanced/ to be advanced to such Employee in a Court/ Tribunal or any other appropriate forum as per prevailing norms.

15. Employee Discretion in bank Selection:

State Government of Chhattisgarh shall not make any commitment of impose any requirement upon its employees to maintain their salary accounts with any specific bank. The decision of where to establish and maintain a salary account shall remain solely at the discretion of each individual employee, who may choose any bank according to their preferences. The Government's involvement in this Memorandum of Understanding is limited to facilitating the availability of banking and associated facilities as outlined herein. Employees shall retain the freedom to either migrate to any bank of their choice or continue with their current salary account, without any interference from the State Government of Chhattisgarh.

16. Non-exclusivity

This Memorandum of Understanding shall be expressly deemed a non- exclusive Memorandum of Understanding. Nothing in this Memorandum of Understanding shall restrict the State Government of Chhattisgarh or any of its Departments, Agencies, or Organizations, from entering into similar Memorandum of Understanding with other banks for the provision of salary account services to its employees. This provision ensures that the Government retains the flexibility to offer its employee a choice of banking services, allowing them to benefit from competitive terms and offerings available in the market. The non-exclusive nature of this Memorandum of Understanding is intended to promote transparency, competition, and choice for the employees of the State Government of Chhattisgarh.

Signed on Behalf of
(State Government of Chhattisgarh)

Sheeta
8.5.26

Name: Mrs. Sheetal Shashwat Verma
Designation: Special Secretary
State Government of Chhattisgarh
Date: 08.05.2026
Place: RAIPUR

Witness

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मंत्रालय, नवा रायपुर, अटल नगर

Name: *Ranjit Lakra*
Designation: *staff officer*
mantralaya

Signed on Behalf of Bank
(UCO Bank)

Veena
8.5.26

Name: Ms. Veena Kumari
Designation: Deputy General Manager
UCO Bank

Witness

Name: Mr. Sanjib Kumar Gouda
Designation: Chief Manager



UCO SUVIDHA SALARY ACCOUNT SCHEME CHHATTISGARH STATE GOVERNMENT EMPLOYEES

Benefits	Classic	Silver	Gold	Platinum	
Gross Monthly Salary	Rs. 15000 to Rs. 25000	Above Rs.25000 to Rs.50000	Above Rs.50000 to Rs.100000	Above Rs. 100000	
Free Personal Accidental Insurance	Rs. 20 Lakhs	Rs. 100 Lakhs	Rs. 100 Lakhs	Rs. 100 Lakhs	
Free Air Accidental Insurance	-	Rs. 100 Lakhs	Rs. 100 Lakhs	Rs. 100 Lakhs	
Free PTD/PPD Insurance	-	Rs. 100 Lakhs	Rs. 100 Lakhs	Rs. 100 Lakhs	
Free Term Insurance	-	Rs. 10 Lakh	Rs. 10 Lakh	Rs. 10 Lakh	
Debit Card Variants & AMC(Free)	Personalised Rupay Platinum		Rupay Select /Personalised VISA Platinum	Rupay Select /Personalised VISA Signature	
RTGS/NEFT /IMPS/ SMS CHARGES	Free in Online Modes-Through m-Banking, e-Banking, SMS Free				
DD/PO CHARGES	Free DD Issuance upto Rs. 25000				
Processing Charges on Home Loan & Car Loan	100 % waiver in processing charge on Home loan & Car loan.				
Concession in Rate of Interest	-	-	-	0.10% in Home & Car Loan	
Lockers Fee	25% discount on small Locker for First Year Only				
UCO Bank ATM Transaction	Unlimited Free				
Auto Sweep Facility	Min Balance- 25000 for Classic & Silver and 50000 for Gold & Platinum, Minimum amount for auto sweep – 25000 in trenches of Rs 10000 for Maximum for 180 days.				
Overdraft Facility	Up to Rs 2 Lakhs		Up to Rs 3 Lakhs		
Cheque Facility	25 +25 Cheque leaves free per annum (Personalised)				
RUPAY CARD BENEFITS*	Domestic Lounge Access	1 Per Year	1 Per Year	1 Per Quarter	1 Per Quarter
	International Lounge Access	1 Per Year	1 Per Year	2 Per Year	2 Per Year
	Complementary Health Check-up	-	-	1 Per Quarter	1 Per Quarter
	Complementary SPA/Salon Services	-	-	1 Per Quarter	1 Per Quarter
	Gym Access Programme	-	-	1 Per Quarter	1 Per Quarter
	Free PAIS	Upto Rs 2 Lakhs		Upto Rs 10 Lakhs	
	OTT Services (Complementary)	-	-	12 Month Amazon Prime or Hotstar or Sony Liv every year	
	Golf Programme	-	-	1 Per Quarter Free	
Other Banking Benefits	1. Zero Balance Account (No Minimum Balance Required). 2. Zero Balance Account for Spouse & Children. 3. Credit Card Facility Available. 4. Demat Account Opening Free, AMC 50% Discount.				
1. TERMS AND CONDITIONS APPLY. 2. ALL RELATED OFFER IS SUBJECT TO REGULAR SALARY CREDIT IN UCO SUVIDHA SALARY ACCOUNTS. 3. OFFERS MENTIONED ABOVE ARE SUBJECT TO CHANGE TIME TO TIME. 4. RUPAY CARD BENEFITS CAN BE AVAILED BY LOGIN ON https://www.rupay.co.in/select-booking*					



