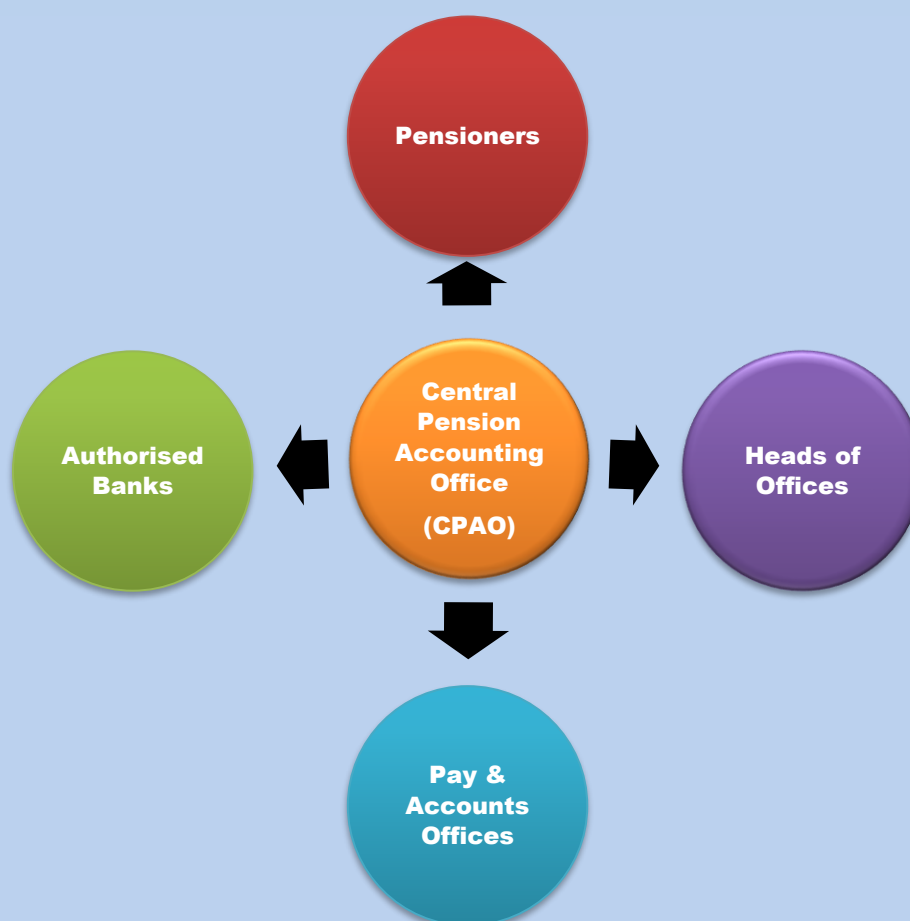


ACCOUNTS AT A GLANCE

2017-18



In the Service of the Nation since 1st January, 1990



CENTRAL PENSION ACCOUNTING OFFICE
MINISTRY OF FINANCE, DEPARTMENT OF EXPENDITURE
NEW DELHI

www.cpao.nic.in

PREFACE

It gives me immense pleasure to present 'Accounts at a Glance' of Central Pension Accounting Office (CPAO) for the year 2017-18.

This document presents a broad picture of the operations and performance of the CPAO presented in a simple and abridged form with the help of statements and graphs based on the information contained in Appropriation Accounts, Finance Accounts and Statement of Central Transactions as well as the database of the pensioners. New Initiatives taken by CPAO have also been included.

I trust that the information contained in this document will be useful in understanding the Accounting trends and Finance of the Pension Grant. It has been out endeavour to provide comprehensive, relevant & useful accounting information in user friendly manner to all the stakeholders.

We look forward to suggestions that will help us in improving the form and content of future publications.

(Nitesh Kumar Mishra)
Chief Controller (Pensions)

Dated: 22nd April, 2019

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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 & other pensioners.
- ❖ As an interim arrangement, payment of provisional pension to the pensioners/family pensioners covered under National Pension System (NPS).
- ❖ Coordination with Ministries/Departments, Ministry of Finance and Department of Pension & Pensioners Welfare 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, Postal & Telecommunication 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 (AIS) 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 Swatantrata Sanik Samman Yojana approved by Ministry of Home Affairs.

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.

4. Government of India introduced Defined Contribution Pension Scheme (DCPS) 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 (NPS) 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 (NPS-AR) 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 2017-18, an expenditure of Rs.0.72 crores (37 no. of pensioners) for ordinary pension (Invalid Pension) and Rs. 2.28 crores (68 no. 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. 50.77 crores and Rs.11.79 crores has been incurred for disbursement of Ordinary pension to 3822 pensioners and Extra Ordinary Pension (EOP) to 446 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.503 crores in the year 1990-91. Over a period of 27 years the expenditure under the grant has gone up by approximately 82 times to Rs. 41235 crores in the financial year 2017-18. 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 31-03-2018 was 128 against sanctioned strength of 174. The range and volume of work handled by this office in 2017-18 is apparent from the following:

- The final Grant in 2017-18 for Grant No.39- Pensions was Rs. 41235.45 crores.
- 29 Banks authorized to disburse pension from about 68,000 Paying Branches of 39 CPPCs of banks.
- CPAO received PPOs from about 595 PAOs and other offices all over India.
- Processed inward claims for reimbursement received from the 29 Accountants Generals' office.
- Handled 48314 new Pension cases during 2017-18.
- Handled 354660 Revision Cases during 2017-18.
- Handled 94971 Grievances during 2017-18.
- The RTI Section received 1537 applications with 100% success ratio as in no case any penalty imposed against CPAO.

- Legal Cell dealt with 1004 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. e-PPO/e-SSA system has been started by CPAO wherein digitally signed Special Seal Authorities are being sent to Banks electronically.

CHAPTER-II

CPAO-AN OVERVIEW

CPAO is an attached office of the Department of Expenditure in the Ministry of Finance. As per Rule No. 70 of GFR-2017, Secretary (Expenditure) is the Chief Accounting Authority 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 (Pension).

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 Deputy/Asstt. Controller of Accounts, Senior Technical Director (NIC) and Senior Accounts Officers/Pay & Accounts Officers/Assistant Accounts Officers amongst other staff.

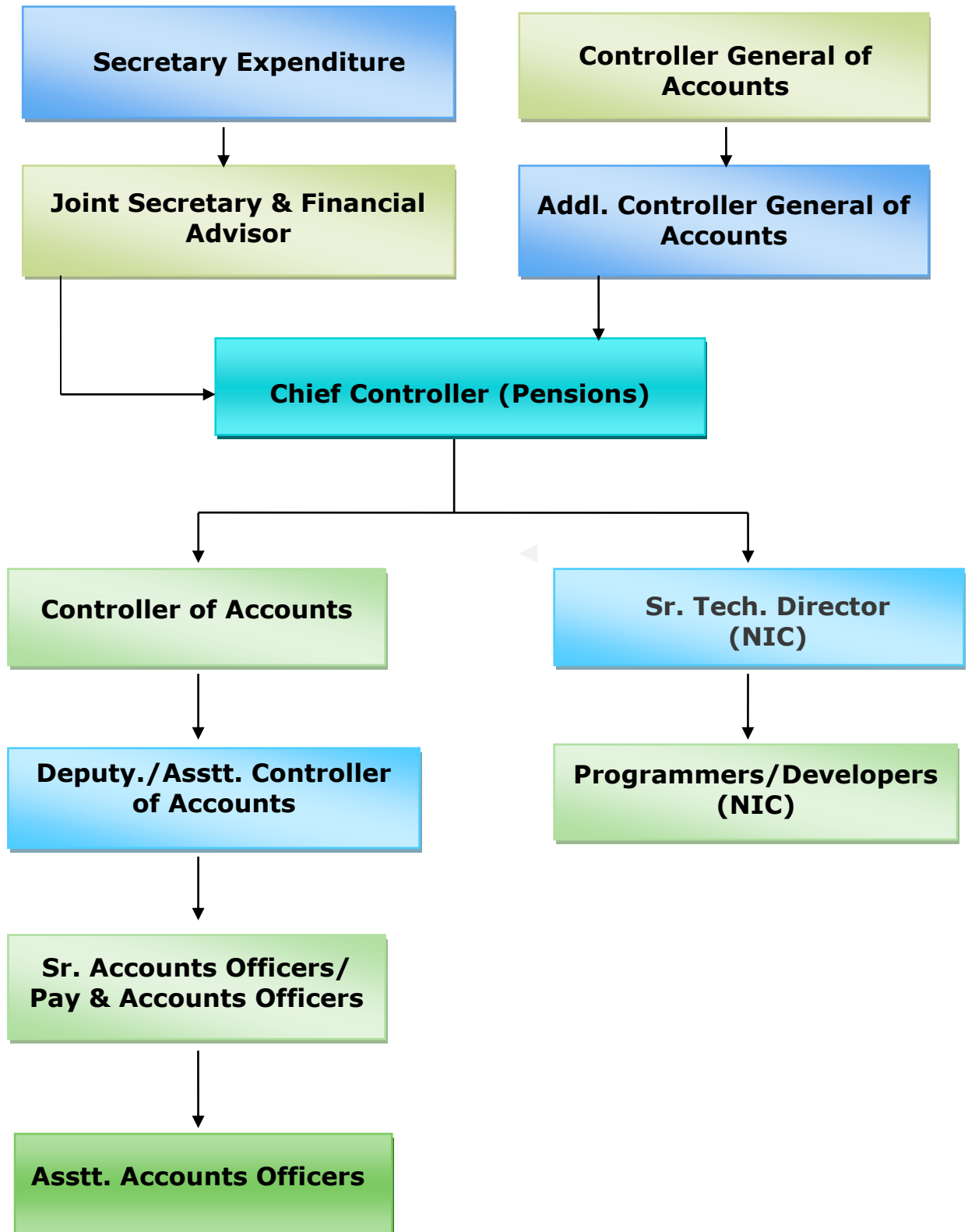
As per para 1.3 of Civil Accounts Manual, the Chief Controller (Pensions) for and on behalf of the Chief Accounting Authority is responsible for:-

- (i) Compilation and consolidation of accounts and their submission in the form prescribed, to the Controller General of Accounts.
- (ii) Preparation of Annual Accounts for Pension Grant getting it duly audited and submitted it to the CGA, duly signed by the Chief Accounting Authority.

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.39- 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 DP&PW. 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 Authorized 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.

- iii. **Budget & Accounts Section:** Co-ordinates Monthly Accounts for Grant No.39-Pensions, prepares Appropriation Account, Finance Account, Statement of Central Transactions and Accounts at a Glance. Operates Grant No.46 (MHA) pertaining to Freedom Fighter Pensions. Submits various important reports relating to Accounts to C&AG and CGA. 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 pensioner's 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) & AGs Claims 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. 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.

- vi. **Co-ordination Section:** Deals with coordination with Ministries /Departments, Authorized Banks & their CPPCs (Central Pension Processing Centers) different sections of CPAO and O/o CGA. Submission of various reports to O/o CGA, DP&PW and Deptt. of Expenditure (M/o Finance) on weekly, monthly fortnightly, quarterly and yearly basis. Arranging Meeting/Seminars with Banks/Ministries/Departments of training for officials of Banks/Ministries/Departments/PAOs etc; Processing of replies to Parliament Questions, Standing Committee Material, Joint Committee Material, fulfillment of Parliament Assurances and allied matters pertaining to Central Pension Accounting Office; Preparation of monthly DO letter at the level of Chief Controller (Pension) for its onward submission to Office of CGA; Consolidation/Submission of material for Annual Report pertaining to CPAO for O/o CGA and Ministry of Finance; Consolidation/Submission of material pertaining to CPAO for Finance Minister's and President's speech in Parliament; Co-ordination for redressal of grievances of Central Civil Pensioner's & updation of Induction Material of CPAO; All matters requiring collection of information relating to subject not being handled by other sections of the CPAO.
- vii. **Compilation & RBD Section:** Correct booking of Pension Scrolls received from banks; Compilation of scrolls booked every month; 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:** The NPS-AR section which came into being in the month of November 2009. The section deals with processing and payment of family pension (to the legal heirs) and the disability pension to the employees of Central Government. The work of section has increased many folds during these years. With the passage of the time work has been shifted to the Software module from manual. The work of this section includes maintenance of the different records and any query by the concerned pensioner, bank, PAO.

- 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 etc. 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, Receipt & Payment scrolls. Generates and maintenance various reports through e-Lekha. 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-Lekha and maintains CPAO data backups with PNB Locker.
- x. **Administration & Establishment Section:** Deals with Administrative and Establishment matters of the Central Pension Accounting Office. The matters includes, Pay fixation, transfer/posting of staff and officers, appointment of newly recruited officials, cadre review, DPC, disciplinary cases, various reports, GPF advances/withdrawals, arrangement of Meeting/conference/delegations, Preparation of Salary related bills, Children Education allowance, Maintenance of PBR, Library, Review of Budget, Procurement of Computer, Printer, Cartridge, Stationery items, etc. Maintenance of cleanliness in office premises. Any other work assigned to the higher officers for day to day smooth functioning of 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 Cell:** A Grievance Cell was formed to resolve the problems of Pensioners. