

ACCOUNTS AT A GLANCE 2015-16



**In the Service of the Nation by Providing
Assistance to Central Civil Pensioners**

CENTRAL PENSION ACCOUNTING OFFICE

MINISTRY OF FINANCE
DEPARTMENT OF EXPENDITURE
TRIKOOT-2, BHIKAJI CAMA PLACE
NEW DELHI-110066

PREFACE

It gives me great pleasure to present **Accounts at a Glance** for the year 2015-16. This document presents a broad picture of the operations and performance of the Central Pension Accounting Office (CPAO) on the basis of Appropriation Accounts, Finance Accounts, Statement of Central Transactions as well as the database of pensioners. Best efforts have been made to present the information in user friendly manner through tables, charts, diagrams and graphs. New Initiatives taken by CPAO during the year 2015-16 have also been included.

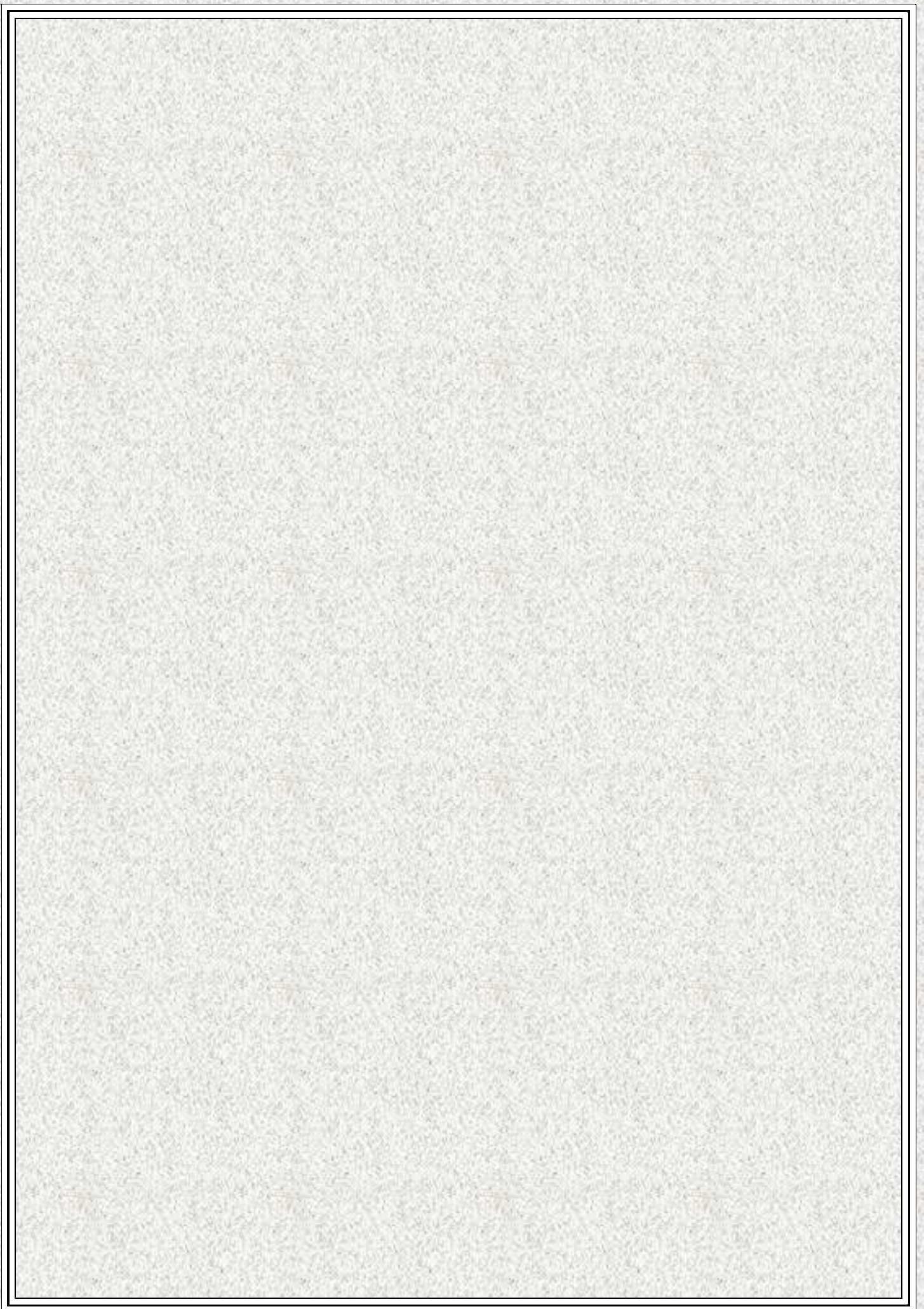
I hope this document will prove to be useful and informative. Suggestions are welcome to improve the future issues.

(Sanjai Singh)
Chief Controller (Pensions)

Dated:29th September,2016

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CHAPTER-I

INTRODUCTION

The Central Pension Accounting Office (CPAO) was set up as an administrative unit of the Ministry of Finance, Department of Expenditure and started functioning with effect from 1st January, 1990 under the Controller General of Accounts for payment of pensions to Central Government Civil Pensioners. Consequent upon the establishment of this office, the Comptroller and Auditor General of India was relieved of the work of payment and accounting of Central Government Civil Pensions and Pensions to Freedom Fighters from the Financial Year 1990-91.

Functions of CPAO:

- ❖ Administering the ‘Scheme for payment of Pension to Central Government Civil Pensioners by Authorized Banks (both Public Sector and some Private Sector Banks)’
- ❖ Issue of Special Seal Authorities (SSAs) authorizing payment of pension in fresh as well as revision of pension cases to the CPPCs (Central Pension Processing Centers) of pension disbursing banks
- ❖ Management of pension grant and its budgeting
- ❖ Preparation of Monthly and Annual Pension Accounts
- ❖ Audit of CPPCs of Pension Disbursing Banks
- ❖ Maintaining Data Bank of Central Civil Pensioners containing all details indicated in the PPOs and Revision Authorities
- ❖ Handling the grievances of Central Civil Pensioners
- ❖ As an interim arrangement, payment of provisional pension to the pensioners/family pensioners covered under National Pension System (NPS)
- ❖ Coordination with Ministries/Departments/M/o Finance and DPPW on all matters related to pension payments, accounting & budgeting

Coverage of the scheme for Payment of Pensions is as under:-

2. (i) All Civil Pensioners of Central Government retiring from Civil Ministries or Departments (except Railways, P & T and Defence), Union Territory Administrations without Legislatures (Chandigarh, Andaman and Nicobar Islands, Daman & Diu, Dadra and Nagar Haveli, Lakshadweep and Minicoy Islands), and Government of the National Capital Territory of Delhi. Retired

Judges of High Courts and Supreme Court are disbursed pension through CPAO whereas the pensionary benefits disbursed to High Court Judges are reimbursed by the respective State Governments.

- (ii) All India Service Pensioners.
 - (iii) Payment of pensions to former Members of Parliament and the payment of pension and other amenities to the former Presidents and Vice Presidents of India including payment of medical expenses, office expenses and travelling expenses towards medical check-up to the spouse of the former and deceased Presidents and Vice Presidents.
 - (iv) The Freedom Fighters pension approved by Ministry of Home Affairs.
 - (v) Payment of ex-gratia pensions to the families of deceased CPF beneficiaries introduced by Central Government w.e.f. 01.01.1986.
3. Payment of pensions, including Family Pensions once authorized by CPAO is made on monthly basis by Banks. The amount of monthly pension, including dearness relief on pension sanctioned by Government from time to time, is credited by the authorized banks in which pensioner has accounts or joint account with his/her spouse. Payment of pension in cash is not permitted.
 4. Government of India introduced Defined Contribution Pension Scheme replacing the existing systems of Defined Benefit Pension System vide Government of India, Ministry of Finance, Department of Economic Affairs Notification, dated 22/02/2003. The New Pension Scheme came into operation with effect from 01/01/2004 and is applicable to all new entrants to Central Government service, except Armed Forces, joining Government service on or after 01/01/2004. As an interim arrangement, CPAO was made Custodian of maintenance of all records related to the fund of subscribers till an Authority-PFRDA, constituted by Government for framing all activities and to take over New Pension Scheme, came into force. Even after PFRDA came into operation, co-ordination, budgeting and accounting of NPS contribution is being handled by CPAO.
 5. The decision of providing Provisional Pension under New Pension Scheme Additional Relief to the family members of deceased and disabled employees covered under New Pension Scheme came into force w.e.f. 05/05/2009. The Provisional Pension is being electronically remitted by CPAO in respect of Central Civil Pension – New Pension

Scheme subscribers each month by direct credit to the bank account of the beneficiary after the completion of the first time identification formalities by the pension account holding branch. During the year 2015-16, an expenditure of Rs.1662 (th) (8 no. of pensioners) for ordinary pension (Invalid Pension) and Rs. 8652 (th) (32no. of pensioners) has been incurred for disbursement of Extra Ordinary Pension (Disability Pension). As far as family pension is concerned under New Pension Scheme an expenditure of Rs. 284732(th) andRs.66750 (th) has been incurred for disbursement of Ordinary pension to 2684pensioners and Extra ordinary pension to 337 pensioners respectively.

6. The budget of the Central Pension Accounting Office for the Pensions Grant, incorporating the Major Head 2071-Pension and other Retirement Benefits and Major Head 2235- Social Security and Welfare, stood at Rs. 503crores in the year 1990-91. Over a period of 25 years the expenditure under the grant has gone up by approximately 55 times to Rs. 27596.94crores in the financial year 2015-16. The composite grant is operated by all Civil Ministries, Defence (Civil), Departments of NCT of Delhi, Union Territories without Legislature and by CPAO. While the former book terminal retirement benefits like Commutation Value, Gratuity, Leave Encashment etc., CPAO accounts for the monthly pension/family pensions and other payments disbursed by banks and reported to CPAO through scrolls from banks.
7. The total staff in position as on 31-03-2016 was 129 against sanctioned strength of 174. The range and volume of work handled by this office in 2015-16 is apparent from the following:
 - The final Grant in 2015-16 for Grant No.41- Pensions was Rs.27785crores.
 - 29 Banks authorized to disburse pension from about 70,000 Paying Branches of 42 CPPCs of banks.
 - CPAO received PPOs from 589 PAOs and other offices all over India.
 - Processed inward claims for reimbursement received from 29 A.Gs.
 - Handled 34363 new Pension cases during 2015-16.
 - Handled139425 Revision Cases during 2015-16.
 - Handled 59902 Grievances during 2015-16.
 - The RTI Section received 953 applications with 100% success ratio as in no case any penalty imposed against CPAO.

- Legal Cell dealt with 950 Legal matters consisting of Legal Notices and Notices of appearance received from various benches CAT, High Court, Consumer Forums etc.
8. The quantum of work detailed above is handled in an efficient and smooth manner through extensive use of information technology. A predominant range of functions starting from receipt of dak to final dispatch, alongwith the attendant stages of processing of pension papers have been computerized. The Software package “Pension Authorisation, Retrieval and Accounting System” (PARAS) has been developed by Central Pension Accounting Informatics Division of NIC in CPAO from August, 2007 onwards. The computerization has enhanced transparency and accountability of the processes of CPAO.

CHAPTER-II

CPAO-AN OVERVIEW

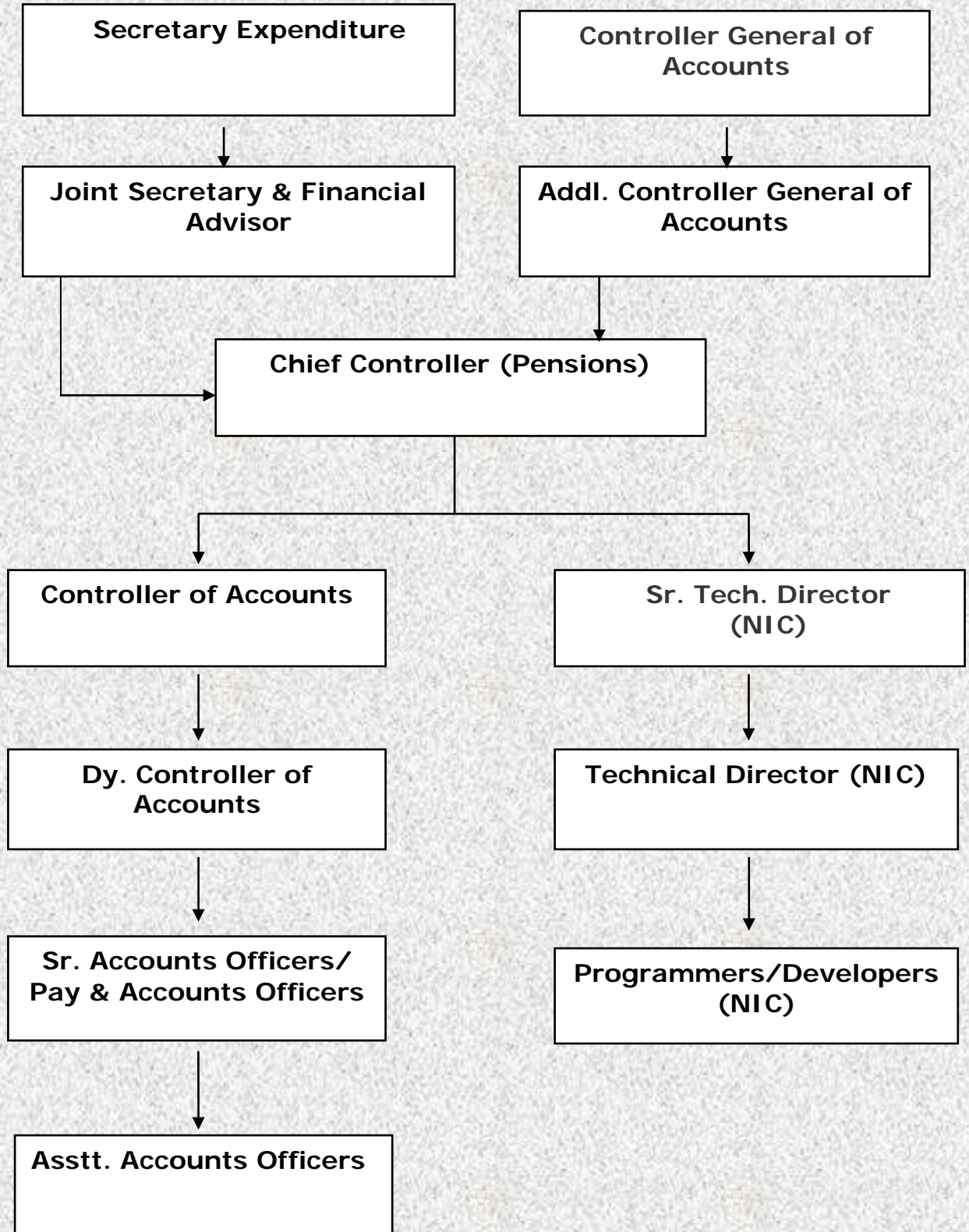
Secretary (Expenditure) is the Chief Accounting Authority of the Department of Expenditure in the Ministry of Finance. CPAO is an attached office of the Department of Expenditure in the Ministry of Finance. Secretary (Expenditure) discharges his functions with the assistance of Joint Secretary & Financial Adviser and Chief Controller (Pensions). The Chief Controller (Pensions) reports to Controller General of Accounts through Additional Controller General of Accounts. The Organizational Chart is given at next page.

The Central Pension Accounting Office is headed by the Chief Controller (Pensions) who performs his/her duties with the assistance of one Controller of Accounts, one Dy. Controller of Accounts, Senior Technical Director/Technical Director (NIC) and 23 Senior Accounts Officers/Pay & Accounts Officers amongst other staff.

At the close of the financial year Annual accounts viz. Statement of Central Transactions, Appropriation Accounts and Finance Accounts are prepared and submitted to the offices of Director General of Audit, Central Revenues and Controller General of Accounts, Ministry of Finance.

Accounting information and data are also provided to the Ministry of Finance, Department of Expenditure to facilitate effective budgetary and financial control of Grant No.41- Pensions. Quarterly progressive expenditure figures under various subheads of the grant are furnished to Budget Section of the Ministry of Finance.

ORGANIZATIONAL CHART



Brief description of duties of various units of CPAO

A brief description of duties of each unit is as under: -

- i. **Authorization Sections:** Deal with issue of Special Seal Authorities (SSAs) to CPPCs (Central Pension Processing Centers) of banks for arranging payment through the selected paying branch to Pensioners on receipt of PPO/Revision authority from PAOs concerned.

Allocation of Ministries to Authorization Sections is as under:

Authorization I: Ministry of Agriculture, Water Resources, Food, Rural Areas & Employment, Petroleum & Natural Gas, Fertilizer, Commerce, Power & Energy, Coal, Labour, Health & Family Welfare, Industry, Information & Broadcasting, Law & Justice including Judges of Supreme Court and High Courts, Planning, Surface Transport, Steel & Mines, Supply, Civil Aviation, Non-Conventional Energy, Chemical & Petro Chemicals, Human Resources Development, Urban Development, MP-Lok Sabha and Rajya Sabha, Lok Sabha and Rajya Sabha Sectt., NCT of Delhi.

Authorization II: Ministry of Finance including O/o CGA, Controller of Aid, Accounts & Audit, M/o Information Technology, Presidents Sectt., PPG & Pension, CBEC, CBDT, Science & Technology, Civil Supplies, External Affairs, Environment & Forest, CPAO, Food Processing, Telecommunication, Posts, Election Commission, Atomic Energy, Space, All AGs, Director of Audit & Accounts, All Union Territories without Legislature, Ministry of Defence (Civil).

Authorization III: Ministry of Home Affairs including CISF, BSF, CRPF and other Para Military Forces and Freedom Fighters.

- ii. **Technical Section:** Technical Section is an important part of CPAO which not only provides technical expertise and required analysis but also plays an important role in formulating and interpreting Rules & Regulations related to pensions by providing valuable feedbacks to DOPT and DPPW. This section also provides feedback to CGA Office for updation/amendments in Chapter-7 of Civil Account Manual. Modification of CPAO's publication "Scheme for

Payment of Pensions to Central Government Civil Pensioners by Authorised Banks” is also dealt by this section. The project documents of any new e-project like e-Scroll, e-PPO etc. are also prepared by this section with the help of NIC, CPAO and O/o CGA. This section issues PPO numbers to all PAOs in November every year for the forthcoming calendar year. A system of digital allotment of PPO numbers has been implemented from calendar year 2016.

- ii. Accounts Section:** Co-ordinates Monthly Accounts for Grant No.41-Pensions, prepares Appropriation Account, Finance Account, Statement of Central Transactions and Accounts at a Glance. Operates Grant No.56 (MHA) pertaining to Freedom Fighter Pensions. Settles Inward and Outward claims against 29 AGs in respect of pension paid to Civil Pensioners, Family Pensioners, Freedom Fighter pensioners, Burma Pensioners and High Court Judges. Deposits remittances received from different banks into Government Account. Submits various important reports relating to Accounts to C&AG and CGA office.
- iii. Budget Section:** Prepares Budget Estimates of the ensuing year and Revised Estimates of the current financial year. Prepares and maps Detailed Demands for Grants, incorporating figures of Budget Estimates /Revised Estimates and actual expenditure of the previous year. Allocates & maintains budget for field units i.e. about 70 budget authorities. Reviews Expenditure on monthly/ quarterly basis to monitor the utilization of fund and follow up action. Submits quarterly return of expenditure to Internal Finance Unit of Ministry of Finance as well as Budget Division. Reviews expenditure trend of pension payment disbursed by Banks. Scrutinizes e-Lekha reports on weekly basis for effective control over budget.
- iv. Data Bank Section:** Updates the BSR code Directory based on information received from different banks. Allots 12 digits PPO No. to Pre-1990 pension cases. It is custodian of records of pre-90 pensioners’ data. Attends to General Dak related to BSR Code, modification of PAO code, allotment of New PPO number for Pre-90 cases received from PAO, Bank & Pensioners.
- v. All India Service (AIS) Section:** This section process the Pension cases of All India Service officers as the Government of India has taken over the entire pension liability of AIS Officers who had already retired or would be retiring either from the State Government or from the Central Government with effect from 1st April, 2008. All India Service Officers and existing pensioners have the option of drawing pension through the Government of India or through the State Government on whose cadre they were borne.

vi. Coordination Section: Deals with coordination with Banks, different sections of CPAO and Ministries/Departments for submission of reports/information to O/o, CGA, DPPW etc. It coordinates meetings with Banks & Ministries/Department and training of Bank Officials etc.

vii. Compilation & RBD Section: E-scroll project was implemented w.e.f. 01.04.2013. Deals with booking of Pension Scrolls uploaded by banks in the e-Scroll portal of CPAO. Compiles the monthly Account on the basis of scrolls received from different banks. Reconciliation of put through (received from CAS, RBI, Nagpur) and scrolls received from banks. Preparation of PSB Suspense Report on the basis of Monthly Statement of compilation and DMA-I statement received from CAS, RBI, Nagpur.

viii. NPS Section: Presently provisional pension/family pension is paid to the beneficiaries of New Pension Scheme (renamed as National Pension System) in case of death or disability in terms of Department of Pension and Pension Welfare O.M. No. 38/41/06/P&PW(A) dated 05th May 2009 read with CGA's O.M. No. 1(7)/DCPS(NPS)/2009/TA/ 221 dated 02nd July 2009. The provisional pension is centrally disbursed by the Central Pension Accounting Office (CPAO) on monthly basis in respect of all the Central Civil NPS subscribers directly in the pension accounts of the beneficiaries. Based on the Provisional Pension Payment Order (PPPO) received from the respective Ministry/Department, first time identification is sought by CPAO from the concerned bank branch of the beneficiary and on receipt of the same, bills are prepared by the NPS Section in CPAO and submitted to DDO, CPAO. After necessary scrutiny, the DDO, CPAO tenders the bill to pre-check section for payment to the beneficiaries through National Electronic Fund Transfer (NEFT) in the account of pensioner/family pensioner.

ix. Pre-Check Section: Deals with the pre-check of bills concerning the establishment of Central Pension Accounting Office, New Pension Scheme – Additional Relief, Inward Claims and generates PFMS reports etc. Compiles and submits the monthly account of CPAO to CGA. Maintains the GPF Ledger and Broadsheets of Long Term Advances of employees of CPAO. Prepares DDR Register, PAO Suspense, Pension Cases, New Pension cases, Receipt & Payment scrolls. Generates and maintenance various reports, e-Lekha, e-scrolls. Reconciles work related to e-Payment System, Receipt & Payment with the DDO/Admin, Flash Figures, Review of balance, Provisional

Accounts, Reconciliation of Head-wise Appropriation Accounts. Provides information for monthly D.O. to CGA. Uploads NPS Contribution, MIS-8 Reports, e-TABF (24G) Reports, e-Lekha and maintain CPAO data backups with PNB Locker.

- x. Administration & Establishment Section:** Deals with Administrative and Establishment matters of the Central Pension Accounting Office.
- xi. Internal Audit:** The role of internal audit in CPAO is distinctly different from those in other Civil Ministries/Departments of the Government of India where the internal audit is required to check the initial records maintained in the executive offices. The main objective of Internal Audit wing of CPAO is to see that the internal controls of bank are robust and the systems ensure correct and timely payment to Central Civil Pensioners, accurate accounting, reporting and redressal of grievances in accordance with the authorization made in the Special Seal Authority/Pension Payment Order (SSA/PPO) as per 'Scheme for Payment of Pensions to Central Government Civil Pensioners by Authorized Banks' and various instructions issued by the Government from time to time.
- xii. R&D and old Records Section:** Receipt of dak inclusive of fresh PPOs, revision of pension, e-authorization etc. Sorting out the cases Section-wise. Diarizing the dak according to its nature, distributing the dak to the concerned Sections. Dispatch of the finalized cases.
- xiii. Grievance Redressal Cell:** A Grievance Cell is functioning in CPAO to resolve the problems of pensioners since 14.09.2011. It has ten Toll-free telephone lines (No.1800-11-77-88) exclusively to attend to pension related queries. The pensioners can register their grievances/problems on the Website of CPAO through www.cpaonnic.in. They can also send their grievances/queries through e-mail to cccpaonnic.in. The Grievance Cell also deals with grievances of pensioners received through letters, fax or personal visits. The grievances are settled / disposed-off in a time bound manner by a team of very experienced and dedicated persons deputed for this purpose.
- xiv. RTI and Legal Cell:** Legal & RTI Cell was created in Oct'2012. Since its creation, Legal & RTI Cell is dealing exclusively with RTI matters such as RTI Applications, first Appeals, Second Appeals filed before Information Commission and legal matters such as Legal Notices served by advocates from all over India, Notices of Appearance received from different benches of Central Administrative Tribunals, Consumer Forums, Public Grievance Commissions,

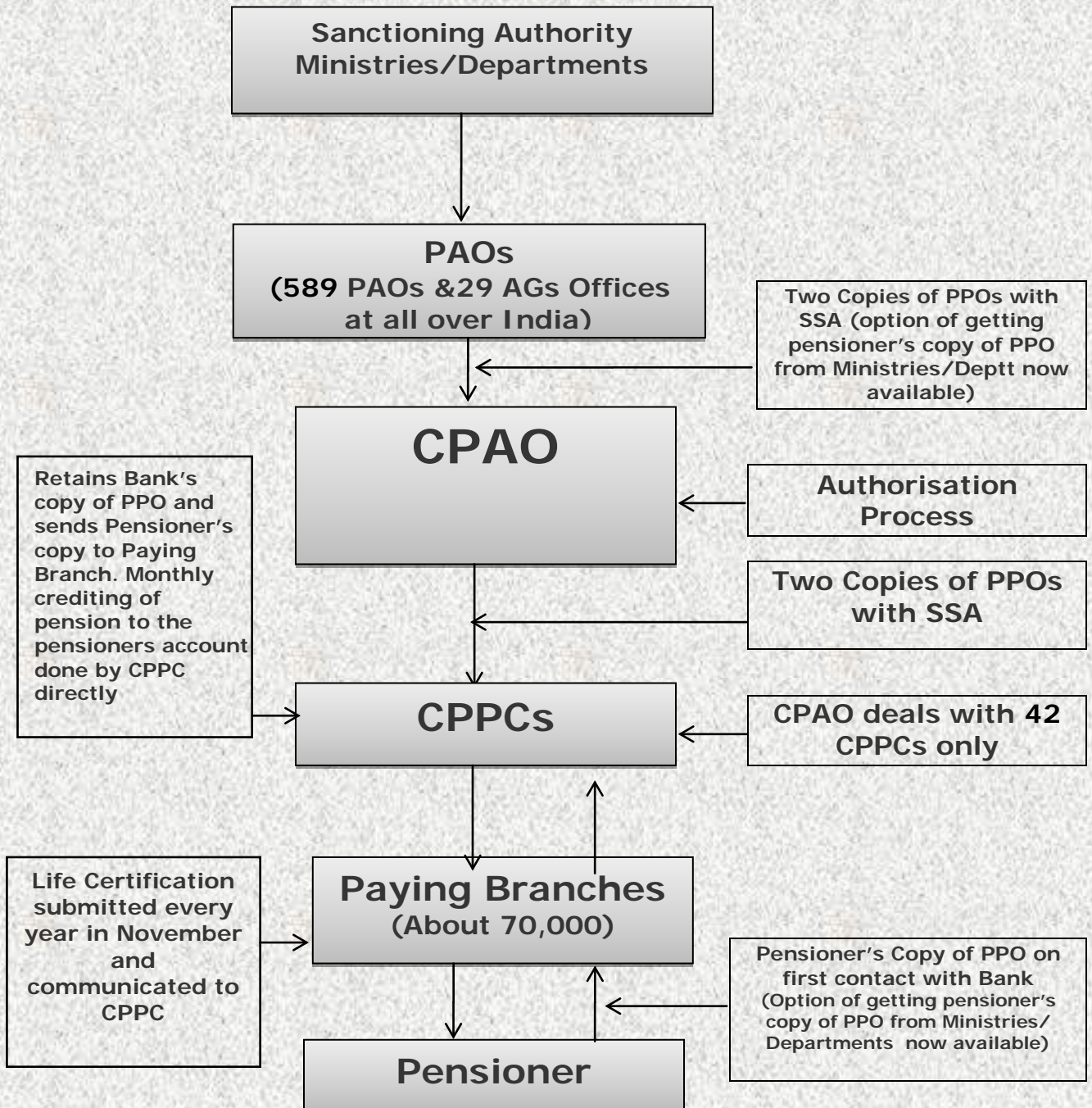
National Human Rights Commission and High Court Benches from around the country.

National Informatics Centre (NIC): NIC plays an important role in implementation of computerization and improving Information Technology in CPAO. NIC performs the following duties:

- Design Interfaces for all the Stakeholders, like Banks, RBI, PAOs, Pr.Aos, pensioner for transfer of information to/from CPAO.
- Advise CPAO for Infrastructure upgradation to improve efficiency of work.
- Business Process Reengineering
- System Analysis & Design
- Development
- Testing
- Training
- Maintenance of the Application and User Support
- Backup & Recovery
- Database Administration
- Servers Administration
- Data updation for website on NIC data centre, remotely from CPAO server on a daily basis. Website maintenance.
- Network Management, system startup & shutdown

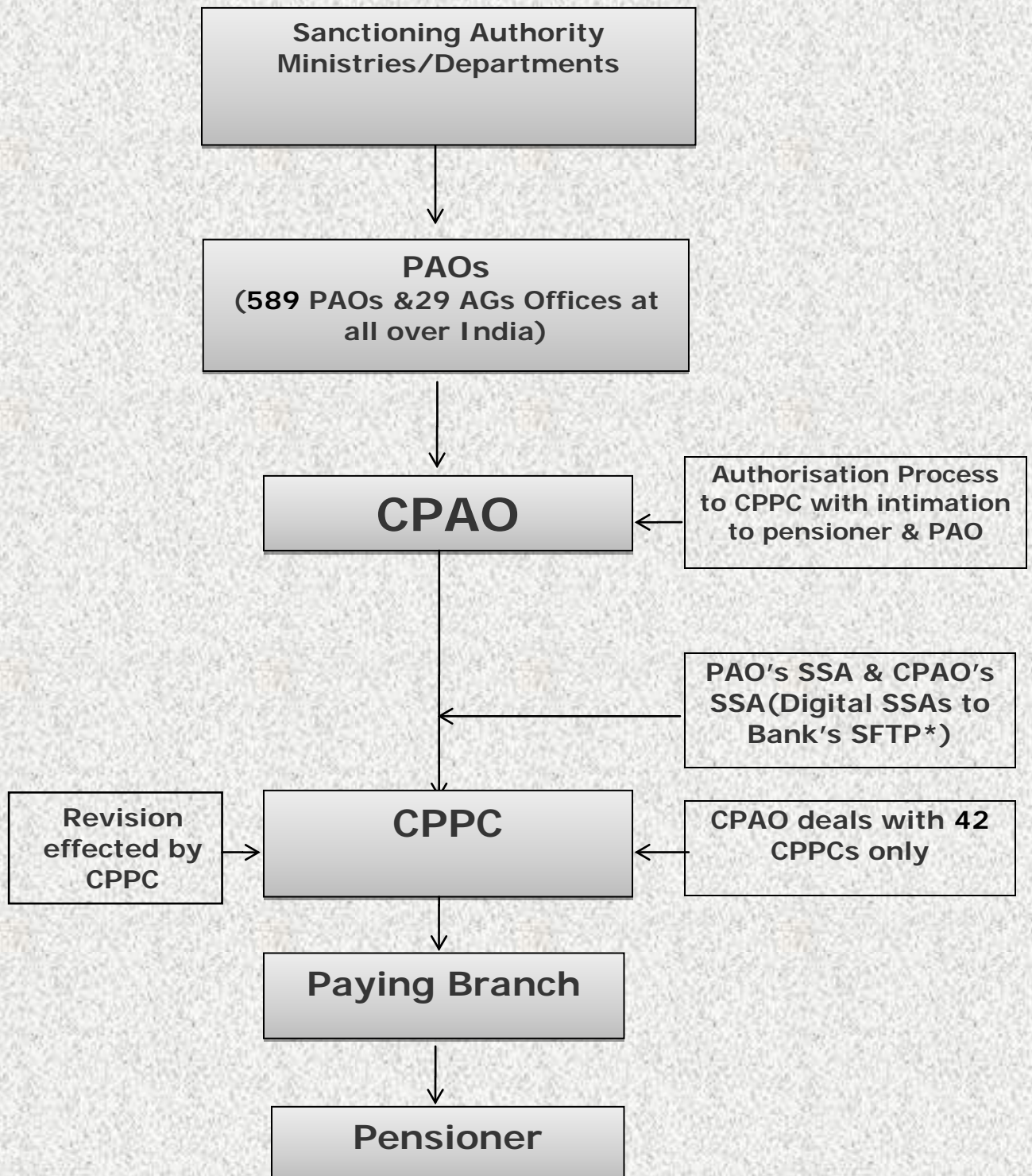
System of Authorization of Pension Through Centralised Pension Processing Centres of the Banks

Movement of Pension Payment Order (PPO)



System of Authorization of Pension Through Centralised Pension Processing Centres Of the Banks

Movement of Pension Revision Authority



**SFTP-Secured File Transfer Protocol.*

CHAPTER- III

IT Initiatives of CPAO

To improve monitoring and transparency in work in Central Pension Accounting Office, all the pension processing activities have been computerized. Broad features of running and forthcoming I.T. projects may be viewed as under:

Website: cpao.nic.in

The Website **www.cpao.nic.in** is hosted at NIC Headquarter, which is a single window for Central Civil Pensioners. Its main features are:

- The data is updated on a daily basis including latest status of PPOs of pensioners.
- The Website generates Web reports for PAOs/ Pr. AOs/ CGA for monitoring 6 CPC revision cases pertaining to their ministries (G2G Interface).
- The Website generates Web reports for banks for pension cases dispatched to particular bank within a given time (G2B Interface)
- Generates enquiry of any case processed by CPAO by giving PPO No. (G2C Interface).
- Provides all pension related order issued by DPPW and CPAO.
- Provides utility to PAOs for uploading quarterly list of government servants retiring in next 12-15 months.
- Provides online facility to PAOs for allocating PPO numbers at the stage of uploading the list of retiree government servants on CPAO website.
- Upload facility of e-Revision and e-PPO by PAOs.
- Upload facility of e-Scrolls by Banks.

PARAS

National Informatics Centre (NIC) in association with CPAO developed **PARAS (Pension Authorisation, Retrieval and Accounting System)**. Its main features are:

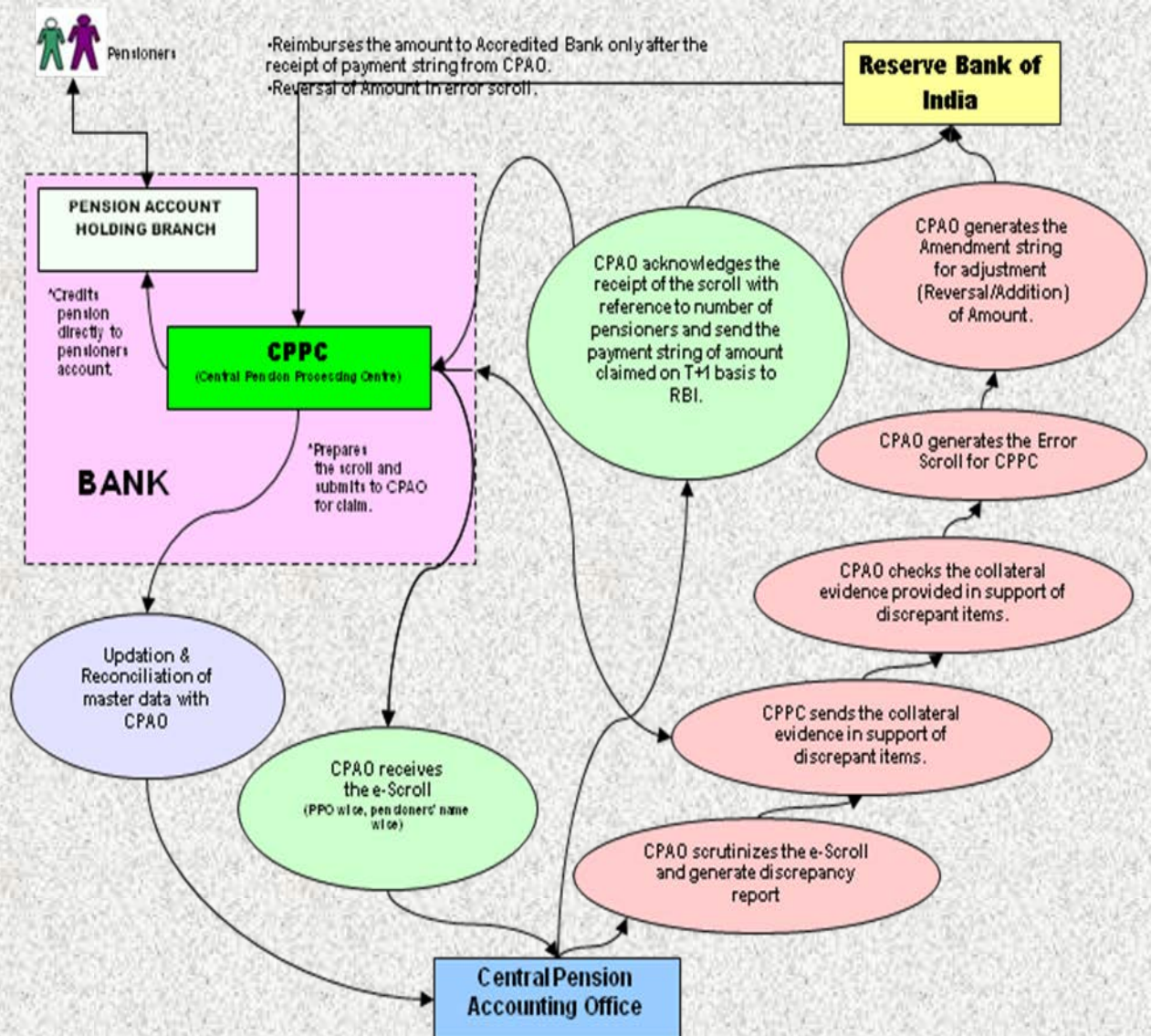
- PARAS Software has been developed for Authorization, Accounting and Post audit of Central Civil Pensioners.
- Business Process Reengineering of PEARL (older system in Oracle 7.0 UnixWare 1.1 on dumb terminals)
- Authorizes Central Civil, All India Services, ex-MPs, ex-President & ex-Vice President, Central Freedom Fighters & Delhi Govt. Pensioners to 42 CPPCs for pension disbursed by about 70,000 branches of 26 Public Sector Banks & 3 Private Sector Banks.
- Accounting of the pension disbursed by banks & reimbursed by Govt.
- Amendment (Revision, Commutation) of the Pensioners Cases
- Grievance Redressal
- Provisions for VIP, RTI & Court Cases
- Databank Creation of Pre-1990 pensioners
- AG Claims Management
- Tracking of the cases right from the receipt to dispatch
- Main Modules – (Reception, Receipt & Dispatch, Authorization, SSA Printing, General Dak, Databank & database, AG Claims Mgt., MIS, RTI, Compilation, Enquiry)
- Enquiry of the pension case on website www.cpao.nic.in/www.cpao.gov.in
- Database of about 12 Lakh Pensioners.

e-Revision: National Informatics Centre (CGA) in association with CPAO has developed e-Revision to facilitate the Pay and Accounts Offices to finalize electronically the revision of pension cases of pre-2006 pensioners. This has helped PAOs in quick and accurate disposal of pre-2006 cases.

e-Payment: e-Payment system was introduced in the CPAO w.e.f. 31.10.2011 and is running successfully. All the payment relating to salary, personal claims and contractors were being made through e-payment using GePG (Government

e Payment Gateway) till September, 2015. From 1st October, 2015 GePG system of electronic payment was replaced with PFMS system.

e-Scroll: e-Scroll system has been initiated to receive electronic scrolls from banks having pensioner-wise details of pension paid. Under this system, Banks are sending Electronic Scrolls to CPAO for each and every reimbursement from RBI against the payment of pension. The Process of generation and submission of e-scroll is shown in following diagram:



Objectives of e-scroll system:

- To check the accuracy of the payments claimed by the banks;
- To incorporate the on-going change information into the Data base;
- To enable CPAO for accurate forecasting of budget;
- To check the lag between Authorization by CPAO and credit to pensioner's accounts by banks;
- Effective reconciliation between Put-through and Scroll amounts;

Benefits of e-Scroll system:

- No data entry at CPAO for compilation of Accounts;
- Effective monitoring of receipt of scrolls;
- Post audit of pension paid by the bank;
- Reduction in PSB Suspense Account Balances;
- Verification of timely and accurate payment to Pensioners;
- Timely redressal of Pensioners' grievances.

Effect of Introduction of e-scrolls during the year 2015-16

- Submission of Annual Accounts without material excess or saving
- Reduction of PSB Suspense Balances
- Recovery of several crores from Banks on account of claims not belonging to CPAO

Establishment of CPPC: In order to further improve the pension payment System, Banks have established Centralized Pension Processing Centers (CPPC), where the entire pensioner database of respective banks is kept, processing of pensions are done centrally and pension are credited in the respective Bank Branches. It is repository of entire Pensioners Database of respective banks.

The benefits are:

- CPAO is able to identify/verify whether each pensioner has got the pension.
- Disbursement is made in time after accurate pension calculation.
- Commutation restored in time.
- Pensioners' grievances handled efficiently by Bank/ CPAO

- (i) **e-PPO Project:** This system has been developed for sending online digitally signed revision authorities from CPAO to CPPCs of banks for arranging payment to the pensioners. Digitally signed revision authorities are now being sent to banks from CPAO.

Benefits of this system are as under:

- Reduction in time and effort of Data Entry at CPAO and Banks.
- Reduction in processing time and saving in money spent in printing of authorities and in dispatch from CPAO to the Banks.
- Proper reconciliation of Authorities sent to Banks and processed by them.
- Discontinuation of paper revision authorities from CPAO to Banks who are on SFTP (Secured File Transfer Protocol).

NPS-AR Project: CPAO is disbursing pensions to pensioners/family pensioners under National Pension System Additional relief scheme by directly crediting the pension to their accounts. The software for entry and preparation of bill of such cases has been prepared and direct disbursement is done using e-payment gateway since Nov-2011.

Grievances: Web based Pensioners Grievance module is implemented on CPAO website www.cpao.nic.in, on which pensioners can register their Grievances and monitor them.

CHAPTER –IV

Key Statistics & Performance of CPAO during 2015-16

Key Statistics & Performance of CPAO during the year are as follows:

- Maintaining database of about 12 lakh Central Civil Pensioners/Family Pensioners/Freedom Fighter Pensioners.
- In Financial Year 2015-16, managed the pension Budget of Rs.27,785 Crore.
- Received pension cases from more than 600 offices across India.
- Deals with 29 banks, 42 CPPCs with pensioners spread over 70,000 pension disbursing branches.
- In 2015-16, processed about 34,363 fresh and 1,39,425 revision of pension cases.
- In 2015-16, handled 59,902 pensioners' grievances.
- Processing inward claims for reimbursement received from 29 A.Gs.
- Deals with about 70 budget units.
- Handled 953 RTI and 950 legal cases in 2015-16.
- During 2015-16, e-PPO Project for revision of pension was implemented in 21 new banks for sending online revision authorities resulted into reduction in processing time & paper movement and improving accuracy.
- Weekly Monitoring of seeding of Aadhaar with PPO and pension accounts by banks which has reached more than 78 percent.
- Making direct payments to 3347 NPS subscribers' banks accounts.
- Against approved time schedule of 21 days, new PPOs issued in average 15 days and revision in average 10 days in 2015-16.
- Digital allotment of PPO numbers to field units implemented from calendar year 2016.
- Web interface/ facilities with banks, ministries & pensioners strengthened through identifying of pensioners covered under specific revision and providing list to ministries/departments, data exposure to pensioners, departments and banks.

- ‘Web Responsive Pensioners’Service’ provided to pensioners, banks and ministries for better availability of information and monitoring of grievances and pension processing. Online dashboards facilities provided.
- Utility to PAO provided for uploading quarterly lists of government officials retiring in next 12-15 months.
- ‘Link to **Jeevan Pramaan** Portal has been provided on CPAO website to enable pensioners to submit Digital Life Certificate (DLC). For retiring government servants, a link has been established with **Bhavishya** Portal of DP&PW to enable them to track status of their pension cases even before the case reaches CPAO. A link to **CPENGRAMS** (Centralized Pension Grievance Redress and Monitoring System) has also been provided so as to enable pensioners to lodge and track their grievances on CPENGRAMS.
- Pensioners are now provided with an SMS facility for tracking status of pension process at CPAO, and at the stage of grievance registration & disposal.
- PFMS (Public Financial Management System) system implemented for payment and accounting.
- Modification of FAQs for Central Civil Pension and preparation of FAQs for pensioners covered under NPS –AR Scheme. Both the FAQs were put on CPAO website.
- Home page of CPAO website made bilingual.
- Introduction of Risk Based Internal Audit approach for Banks.
- Total 172 audit paras settled which is highest so far and more than the total number of paras settled in previous three years.
- Conducted internal audit of 29 CPPCs in 2015-16(highest so far) and more than the audit covered in previous three years.
- Receipt of Rs. 76.73 Crore as a result of internal audit observations.
- First time performance rating of banks introduced on the basis of their record on pension processing and internal audit performance.
- Training of bank officials arranged by CPAO on pension processing.

CHAPTER –V

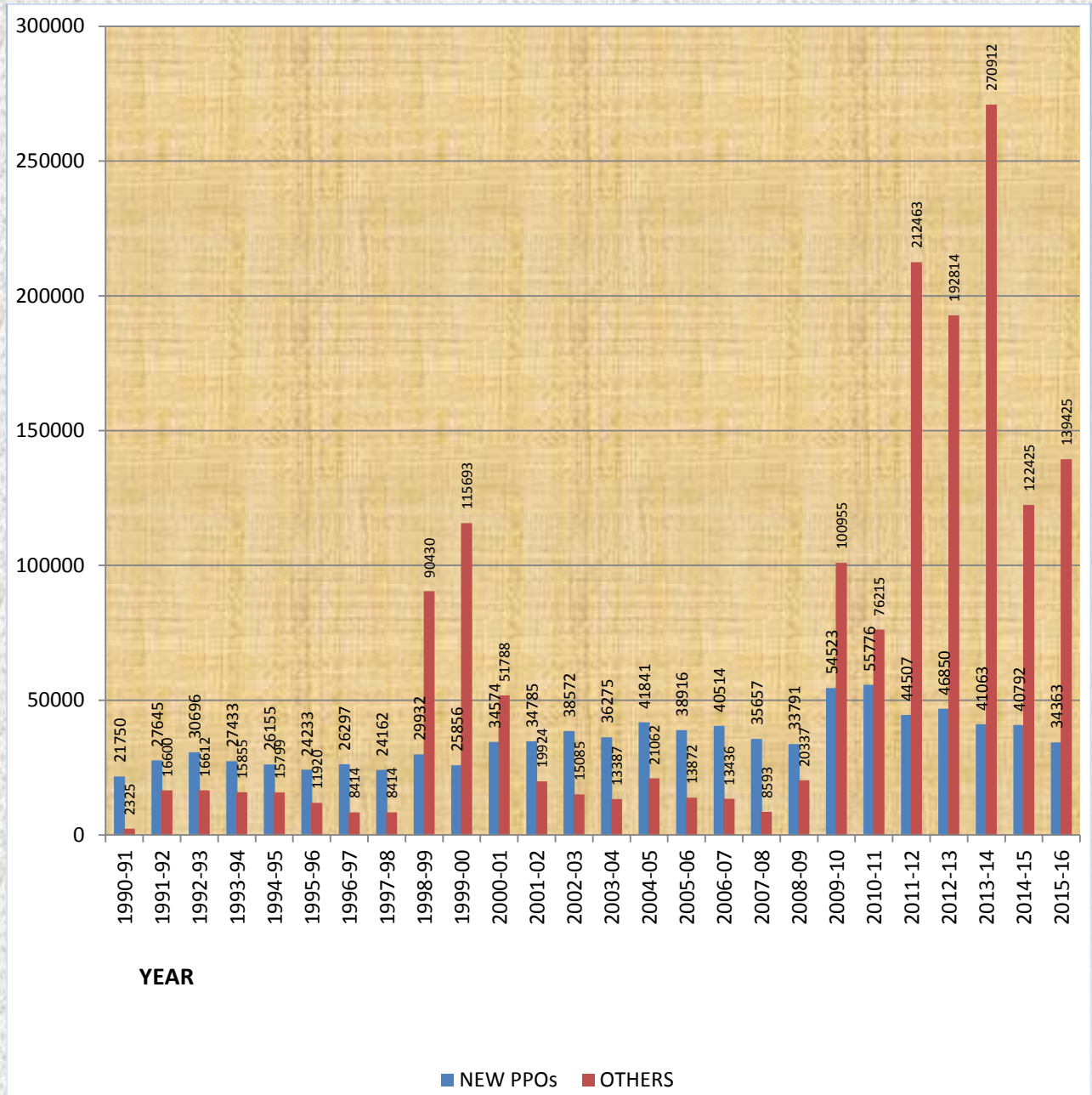
Physical Performance

PERFORMANCE OVER THE YEARS SINCE 1990

Year	NEW PPOs	OTHERS (REVISION, TRANSFER, COMMUTATION, SWITCHOVER)
1990-91	21750	2325
1991-92	27645	16600
1992-93	30696	16612
1993-94	27433	15855
1994-95	26155	15799
1995-96	24233	11920
1996-97	26297	8414
1997-98	24162	8414
1998-99	29932	90430
1999-00	25856	115693
2000-01	34574	51788
2001-02	34785	19924
2002-03	38572	15085
2003-04	36275	13387
2004-05	41841	21062
2005-06	38916	13872
2006-07	40514	13436
2007-08	35657	8593
2008-09	33791	20337
2009-10	54523	100955
2010-11	55776	76215
2011-12	44507	212463
2012-13	46850	192814
2013-14	41063	270912
2014-15	40792	122425
2015-16	34363	139425

Performance over the years

NUMBER OF CASES



NEW PPO/SSA ISSUED IN 2015 -2016

MINISTRY/DEPARTMENT	No. of PPO/SSA
ACCOUNTANT GENERAL(A&E)	1311
ACCOUNTANT GENERAL(AIS)	199
ACCOUNTANT GENERAL(H C JUDGES)	64
ACCOUNTANT GENERAL(STATES)	65
AGRICULTURE	459
ANDAMAN & NICOBAR ISLAND ADMN.	820
ATOMIC ENERGY	1148
CHANDIGARH ADMINISTRATION	918
CHEMICAL & FERTILIZER	25
CIVIL AVIATION	76
COAL	40
COMMERCE & TEXTILES	465
CONSUMER AFFAIR FOOD & PUB DST	175
CORPORATE AFFAIRS	44
DADRA & NAGAR HAVELI	129
DAMAN & DIU	83
DEFENCE (CIVIL)	77
DELHI ADMINISTRATION	4299
DEPARTMENT OF LAND RESOURCES	10
DEV. OF NORTH EASTERN REGION	3
Dir.Gen.of Audit, Def.Services	22
DIRECTOR PENSION (AIS)	1
DRINKING WATER SUPPLY	5
EARTH SCIENCES	217
ELECTION COMMISSION OF INDIA	3
ENVIRONMENT & FORESTS	151
EXTERNAL AFFAIRS	287
FINANCE	361
FINANCE – C.B.E.C.	2126
FINANCE- C.B.D.T.	1394
FOOD PROCESSING INDUSTRIES	6
HEALTH & FAMILY WELFARE	885
HOME AFFAIRS	9624
HUMAN RESOURCES DEVELOPMENT	474
INDUSTRY	252
INFORMATION & BROADCASTING	563

LABOUR	287
LAW, JUSTICE AND SCI	124
LOK SABHA SECRETARIAT	142
MINES	572
NATIONAL DISASTER MANAGMENT AU	4
NATIONAL INVESTIGATION AGENCY	2
NEW AND RENEWABLE ENERGY	11
NORTH EASTERN COUNCIL	8
PERSONNEL,PUBLIC GRIEVANCES	757
PETROLEUM AND NATURAL GAS	18
PLANG,STATS& PROG. IMPLMNTN	229
PONDICHERY ADMINISTRATION	2
POWER	66
PRASAR BHARTI	770
PRESIDENT'S SECRETARIAT	19
RAJYA SABHA SECRETARIAT	55
RURAL DEVELOPMENT	17
SCIENCE & TECHNOLOGY	499
SHIPPING,ROAD TRNSPRT&HIGHWAYS	174
SOCIAL JUSTICE AND EMPOWERMENT	50
SPACE	528
STEEL	10
SUPPLY	103
TELECOMMUNICATION	61
URBAN DEVELOPMENT	1860
UT LAKSHADWEEP	199
WATER RESOURCES	900
GRAND TOTAL	34363

REVISION OF SSAs ISSUED IN 2015-16

MINISTRY/DEPARTMENT	No. of revision SSAs
ACCOUNTANT GENERAL(A&E)	5370
ACCOUNTANT GENERAL(AIS)	57
ACCOUNTANT GENERAL(H C JUDGES)	308
ACCOUNTANT GENERAL(STATES)	102
AG (A&E) WEST BENGAL	2
AGRICULTURE	1625
ANDAMAN & NICOBAR ISLAND ADMN.	878
ATOMIC ENERGY	5918
CHANDIGARH ADMINISTRATION	414
CHEMICAL & FERTILIZER	138
CIVIL AVIATION	2111
COAL	309
COMMERCE & TEXTILES	1311
CONSUMER AFFAIR FOOD & PUB DST	1504
CORPORATE AFFAIRS	239
DADRA & NAGAR HAVELI	44
DAMAN AND DIU	26
DEFENCE (CIVIL)	351
DELHI ADMINISTRATION	10849
DEPARTMENT OF LAND RESOURCES	1
DIRECTOR PENSION (AIS)	26
DIR. GEN. OF AUDIT DEFENCE SERVICES	3
DRINKING WATER SUPPLY	1
EARTH SCIENCES	1283
ELECTION COMMISSION OF INDIA	98
ENVIRONMENT	2
ENVIRONMENT & FORESTS	511
EXTERNAL AFFAIRS	1247
FINANCE	3501
FINANCE - C.B.E.C.	10702
FINANCE- C.B.D.T.	5453
FOOD PROCESSING INDUSTRIES	17
HEALTH & FAMILY WELFARE	2216
HOME AFFAIRS	51838
HUMAN RESOURCES DEVELOPMENT	1621

INDUSTRY	1201
INFORMATION AND BROADCASTING	2095
INFORMATION TECHNOLOGY	159
LABOUR	858
LAKSHADWEEP ADMN.	4
LAW, JUSTICE AND SCI	427
LOK SABHA SECRETARIAT	513
MINES	1616
NATIONAL INVESTIGATION AGENCY	1
NEW AND RENEWABLE ENERGY	58
NORTH EASTERN COUNCIL	2
PERSONNEL,PUBLIC GRIEVANCES	2856
PETROLEUM AND NATURAL GAS	76
PLANG,STATS& PROG. IMPLMNTN	1319
PONDICHERY ADMINISTRATION	11
POWER	493
PRASAR BHARTI	1710
PRESIDENT'S SECRETARIAT	143
RAJYA SABHA SECRETARIAT	292
RURAL DEVELOPMENT	68
SCIENCE & TECHNOLOGY	1491
SHIPPING,ROAD TRNSPRT&HIGHWAYS	781
SOCIAL JUSTICE AND EMPOWERMENT	141
SPACE	2128
STEEL	122
SUPPLY	894
TELECOMMUNICATION	878
URBAN DEVELOPMENT	6530
UT LAKSHADWEEP	96
WATER RESOURCES	2386
GRAND TOTAL	139425

DELAY IN RECEIPT OF PPOs IN 2015-16

MINISTRY / DEPARTMENT	TOTAL PPO RECEIVED	PPO RECEIVED AT CPAO ON OR BEFORE LAST DAY OF PRECEEDING MONTH OF RETIREMENT	PPO RECEIVED AT CPAO DURING THE MONTH OF RETIREMENT	PPO RECEIVED AT CPAO AFTER THE MONTH OF RETIREMENT
ACCOUNTANT GENERAL(A&E)	1,138	120	312	706
ACCOUNTANT GENERAL(AIS)	191	9	33	149
ACCOUNTANT GENERAL(H C JUDGES)	55	13	7	35
ACCOUNTANT GENERAL(STATES)	54	7	5	42
DIRECTOR PENSION (AIS)	1	0	0	1
Dir.Gen.of Audit, Def.Services	21	2	15	4
AGRICULTURE	390	4	169	217
ATOMIC ENERGY	1,040	379	529	132
CHEMICAL & FERTILIZER	25	1	4	20
CIVIL AVIATION	54	0	23	31
COAL	28	0	10	18
COMMERCE & TEXTILES	414	4	75	335
CONSUMER AFFAIR FOOD & PUB DST	145	17	59	69
CORPORATE AFFAIRS	41	1	27	13
DEFENCE (CIVIL)	75	1	36	38
DEPARTMENT OF LAND RESOURCES	9	0	2	7
DEV. OF NORTH EASTERN REGION	3	0	0	3
DRINKING WATER SUPPLY	5	0	0	5
EARTH SCIENCES	201	18	47	136
ELECTION COMMISSION OF INDIA	2	0	0	2
ENVIRONMENT & FORESTS	123	6	81	36
EXTERNAL AFFAIRS	258	1	72	185
FINANCE	289	0	66	223
FINANCE - C.B.E.C.	1,859	5	93	1,761
FINANCE- C.B.D.T.	1,201	6	65	1,130
FOOD PROCESSING INDUSTRIES	5	0	0	5
HEALTH & FAMILY WELFARE	794	15	119	660
HOME AFFAIRS	6,934	531	1,711	4,692
HUMAN RESOURCES DEVELOPMENT	407	15	28	364
INDUSTRY	226	22	74	130
INFORMATION AND BROADCASTING	473	3	49	421
INFORMATION TECHNOLOGY	104	0	60	44
LABOUR	244	22	46	176
LAW, JUSTICE AND SCI	110	1	28	81
LOK SABHA SECRETARIAT	38	0	7	31
MINES	516	51	231	234

NATIONAL DISASTER MANAGMENT AU	4	1	1	2
NATIONAL INVESTIGATION AGENCY	2	0	1	1
NEW AND RENEWABLE ENERGY	9	0	7	2
NORTH EASTERN COUNCIL	8	0	2	6
PERSONNEL,PUBLIC GRIEVANCES	637	101	142	394
PETROLEUM AND NATURAL GAS	15	2	5	8
PLANG,STATS & PROG. IMPLMNTN	204	27	88	89
POWER	60	7	32	21
PRASAR BHARTI	663	0	86	577
PRESIDENT'S SECRETARIAT	16	0	1	15
RAJYA SABHA SECRETARIAT	20	0	10	10
RURAL DEVELOPMENT	15	6	6	3
SCIENCE & TECHNOLOGY	442	6	231	205
SHIPPING,ROAD TRNSPRT&HIGHWAYS	144	0	67	77
SOCIAL JUSTICE AND EMPOWERMENT	41	0	7	34
SPACE	500	142	199	159
STEEL	8	1	6	1
SUPPLY	86	0	14	72
TELECOMMUNICATION	50	0	0	50
URBAN DEVELOPMENT	1,535	8	252	1,275
WATER RESOURCES	813	17	240	556
ANDAMAN & NICOBAR ISLAND ADMN.	640	1	142	497
CHANDIGARH ADMINISTRATION	765	151	100	514
DADRA & NAGAR HAVELI	117	0	3	114
DAMAN AND DIU	75	0	0	75
DELHI ADMINISTRATION	3,620	1	64	3,555
PONDICHERY ADMINISTRATION	2	0	0	2
UT LAKSHADWEEP	182	0	7	175
TOTAL	28,146	1,725	5,796	20,625

CHAPTER-VI

APPROPRIATION ACCOUNTS-Grant No. 41-Pensions 2015-16

Appropriation Accounts indicate the expenditure in comparison with the amount of Voted grant and Charged appropriation as specified in the schedule.

During the financial year original provision was Rs.27285crores and Supplementary was taken amounting to Rs. 500crores (Total Final Grant was Rs. 27785 crores). The Head wise Appropriation Accounts for 2015-16 are as under: -

(Rs.in crores)

Sl. No.	Major Head	Budget Estimates 2015-16	Suppl. Grant 2015-16	Re-appropriation 2015-16	Final Grant 2015-16	Expenditure 2015-16	Excess (+) Saving (-) w.r.t. Final Grant
1	2071- Pension and other Retirement benefits						
	Total	27223.24	500.00	18.02	27741.26	27558.30	(-)182.96
	Charged	139.84	NIL	NIL	139.84	129.62	(-) 10.22
	Voted	27083.40	500.00	18.02	27601.42	27428.68	(-) 172.74
2	2235 – Social Security and Welfare						
	Total	61.76	NIL	(-)18.02	43.74	38.64	(-)5.10
	Charged	0.16	NIL	NIL	0.16	0.04	(-)0.12
	Voted	61.60	NIL	(-)18.02	43.58	38.60	(-) 4.98
	Total	27285.00	500.00	0.00	27785.00	27596.94	(-)188.06
	Charged	140.00	NIL	0.00	140.00	129.66	(-)10.34
	Voted	27145.00	500.00	0.00	27645.00	27467.28	(-)177.72

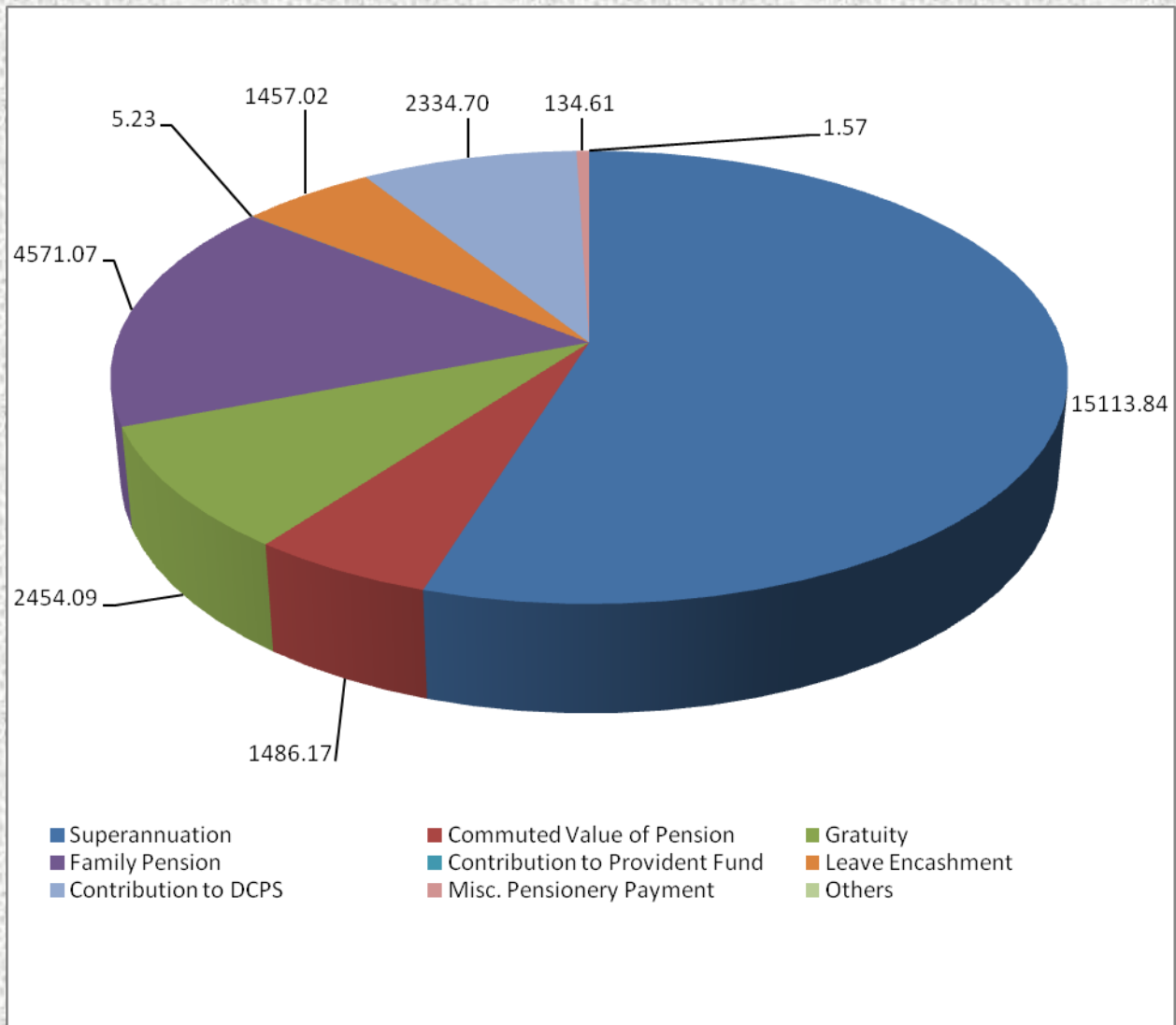
PENSIONS & OTHER RETIREMENT BENEFITS (MAJOR HEAD – 2071)

Rs. in crores)

Sl. No.	Category		Final Grant 2015-16	Actual Exp. 2015-16	Excess (+) Saving (-)	% Increase (+) Decrease (-)over Final Grantin 2015-16
1	SUPERANNUATION	Total	15055.63	15113.84	(+)58.21	(+)0.39%
		Charged	20.00	18.00	(-)2.00	(-)10.00%
		Voted	15035.63	15095.84	(+)60.21	(+)0.40%
2	COMMUTED VALUE OF PENSION	Total	1550.58	1486.17	(-)64.41	(-)4.15%
		Charged	11.20	10.30	(-)0.90	(-)8.06%
		Voted	1539.38	1475.87	(-)63.51	(-)4.13%
3	GRATUITY	Total	2518.52	2454.09	(-)64.43	(-)2.56%
		Charged	15.50	11.80	(-)3.70	(-)23.87%
		Voted	2503.02	2442.29	(-)60.73	(-)2.43%
4	FAMILY PENSION	Total	4602.45	4571.07	(-)31.38	(-)0.68%
		Charged	5.45	3.93	(-)1.52	(-)27.89%
		Voted	4597.00	4567.14	(-)29.86	(-)0.65%
5	CONTRIBUTIONS TO PROVIDENT FUND	Total	7.00	5.23	(-)1.77	(-) 25.29%
		Charged	0.5	0.02	(-)0.03	(-)60.00%
		Voted	6.95	5.21	(-)1.74	(-)25.04%
6	LEAVE ENCASHMENT	Total	1459.00	1457.02	(-)1.98	(-)0.14%
		Charged	11.00	11.12	(+)0.12	(+)1.09%
		Voted	1448.00	1445.90	(-)2.10	(-)0.15%
7	CONTRIBUTION FOR DEFINED CONTRIBUTION PENSION SCHEME	Total	2407.00	2334.70	(-)72.30	(-)3.00%
		Charged	6.50	6.40	(-)0.10	(-)1.54%
		Voted	2400.50	2328.30	(-)72.20	(-)3.01%
8	MISC. PENSIONARY PAYMENTS	Total	138.67	134.61	(-)4.06	(-)2.93%
		Charged	70.14	68.05	(-)2.09	(-)2.98%
		Voted	68.53	66.56	(-)1.97	(-)2.87%
9	OTHERS	Total	2.41	1.57	(-)0.84	(-)34.85%
		Charged	-	-	-	-
		Voted	2.41	1.57	(-)0.84	(-)34.85%
		TOTAL	27741.26	27558.30	(-)182.96	(-)0.66%
		Charged	139.84	129.62	(-)10.22	(-)7.31%
		Voted	27601.42	27428.68	(-)172.74	(-)0.63%

PENSIONS & OTHER RETIREMENT BENEFITS MAJOR HEAD – 2071

(Rupees in crores)

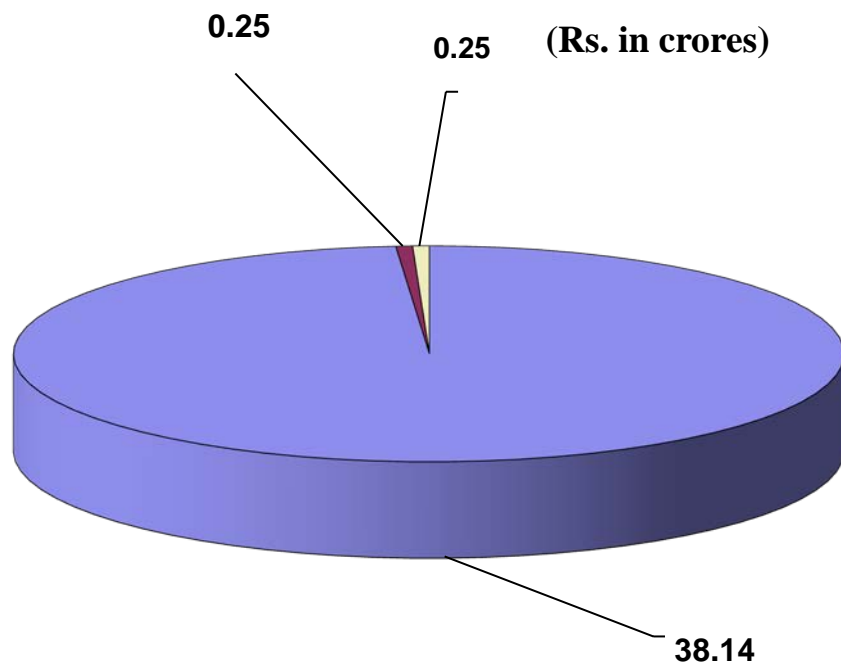


SOCIAL SECURITY & WELFARE (MAJOR HEAD 2235)

(Rs in crores)

Sl. No.	Category	Final Grant 2015-16	Actual Expenditure 2015-16	Excess (+) Savings(-)	% Increase (+) Decrease (-) over Final Grant in 2015-16
1.	DEPOSIT LINKED INSURANCE SCHEME				
	Total	41.83	38.14	(-)3.69	(-)8.82%
	Charged	0.15	0.04	(-)0.11	(-)73.33%
	Voted	41.68	38.10	(-)3.58	(-) 8.59 %
2.	C.G.E.I.S.				
	Total	1.50	0.25	(-)1.25	83.33%
	Charged	0.01	-	(-)0.01	(-)100.00%
	Voted	1.49	0.25	(-)1.24	(-) 83.22%
3.	EX-GRATIA PAYMENT TO GOVERNMENT SERVANT DYING IN HARNESS				
	Total	0.35	0.25	(-)0.10	(-)28.57%
	Charged	-	-	-	-
	Voted	0.35	0.25	(-)0.10	(-)28.57%
4.	OTHERS				
	Total	0.06	-	(-)0.06	(-)100.00%
	Charged	-	-	-	-
	Voted	0.06	-	(-)0.06	(-)100.00%
	TOTAL	43.74	38.64	(-)5.10	(-)11.66%
	Charged	0.16	0.04	(-)0.12	(-)75.00%
	Voted	43.58	38.60	(-)4.98	(-)11.43%
	PENSIONS GRANT				
	TOTAL MAJOR HEAD 2071+2235				
	Total	27785.00	27596.94	(-)188.06	(-)0.68%
	Charged	140.00	129.66	(-)10.34	(-)7.39%
	Voted	27645.00	27467.28	(-)177.72	(-)0.64%

SOCIAL SECURITY & WELFARE MAJOR HEAD 2235



■ DLIS

■ CGEIS

■ EX-GRATIA

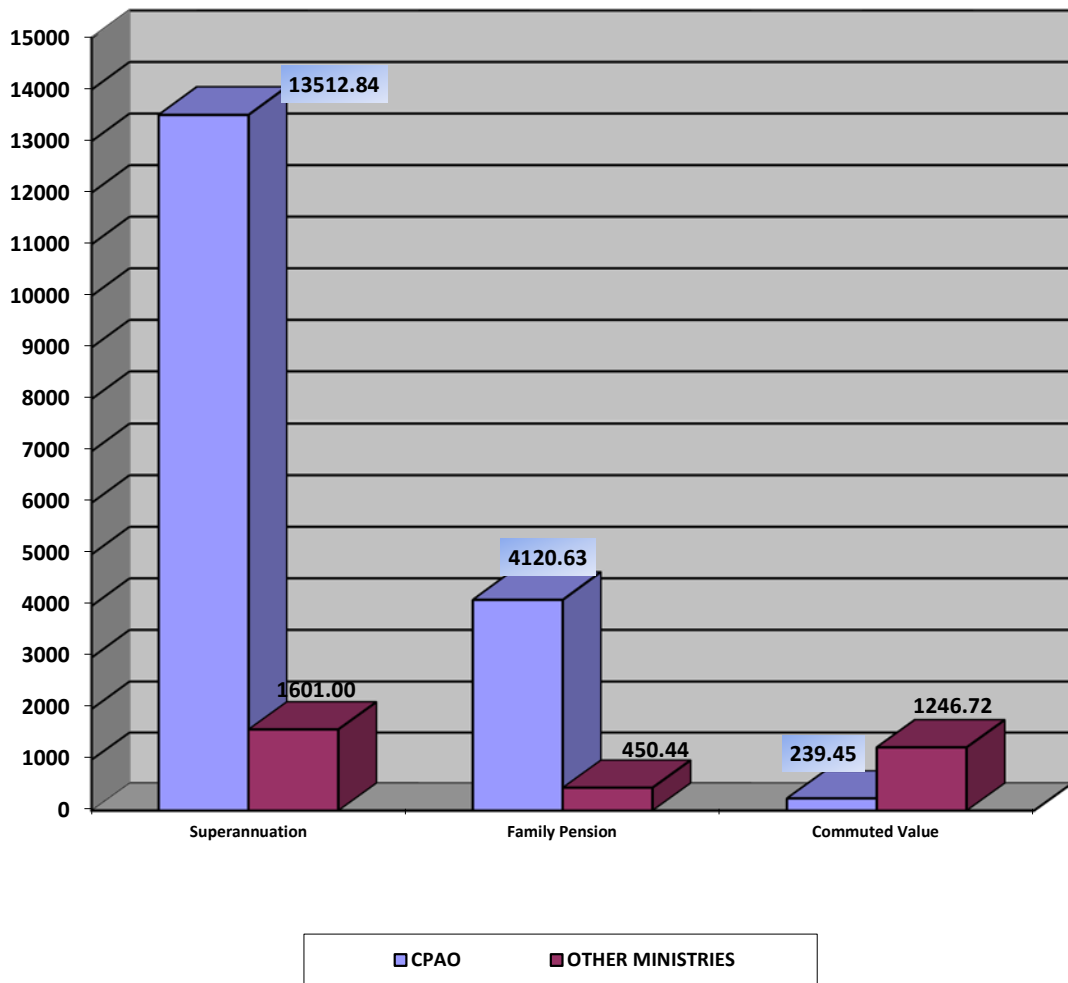
EXPENDITURE UNDER SIX MAIN HEADS (MAJOR HEAD – 2071)

(Rs. in crores)

Sl. No.	Category	Expenditure Booked by CPAO	Expenditure booked by Other Ministries	TOTAL
1.	SUPERANNUATION			
	Total	13512.84	1601.00	15113.84
	Charged	17.86	0.14	18.00
	Voted	13494.98	1600.86	15095.84
2.	COMMUTED VALUE OF PENSION			
	Total	239.45	1246.72	1486.17
	Charged	-	10.30	10.30
	Voted	239.45	1236.42	1475.87
3.	GRATUITY			
	Total	64.88	2389.21	2454.09
	Charged	-	11.80	11.80
	Voted	64.88	2377.41	2442.29
4.	FAMILY PENSION			
	Total	4120.63	450.44	4571.07
	Charged	3.93	-	3.93
	Voted	4116.70	450.44	4567.14
5.	LEAVE ENCASHMENT			
	Total	18.17	1438.85	1457.02
	Charged	-	11.12	11.12
	Voted	18.17	1427.73	1445.90
6.	CONTRIBUTION FOR DEFINED CONTRIBUTION PENSION SCHEME			
	Total	0.14	2334.56	2334.70
	Charged	-	6.40	6.40
	Voted	0.14	2328.16	2328.30

EXPENDITURE IN RESPECT OF SUPERANNUTION, COMMUTED VALUE AND FAMILY PENSION

(Rs. In crores)

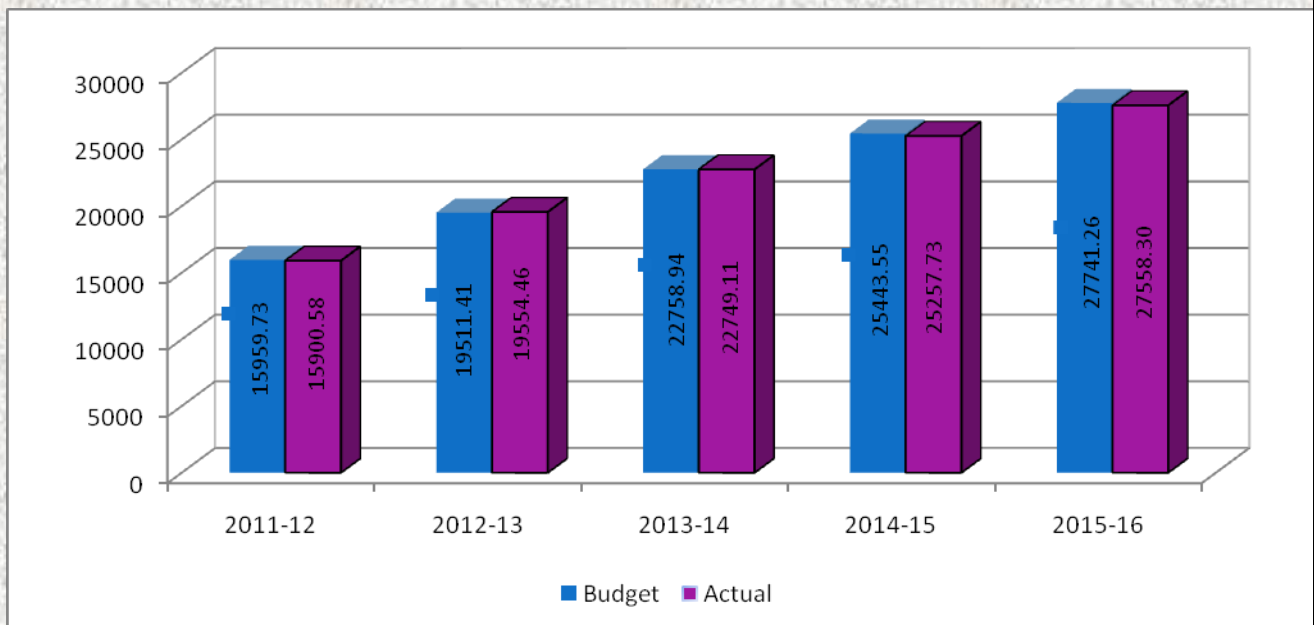


**STATEMENT OF EXPENDITURE
IN RESPECT OF PENSIONS GRANT 2011-12 TO 2015-16
MAJOR HEAD 2071-PENSION AND OTHER RETIREMENT
BENEFITS(NON-PLAN)**

(Rs. in crores)

Sl. No	Category	2011-12		2012-13		2013-14		2014-15		2015-16	
		Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
1	Superannuation	9555.99	9635.52	10342.51	10380.55	12013.20	12139.38	13597.53	13565.06	15055.63	15113.84
2	Commuted value of Pension	1678.20	1567.08	1695.20	1590.54	1641.20	1649.48	1603.50	1565.46	1550.58	1486.17
3	Gratuity	2099.00	2138.26	2328.50	2401.03	2350.27	2374.66	2380.00	2436.85	2518.52	2454.09
4	Family pension	2286.30	2369.01	2593.80	2582.57	3500.72	3518.95	4145.55	4010.79	4602.45	4571.07
5	Contribution to Provident Fund	22.00	11.02	22.00	9.42	22.00	6.55	12.00	7.14	7.00	5.23
6	Leave Encashment	1267.00	1189.67	1309.00	1308.57	1430.00	1318.22	1442.00	1432.69	1459.00	1457.02
7	Cont. for Defined Pension Scheme	962.00	923.01	1132.00	1198.77	1652.80	1598.12	2001.50	1991.77	2407.00	2334.70
8	Misc. Pensionary Payments	113.95	101.26	86.40	81.14	103.00	98.57	132.70	119.28	138.67	134.61
9	Others	1.87	0.87	2.00	1.92	45.75	45.18	128.77	128.69	2.41	1.57
	M.H. Total-2071	15959.73	15900.58	19511.41	19554.46	22758.94	22749.11	25443.55	25257.73	27741.26	27558.30

(Rs. in crores)

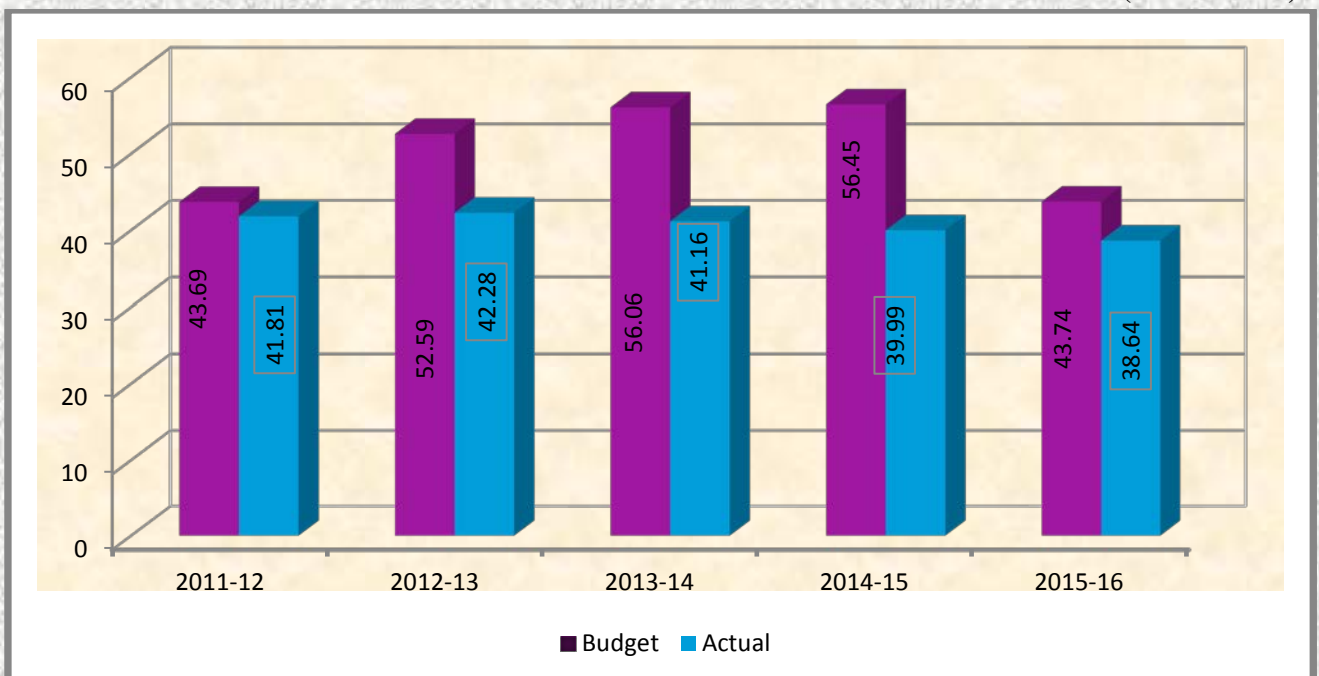


**STATEMENT OF EXPENDITURE
IN RESPECT OF PENSIONS GRANT 2011-12 TO 2015-16
MAJOR HEAD 2235-SOCIAL SECURITY AND WELFARE (NON-PLAN)**

(Rs. in crores)

Sl. No	Category	2011-12		2012-13		2013-14		2014-15		2015-16	
		Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
1	Deposit Linked Insurance Scheme	41.36	39.90	50.09	41.54	53.06	40.54	54.54	39.52	41.83	38.14
2	C.G.E.I.S.	1.00	1.01	1.00	0.72	1.50	0.59	1.50	0.37	1.50	0.25
3	Ex-gratia payment to Government servant dying in harness	0.59	0.16	0.76	0.00	0.50	0.00	0.38	0.10	0.35	0.25
4	Others	0.74	0.74	0.74	0.02	1.00	0.03	0.03	0.00	0.06	0.00
M.H. Total-2235		43.69	41.81	52.59	42.28	56.06	41.16	56.45	39.99	43.74	38.64

(Rs. in crores)



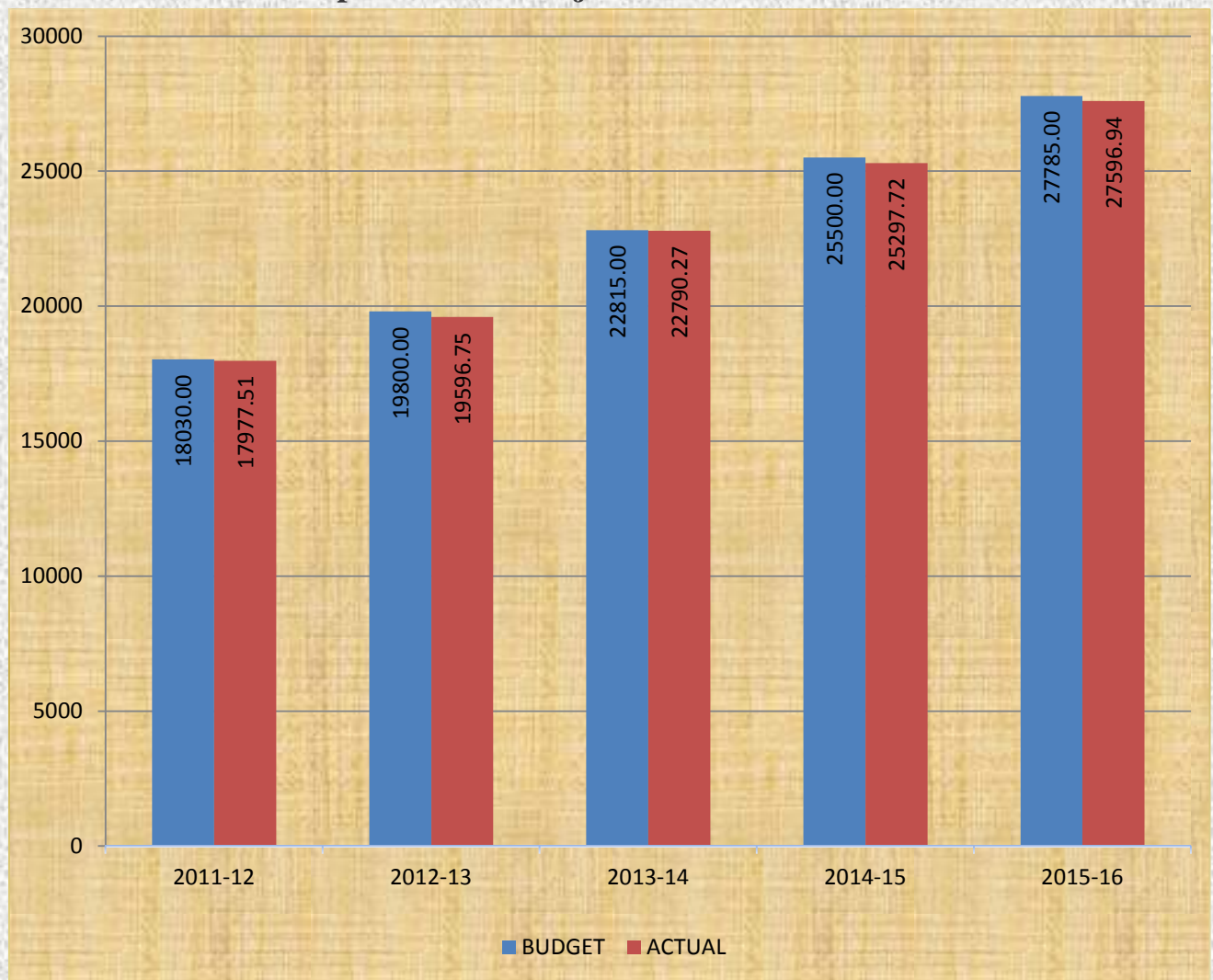
**STATEMENT OF EXPENDITURE
IN RESPECT OF PENSIONS GRANT 2011-12 TO 2015-16
MAJOR HEAD 2071-PENSIONS AND OTHER RETIREMENT
BENEFITS AND 2235-SOCIAL SECURITY AND WELFARE
(NON-PLAN)**

(Rs. in crores)

Sl. No.	Category	2011-12		2012-13		2013-14		2014-15		2015-16	
		Budget	Actual Exp.	Budget	Actual Exp.	Budget	Actual Exp.	Budget	Actual Exp.	Budget	Actual Exp.
PENSION GRANT TOTAL M.H. (2071+2235)		18030.00	17977.51	19800.00	19596.75	22815.00	22790.27	25500.00	25297.72	27785.00	27596.94

(Rs.in crores)

Expenditure of Major Head: 2071+2235



CHAPTER-VII

FINANCE ACCOUNTS – 2015-16

The Finance Accounts represents the accounts of the receipts and outflow to/from the Consolidated Fund of India and the Public Accounts along-with financial results.

The Finance Accounts is prepared in two parts consisting summary statements in respect of Revenue and Capital (Consolidated Fund), Debt, Deposits, Suspense and Remittance transactions (Public Account) and Contingency Fund and detailed statements in respect of these transactions.

The basic material for the preparation of Finance Accounts is the Statement of Central Transactions. A summary statement of the Finance Accounts for 2015-16 is on next page.

FINANCE ACCOUNT- UNION GOVERNMENT 2015-16

Statement No. 13

FINANCE ACCOUNT – UNION GOVERNMENT 2015-16 STATEMENT OF RECEIPTS, DISBURSEMENTS & BALANCES UNDER HEADS OF ACCOUNTS RELATING TO DEBT DEPOSITS AND REMITTANCES AND CONTINGENCY FUND

(Rs. in thousands)

Major/Minor Head of Account	Opening balance as on 01.04.2015	Receipts	Disbursements	Closing Balance as on 31.03.2016
PART – I CONSOLIDATED FUND				
Receipt Heads (Revenue Account)		200014		
Receipt Heads (Capital)				
Expenditure (Revenue)			188929636	
Expenditure (Capital)				
T O T A L E – Public Debt				
F Loans & Advances				
7610 – 201 – HBA.	721 Dr.	123	117	715 Dr.
7610 – 202 – MCA.	41 Cr.	57	-	98 Cr.
7610 – 203 – Advance for purchase of other Conveyance	9 Dr.	-	-	9 Dr.
7610-204- Computer Advances	77 Dr.	69	-	8 Dr.
7610 – 800 – Other Advances	1 Cr.	-	-	1 Cr.
G Inter-state settlement	-	-	-	-
7810 Inter-state Settlement	-	-	-	-
T O T A L	765 Dr.	249	117	633 Dr.
8000 Contingency Fund	-	-	-	-
PART – III PUBLIC ACCOUNT				
I Small Saving Provident Fund etc.				
8009 – 101 – GPF	123202 Cr.	23836	19075	127963 Cr.
8011 – 103 – CGEIS	113 Dr.	74	223	262 Dr.
8011 – 101 – Postal Insurance & LAF	-	-	-	-
8014-101 – Postal Insurance & LAF	31 Cr.	-	-	31 Cr.
T O T A L	123120 Cr.	23910	19298	127732Cr.
J Reserve Fund				

(Rs. in thousands)

Major/Minor Head of Account	Opening balance as on 01.04.2015	Receipts	Disbursements	Closing Balance as on 31.03.2016
K Deposits & Advances				
(a) Deposits bearing interest	-	-	-	-
(b) Deposits not bearing interest				
8443 Civil Deposits				
103 – Security Deposits	194 Cr.	35	5	224 Cr.
(c) Advances				
8550 Civil Advances	18 Dr.	-	-	
103 – Other Departmental Advances				
TOTAL	176 Cr.	35	5	206 Cr.
L Suspense & Miscellaneous				
8658 Suspense Account				
101 – PAO Suspense	1 Cr.	-1	-	-
102 – Suspense Civil	1 Cr.	942	-	943 Cr.
108 –PSB Suspense	7994067 Cr.	-402592	-216756	7808231 Cr.
138 –Other Nominated Banks (Private Sector Banks) Suspense	-7800 Cr.	-1565	-1566	-7799 Cr.
TOTAL	7986269 Cr.	-403216	-218322	7801375 Cr.
8670 – Cheque& Bills				
102 – PAO Cheques	817238 Cr.	189294	-	1006532 Cr.
111 – Pay & Accounts Offices Electronic Advices	69741 Cr.	-113794	-	-44053 Cr.
TOTAL	886979 Cr.	75500	-	962479 Cr.
8672 – Permanent Cash Imprest				
101 – Civil	5 Dr.	-	-	5 Dr.
8675 – Reserve Bank Deposit				
101 – Central Civil	-	190173669	1339427	-
TOTAL -L – Suspense & Miscellaneous	8873243 Cr.	189845953	1121105	8763849 Cr.
TOTAL - Public Account	8996539 Cr.	189869898	1140408	8891787 Cr.
GRAND TOTAL	8995774 Cr.	190070161	190070161	8891154 Cr.

NOTE: Minus transaction in Major Head 8658 – 138 – Other Nominated Banks (Private Sector Banks) Suspense and 8670- 111- PAO Electronic advices are due to non receipt of Scrolls from reimbursing branches/ nodal branches.

EXPENDITURE INCURRED ON FREEDOM FIGHTERS PENSIONS ON BEHALF OF MINISTRY OF HOME AFFAIRS

In addition to its own expenditure (Grant No.41), the Central Pension Accounting Office incurs expenditure on pensions of Freedom Fighters on behalf of Ministry of Home Affairs (Grant No.56) also. As per accounting procedure laid down by Ministry of Finance, this total expenditure is booked in the Statement of Central Transactions (SCT) of this Ministry. These amounts are intimated to the Ministry of Home Affairs who include them in their Appropriation Accounts.

The details of expenditure incurred on Freedom Fighters Pensions on behalf of Ministry of Home Affairs during the last five years are shown below:

(Rs. in thousands)

Year	Expenditure
2011-12	813,69,77
2012-13	765,64,40
2013-14	826,11,97
2014-15	779,94,21
2015-16	789,15,75

CHAPTER – VIII

STATE-WISE AND CATEGORY-WISE BREAK-UP OF NEW AUTHORISATIONS ISSUED DURING 2015-16

Sl. No	Name of State	Opening Balance as on 1.4.2015	M.Ps	Judges	Freedom Fighters Central	Others	Total for 2015-16	Total PPOs From 01.01.90 To 31.03.2016
1	Andaman & Nicobar	12143	0	0	0	0	0	12143
2	Andhra Pradesh	37879	6	4	2	1290	1302	39181
3	Arunachal Pradesh	2182	0	0	0	0	0	2182
4	Assam	24635	4	1	0	1140	1145	25780
5	Bihar	39734	3	5	33	1119	1160	40894
6	Chandigarh	18347	0	0	0	0	0	18347
7	Chhattisgarh	249	0	0	0	0	0	249
8	Daman & Diu	0	0	0	0	0	0	0
9	Delhi	175283	56	10	217	8622	8905	184188
10	Goa	1410	0	0	0	0	0	1410
11	Gujarat	22448	1	0	0	810	811	23259
12	Haryana	48703	2	1	12	2991	3006	51709
13	Himachal Pradesh	18371	0	0	0	0	0	18371
14	Jammu & Kashmir	9844	0	0	0	0	0	9844
15	Jharkhand	834	0	0	0	0	0	834
16	Karnataka	28564	7	8	53	3028	3096	31660
17	Kerala	43791	3	2	70	853	928	44719
18	Madhya Pradesh	28750	10	5	1	893	909	29659
19	Maharashtra	84737	18	15	64	5095	5192	89929
20	Manipur	4233	0	0	0	0	0	4233
21	Meghalaya	2590	0	0	0	0	0	2590
22	Mizoram	662	0	0	0	0	0	662
23	Nagaland	1137	0	0	0	0	0	1137
24	Nepal	8033	0	0	0	116	116	8149
25	Orissa	13000	4	2	0	543	549	13549
26	Pondicherry	1347	0	0	0	0	0	1347
27	Punjab	21739	0	8	1	700	709	22448
28	Rajasthan	27333	1	2	1	212	216	27549
29	Sikkim	584	0	0	0	0	0	584
30	Tamil Nadu	39387	5	5	30	1681	1721	41108
31	Tripura	3818	0	0	0	0	0	3818
32	Uttar Pradesh	87134	3	9	9	1712	1733	88867
33	Uttarakhand	401	0	0	0	0	0	401
34	West Bengal	75984	4	15	18	2828	2865	78849
	Grand Total	885286	127	92	511	33633	34363	919649

CHAPTER – IX

MINISTRY AND DEPARTMENT-WISE EXPENDITURE 2015-16

(Rs. in thousands)

Sl No.	Ministry/Departments	Total Charged	Total Voted	Total Charged+Voted
1	Agriculture	0	676444	676444
2	Water Resources	0	1308899	1308899
3	Consumer Affairs & Public Distribution	0	354550	354550
4	Rural Area & Development	0	67010	67010
5	Department of Fertilizer	0	18742	18742
6	Commerce	0	722756	722756
7	Higher Education	0	112416	112416
8	School Education & Literacy	0	20556	20556
9	Social Justice & Employment	0	58599	58599
10	Power	0	147349	147349
11	Coal	0	49509	49509
12	Tribal Affairs	0	21644	21644
13	Finance (Exp.)	0	58910	58910
14	Finance (Economic Affairs)	0	186679	186679
15	Finance (Revenue)	0	336337	336337
16	Health & Family Welfare	0	1812272	1812272
17	Home Affairs	0	25751341	25751341
18	Industry	0	448588	448588
19	Information & Broadcasting	0	2026357	2026357
20	Labour	0	525751	525751
21	Law & Justice	144662	155352	300014
22	Planning Commission	0	511697	511697
23	Road Transport	0	87156	87156
24	Steel	0	17192	17192
25	Mines	0	1046053	1046053
26	Supply	0	155229	155229
27	Culture	0	520966	520966
28	Civil Aviation & Tourism	0	125419	125419
29	Urban Development	0	2561145	2561145
30	Atomic Energy	0	2636328	2636328
31	Information Technology	0	305418	305418
32	President Secretariat	4456	22386	26842
33	PPG & Pension	101220	1150915	1252135
34	CBEC	0	4268738	4268738
35	CBDT	0	2796646	2796646

Cont

(Rs. in thousands)

Sl No.	Ministry/Departments	Total Charged	Total Voted	Total Charged+Voted
36	Science & Technology	0	693637	693637
37	Department of Space	0	1600949	1600949
38	AG (Audit) Delhi	117323	5024190	5141513
39	Lok Sabha	0	143078	143078
40	Rajya Sabha	0	71868	71868
41	NCT of Delhi	30565	5914425	5944990
42	Youth Affairs	0	12045	12045
43	Women & Child Development	0	42613	42613
44	AG Culcutta	0	26981	26981
45	Dadar Nagar Heveli	0	233524	233524
46	AG Chandigarh	0	1516876	1516876
47	UT Daman & Diu	0	206379	206379
48	CGDA (Civil)	0	641805	641805
49	Andaman Nicobar Admn.	0	1240611	1240611
50	New & Renewable Energy	0	29344	29344
51	External Affairs	0	2689411	2689411
52	Environment, Forest & Wild Life	0	272171	272171
53	Food Processing	0	22589	22589
54	Earth Science	0	406227	406227
55	CPAO	898382	180001588	180899970
56	Chemical & Petroleum	0	36101	36101
57	Election Commission	0	11892	11892
58	Lakshadweep Island	0	295317	295317
59	Company Affairs	0	102139	102139
60	Ministry of Shipping	0	176628	176628
61	Panchayati Raj	0	6612	6612
62	Disinvestment	0	2040	2040
63	Overseas Indian Affairs	0	10611	10611
64	Ministry of Minority Affairs	0	15683	15683
65	Petroleum & Natural Gas	0	29616	29616
66	Postal Department	0	7866	7866
67	Telecommunication	0	310804	310804
68	NER	0	24617	24617
69	CGDA (Defence)	0	21786789	21786789
70	Skill Development	3	457	460
	Total	1296611	274672832	275969443

Note: The expenditure figure relates to pension paid to all the surviving pensioners irrespective of their date of retirement.

CHAPTER – X

Grievances Redressal Machinery for Pensioners

A Grievance Cell was formed to resolve the problems of pensioners. It has ten Toll-free telephone lines (**No.1800-11-77-88**) exclusively to attend to pension related queries. The pensioners can register their grievances/problems on the Website of CPAO through www.cpaonnic.in. The grievances are settled / disposed-off in a time bound manner by a team of very experienced and dedicated persons deputed for this purpose.

The telephone lines are open from 10:00 am to 5:00 pm on all working days. Average 238 grievances received daily. In addition to above, the Grievance Cell also redress grievances received through emails, fax, letters, web site and physical presence of pensioners in CPAO. These grievances are generally redressed within one month. The grievances redressed during last financial year from 01/04/2015 to 31/03/2016 were as under:

Sl. No.	Source of Grievance	No. of Grievances	Grievances per day-based on actual average attendance of 21 days per month
1	Telephone	29633	118
2	Emails with Web-site complaints	21192	84
3	Physical presence of Pensioners	4507	18
4	Important/General letters	4570	18
	Total	59902	238

The Grievance Redressal Mechanism became operational from 14th September, 2011 and has been running successfully since then. Interface with software and Toll Free Call Centre has been received very well.

CHAPTER – XI

“Web Responsive Pensioners’ Service” for Central Civil Pensioners by CPAO

What is Web Responsive Pensioners’ Service?

In its constant endeavor to provide better and prompt services to pensioners, Central Pension Accounting Office (CPAO) is providing various services to stake holders viz. Ministries, PAOs, Banks and Pensioners through its Website www.cpao.nic.in. CPAO has developed a mobile responsive facility for use of pensioners for availing of various services. Pensioners can register on the CPAO website by providing PPO number and Date of Birth & Date of Retirement/Date of Death. Pensioners can also lodge their grievances online and track status through this portal.

Features of this service are as follows:

- ❖ Facility of Login using any mobile device
- ❖ Facility to view the Complete Pensioner Profile
 - ❖ Digital Record of Pension & Revision Orders
- ❖ Download Facility of Pension/Revision Orders Sent To Banks
- ❖ Tracking status of Pension Processing
- ❖ Grievance Redressal and its status
- ❖ SMS Facility of status of pension processing at CPAO and of grievance registration and disposal
- ❖ Link to JeevanPramaan, Bhavishya and CPENGRAMS Portals
- ❖ Dashboards for banks, PAOs, ministries/departments
- ❖ Facility for obtaining feedback of pensioners

Pensioners’ Information Service:

The ‘Web Responsive Pensioners Service’ has been developed to provide single point web solution for pensioners to obtain comprehensive information relating to status of the pensions and pension payments. Pensioners can avail the following services after registration on CPAO’s website:

Pensioner Profile: Pensioners can view their profile and also of the bank and PAO concerned. SW

Digital Record of Pension & Revision Orders: View list of all Pension Payments & Revision Orders sent to banks from CPAO.

Download Facility of Pension/Revision Orders Sent To Banks: Pensioners can download Pension/Revision Orders sent to Banks from CPAO's website.

Monthly Details of Pension Payments: Pensioners can view details of monthly payments of pension that are credited to their bank accounts, i.e. their basic pension, dearness relief, medical allowance, arrear payments, etc. This information is being made available from the monthly scrolls received from the banks. Payment details of the last six transactions are shown.

SMS Facility: Pensioners are now provided with an SMS facility for tracking status of pension process at CPAO, and at the stage of grievance registration & disposal.

Pension Processing Tracking and Grievance Redressal:

Pension Processing Status Tracking: Retired and retiring pensioners can track status of their pension cases of both new as well as revision like date of receipt of their cases in CPAO and date sent from CPAO to the Bank. To track the pension status, in respect of retired government employees, PPO numbers, date of birth and date of retirement/date of death are required. For retiring employees, PAN number and date of retirement is required.

Grievance Redressal: Pensioners can lodge their grievances and view/track status of their grievances through this service. In addition, lodging of grievances online on CPAO website, facility to lodge grievance by letter, fax, email, Toll free Number and personal visits and track its status is provided. After receiving a grievance from pensioner; CPAO forwards the same online to the concerned banks and field offices for redressal. Its status is updated on the website for the information of pensioners.

Link to JeevanPramaan, Bhavishya and CPENGRAMS Portals: - Link to JeevanPramaan Portal has been provided on CPAO website to enable pensioners to use facility of Digital Life Certificate(DLC). For retiring government servants, a link

has been established with Bhavishya Portal of DP&PW to enable them to track status of their pension cases even before the case reaches CPAO. A link to CPENGRAMS (Centralized Pension Grievance RedressAnd Monitoring System) has also been provided so as to enable pensioners to lodge and track their grievances on CPENGRAMS.

Dashboards:

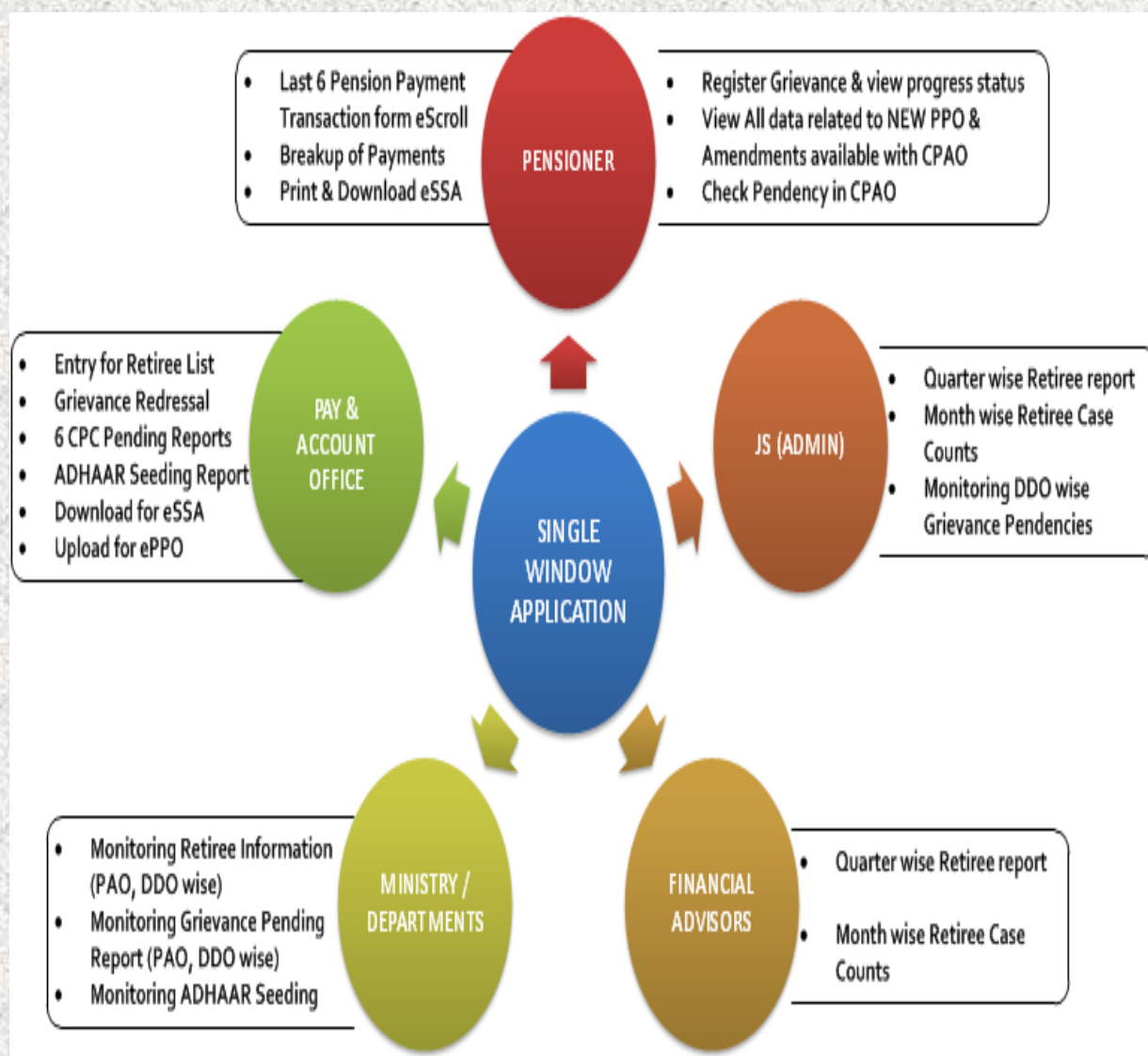
For monitoring purposes, a dashboard facility containing MIS reports has been provided for:

Pensioners: In the pensioners' dashboard, facilities to view personal and pension information, last six payments transactions, view and download Special Seal Authority (SSA), registration and tracking of grievances have been provided.

Banks: In the banks dashboard detailed information of the grievances of pensioners as forwarded to the concerned bank and status of their settlement has been provided to the Heads of Central Pension Processing Centers(CPPCs) and Heads of Government Accounting Divisions/Government Business Units of the banks.

Ministries/Departments: A Dashboard has been provided for Chief Controller of Accounts, Joint Secretaries (Admin) and PAOs to track the status of Pensioners' Grievances pertaining to their Ministry/ Department and action taken on their disposal. Dashboards are also provided on details of pending status of uploading of retiring government employees list so that they may keep track of progress of their pension cases and its pendency. The status of list of retiring employees is also provided on the dashboard for FAs of Ministries.

Services at a Glance



Benefits to the Pensioners. This citizen centric initiative of “Web responsive Pensioner Services” of CPAO/CGA is aligned to the objectives of Government’s Digital India Mission. It is meeting the goals of the Good Governance i.e. Accountability, Responsiveness & Transparency (ART) and is also a major step towards the empowerment of more than a million Pensioners/Family Pensioners by making them better informed through giving full access to their pension related digital information including information on their pension processing status, payment details and grievance status. It is also expected to improve the quality of interaction with pensioners and responsiveness through this initiative.

CHAPTER – XII

Internal Audit

Central Pension Accounting Office (CPAO) is responsible for the implementation of the Scheme for Payment of Pensions to Central Government Civil Pensioners through Authorised Banks. It acts as a bridge between the pension sanctioning authorities and pension disbursing agencies. Presently 29 banks through their 42 CPPCs are disbursing the pensions to around 11 lakhs central civil pensioners. There are certain inherent risks involved in the disbursement of pension by the Banks *viz.* Over/less payment of pension, payment of pension under wrong category, payment against wrong PPO number, non-matching of Master Data between CPAO and Banks etc. All these risks are categorized under Financial Risks and Procedural Risks. Since total budget outlay, under pension grant is more than Rs. 27,000 Crores as per BE/RE of 2015-16, the role of Internal Audit Wing of CPAO becomes vital in assessing the risks involved in the process of pension disbursement and conduct the audit by adopting risk based approach and bring forth these risks to the notice of higher management of banks and CPAO for taking corrective action to mitigate them. Thus the main objective of Internal Audit Wing of CPAO is to see that the Internal Controls of banks are robust enough to ensure correct and timely payment pensions, accurate accounting, reporting and redressal of grievances in accordance with the authorisation made to banks.

The risk based audit approach is followed by the Internal Audit Wing of CPAO in the selection of the CPPCs while preparing the Annual Audit Plan. In the Annual Audit Plan of 2015-16, total 27 CPPCs have been selected for audit depending on their risk profile. While conducting the audit of CPPCs, audit teams invariably focus on various Financial Risks and Procedural risks inherent in the functioning of the CPPCs.

Steps involved in Auditing of the CPPCs of Banks.

1. Selection of the CPPCs of Banks.

Due to shortage of manpower in the Internal Audit Wing of CPAO, it has not been possible to conduct the audit of all 42 CPPCs annually. Therefore, CPAO has adopted risk based approach in the selection of the CPPCs on the basis four parameters viz. number of Pension Accounts(more than 20 thousand) maintained by the CPPC, pending audit Paras(15 or above), CPPCs which have not yet been audited and left out CPPCs of previous year's Annual Audit Plan. Keeping this in view, all the CPPCs have been graded in three categories- high risk, medium risk and low risk. The criterion for grading is as follows:-

- 1. High Risk-** CPPCs, which qualify minimum three criteria, are put under this category.
- 2. Medium Risk.** CPPCs, which qualify two criteria, are put under this category.
- 3. Low Risk-** CPPCs, which qualify one or less criterion, are put under this category.

For the Financial year 2015-16, audit plan was chalked out for 27 CPPCs. In this Annual Plan Priority was given to those units (CPPCs) which are not yet audited or left out of previous year's audit plan.

Details of these units are given at **Annexure-I**.

2. Identification of Key Risk Areas for audit of CPPCs.

Audit Wing, CPAO conducts in-house review of pension accounts of CPPCs on the basis of comparative study of e-Scroll (CPPC) with records available at PARAS (CPAO-NIC). This provides help in assessing the priority and intensity of associated risk factors. The identified risks may be categorized in two parts –

1. Financial Risks.
2. Procedural Risks.

a. Financial Risks –

(i) Excess Payment of Pension:

- On account of additional pension to pensioners / family pensioners,
- Additional payment of pension to freedom fighters,
- On account of dearness relief

- On account of Enhanced Family Pension
- On account of non-deduction of Commuted Portion of Pension
- Irregular payment of Fixed Medical Allowance
- Improper payment of pension (irrespective of SSAs issued by CPAO)

(ii) Less Payment of Pension:

- Payment of Pension to Family Pensioners (i.e. less than Rs. 3,500)
- Non-restoration of commuted portion of pension
- Deduction of commutation from family pensioners
- Additional Pension due but not granted

(iii) Unauthorised Payment of Pension.

- Pensioners belonging to Defence, Railway, P&T, Telecom and States etc. but being paid from Central Civil Pension Grant.
- Pensioners covered under New Pension Scheme are being paid by Bank as well as CPAO.
- Payment of Medical Allowance etc without proper authorisation.

b. Procedural Risks.

- (i) Delay in first time credit of pension
- (ii) Non-revision of pension (on the part of CPPCs)
- (iii) Non-matching, non-updation, non-reconciliation of master-data with CPAO
- (iv) Non-updation of data in the system base (i.e. Date of Birth of Pensioners / Family Pensioners)
- (v) Wrong preparation of e-Scroll
- (vi) Non-following of guidelines as issued by CPAO / Ministry
- (vii) Lack of Internal Control System
- (viii) Inadequate Grievance Handling System.

Further, following risk areas are dealt in detail by the Internal Audit Parties of CPAO while conducting the audit of CPPCs-

1. Fixation of pension by the bank, non-payment of arrears, non-issue of pension slips and calculation statements defeat the objectives of the Scheme of pensions formulated by the Government of India. The pensioners

undergo hardships in case of delayed payment / non-payment of pensions due to them. A pensioner receiving an excess amount can also be put to hardship if she/she is not aware of the fact and has not been provided a computation of amounts paid to him. Recoveries made without ascribing reasons leads to difficulties in planning of his expenditure.

2. Loss in transit of PPO/Revision Authorities can cause acute sufferings to the pensioner if the corrective action is not taken promptly. Inaction by the bank on obtaining information missing in his records leads to delays in pension revision. Lack of information and service in the paying branch leads to pensioners running from pillar to post and hampers their physical and mental well-being.

3. Overpayment/erroneous payments cause a loss to the exchequer. Wrong classification of the pension category causes distorted accounting and disables budget formulation and execution. Excesses/shortfalls from appropriations impede other Government programme. Non-receipt of scrolls lead to accumulations of Suspense balances where the Cash balance has been debited for reimbursing banks. The Union Accounts presented to Parliament under Constitutional requirements are vitiated to that extent.

4. Inaccurate payment of Pension: Department of P&PW Office, vide its Memorandum No. 38/37/08/P&PW(A) dated 1.9.2008, has authorized Public Sector Banks to pay Pension/Family Pension to the existing pensioners at the consolidated rates. It has been noticed that Banks have not revised the old pension cases in many cases. In absence of audit, Bank shall continuously be making inaccurate payment of pension. This shall result in increase of grievances and hardship to pensioners.

5. Unauthorized Payment: There are possibilities Banks might be making payment to pensioners relating to Other Ministries / Departments i.e. Defense, Railway, Telecom and States etc from the Central Government Funds.

6. Additional Quantum of Pension: It has been noticed that Banks are making irregular payment on account of additional quantum of pension. This is resulting in budgetary burden on Government.

7. Delayed Payment of Pension: There are instances Banks are crediting first time pension in the accounts of pensioners at much delayed period. Time lag of first-time-credit may increase significantly without checks and balances.

Targets fixed for audit for 2015-16 and achievements:

Units due for audit during the year	Target for the year	Units audited during the year	Arrear, if any	Reasons for Arrear
30	27	29	NIL	Achievement was more than the target

Status of Audit Para during 2015-16:

	Number of paras outstanding at the beginning of the year	Number of paras settled during the year	Number of paras raised during the year	Number of paras outstanding at the end of the year
Internal Audit Para	621	172	664	1113

Achievements of Internal Audit during 2015-16:

- (a) Audit of 29 CPPCs during 2015-16 against audit of 11 CPPCs conducted during 2014-15. The number of audits conducted during 2015-16 were more than the total audits conducted during the previous three years.
- (b) Receipt of Rs. 76.73 crore during 2015-16 as a result of audit observations.
- (c) Pointing out of excess payment made in one sample month to the tune of Rs. 219.36 lakh.
- (d) Pointing out of unauthorized payment made in one sample month to the tune of Rs. 5.06 lakh.
- (e) Pointing out of less payment made in one sample month to the tune of Rs. 162.39 lakh.
- (f) Pointing out of various types of irregularities in 74285 cases.

(d) Detection of Excess / Less Payments:

Internal Audit detected the following Irregularities & financial irregularities:

Sl. No.	Nature of Financial Irregularity	No. of Cases	Amount for one Month (Rupees in Lakh)
1	Excess Payment of Pension, Family Pension, Additional Pension, Commuted Value of Pension, Dearness Relief, Fixed Medical Allowance, etc.	25222	219.36
2	Un-authorized payment of Pension to the non Central Civil Pensioners, Payment of Pension to non-eligible children of Pensioners, etc.	89	5.06
3	Less /non-Payment of Pension, Family Pension, Additional Pension, Commuted Value of Pension, Dearness Relief, Fixed Medical Allowance, etc	15885	162.39
4	Other type of Irregularities: Non updation/matching of Master Data of CPPC with Data Base of CPAO, Delay in first credit of pension, Deficiencies in Grievance Redressal Mechanism, Non maintenance of Index Register, non-deduction of Income Tax by CPPC, Operation of old alpha numeric PPO number, non-revision of Pension/Family Pension as per 6 th CPC, non-returning of Disbursers portion of PPO to CPAO in respect of inoperative pension accounts.	33089	--

(A) LIST OF PUBLIC SECTOR BANKS.

Sl. No.	Name of Banks
1	Indian Bank
2	Indian Overseas Bank
3	Central Bank of India
4	Allahabad Bank
5	Oriental Bank of Commerce
6	Punjab & Sindh Bank
7	IDBI Bank
8	State Bank of Patiala
9	Dena Bank
10	Syndicate Bank
11	State Bank of India
12	State Bank of Hyderabad
13	State Bank of Travancore
14	Bank of India
15	United Commercial Bank
16	Andhra Bank
17	Canara Bank
18	Union Bank of India
19	Corporation Bank
20	Vijaya Bank
21	State Bank of Mysore
22	State Bank of Bikaner & Jaipur
23	Bank of Baroda
24	Bank of Maharashtra
25	United Bank of India
26	Punjab National Bank

(B) OTHER BANKS

1.	HDFC Bank
2.	Axis Bank (UTI Bank)
3.	ICICI Bank

CONTACT DETAILS IN CPAO

Sl. No.	Officer/Section	Name of Official/ Designation	Telephone/E-mail ID
1.	CC(P)	Sh. Sanjai Singh, Chief Controller (Pension)	26169406(O),26174864 (O) 26715108 (Fax) sanjai.singh@nic.in
2.	CA	Sh. Subhash Chandra, Controller of Accounts	26174809(O)26167326 (Fax) s.patel@nic.in
3.	Dy. CA	Sh. Abhe Singh Dy. Controller of Accounts	26103074 dca-cpao@nic.in
4.	NIC Cell	Smt. Amita Gupta, Sr. Technical Director	26175099 amita@nic.in
5.	NIC Cell	Sh. Davinder Kumar Technical Director	26175099 kumar.davinder@nic.in
6.	Reception	–	26174438, 26174456 26715109, 26715112
7.	Technical	Sh. Vijay Singh Sr. Accounts Officer	26166758 vijay.cpao@gmail.com
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