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**Application cum undertaking to be obtained from the Account holder (existing/new) for Conversion to
UCO Suvidha Salary Account for Chhattisgarh Government Employee (UCSSA)**

The Branch Manager,

UCO Bank

_____ Branch

Dear Sir,

1. I maintain a SB account with your branch and the account number is _____ and I intend to convert my existing saving account scheme to **UCO Suvidha Salary Account for Chhattisgarh Government Employee (UCSSA)** Scheme with all its special features.

OR

I intend to open an SB account with your _____ branch for crediting my Salary from my Employer _____

(Strike off whichever is not applicable)

2. My date of birth is _____ and I am presently employed as _____ with _____ (Company / Organization Name).
3. I am Chhattisgarh Govt. employee and my gross salary is _____. The latest salary slip / joining letter/ service Certificate is enclosed for your reference.
4. In this connection I request that my Savings Account opened /being opened be converted into **UCO Suvidha Salary Account for Chhattisgarh Government Employee (UCSSA)** as approved by scheme with all features and facilities applicable for Chhattisgarh Govt. employees.
5. I hereby give my consent to UCO Bank for sharing my personal data with the companies/entities offering the benefits /features related to the Salary account for the purpose of availing associated benefits and features.
6. I understand that all benefits, privileges
- a) are provided on complementary basis by UCO bank, which are associated/linked to my salary account maintained with UCO Bank
 - b) Insurance policy is renewed annually by the bank every year; however, the bank will have sole discretion to continue/discontinue the coverage as the case may be. The same shall be updated on website and the revisions/updates would be accepted by me.
 - c) All insurance related claims are to be paid by the Insurance Company and the final payment authority lies with them. I understand that the bank does not undertake to pay the sum insured in case the insurance company is unable pay the claim for any reasons. Any dispute in this regard will be dealt by insurance company.
 - d) Cover for group insurance will start only after my submission of requisite declarations and thereafter upon completion of 30 days of the first credit of my salary.
 - e) The bank reserves the right to change the terms and conditions and offering under the scheme at any time. Any update on the website of the Bank will be accepted by me.
 - f) Offering on credit card and debit card are based on terms and conditions stipulated by NPCI.
 - g) In case there is no credit of salary in the account for a period of consecutive three months, the bank reserves the right to convert the same into a general SB account and all terms and conditions applicable to normal SB account will apply.



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7. I would be informing UCO Bank in case I would be changing my salary account from UCO Bank to any other Bank if I have outstanding unsecured loan from UCO Bank.
8. Loans to be provided under the scheme would be provided if I am eligible as per Banks norms and extant guidelines.
9. Lockers are provided at discount rate of 25% for the first year subject to availability of the same with the Bank.
10. I have read all the terms and conditions of the Bank and submit my consent to accept all of them.

Signature:

Date:

Name:

Mobile No:

Place :

Designation:

Department name:



Sheena
(शीतल शाश्वत वर्मा)
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List Of Nodal Officer at Zonal Office, Raipur

S.No.	Name	Designation	Branch/Office	Mobile Number
1	Mr. Amol B. Mandare	Assistant General Manager & Deputy Zonal Head	Zonal Office Raipur	9748429264
2	Mr. Sanjib Kumar Gauda	Chief Manager & Resource Head	Zonal Office Raipur	9952053884
3	Mr. Abhijeet Dey	Manager	Zonal Office Raipur	8319592638
3	Ms. Shweta Pradhan	Assistant Manager	Zonal Office Raipur	8720830999

List Of Nodal Officer at Branches

S.No.	Sol	Branch	District	Mobile No
1	125	Bhilai Sector-1	Durg	9230500125
2	174	Korba	Korba	9230500174
3	182	Raipur Main	Raipur	9230500182
4	260	Bilaspur	Bilaspur	9230500260
5	298	Civic Center Bhilai	Durg	9230500298
6	698	Tandwa	Raipur	9230500698
7	811	Charoda	Durg	9230500811
8	833	Masturi	Bilaspur	9230500833
9	853	Pallari	Baloda Bazar	9230500853
10	1003	Chhindgarh	Sukma	9230501003
11	1005	Tri Junction Bhilai	Durg	9230501005
12	1029	Kasdol	Baloda Bazar	9230501029
13	1100	Sonsari	Janjgir Champa	9230963690
14	1109	Agarkhar	Korba	9230501109
15	1110	Maroda	Durg	9230521110
16	1143	Bailadila	Dantewada	9230501143
17	1225	Kusumkasa	Balod	9230501225
18	1227	Kohka	Durg	9230501227
19	1556	Nehru Nagar Bhilai	Durg	9230501556
20	1794	Krishak Nagar	Raipur	9230501794
21	1815	Gevra Project	Korba	9230501815
22	1829	BIT Durg	Durg	9230501829
23	1834	Pension Bada Raipur	Raipur	9230501834
24	1835	Telibandha	Raipur	9230501835
25	2029	Raigarh	Raigarh	9230502029
26	2030	Pandri	Raipur	9230502030
27	2053	Mid Corporate Raipur	Raipur	9230502053



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28	2098	Govt Polytechnic College Durg	Durg	9230502098
29	2249	Mahasamund	Mahasamund	9230502249
30	2250	Rajnandgaon	Rajnandgaon	9230502250
31	2407	Kanker	Kanker	9230502407
32	2408	Naya Raipur	Raipur	9230502408
33	2479	Balod	Balod	9230502479
34	2480	Baikunthpur	Koriya	9230502480
35	2481	Jashpur	Jashpur	9230502481
36	2526	Ambikapur	Sarguja	9230502526
37	2527	Dhamtari	Dhamtari	9230502527
38	2578	Mangla Bilaspur	Bilaspur	9230502578
39	2579	Jagdapur	Bastar	9230502579
40	2713	Gataura	Bilaspur	9230502713
41	2714	Pallari Kodwa	Baloda Bazar	9230502714
42	2836	Bemetara	Bemetara	9230502836
43	2888	Kawardha	Kabirdham	9230963691
44	2948	Jajgir Naila	Janjgir Champa	9230502948
45	3017	Kondagaon	Kondagaon	9230503017
46	3018	Kurud	Dhamtari	9230503018
47	3079	Surajpur	Surajpur	9230503079
48	3187	Baloda bazar	Baloda Bazar	9230503187
49	3188	Mungeli	Mungeli	9230503188
50	3202	Kirandul	Dantewada	9230503202
51	3294	Sirsa	Durg	9230503294
52	3303	Rohra	Baloda Bazar	9230503303
53	3314	Nardaha	Raipur	9230503314
54	3315	Parsada Bilaspur	Bilaspur	9230503315
55	3322	Baghera	Rajnandgaon	9230963692
56	3352	Badgaon	Kanker	9230503352
57	3385	Atal Nagar	Raipur	9230503385
58	3416	Vyapar Vihar	Bilaspur	9230503416
59	3417	Bhanpuri	Bastar	9230503417
60	3508	DD Nagar	Raipur	9230503508
61	3555	Arang	Raipur	8100722355
62	3563	Bhelwan	Jashpur	9230713536

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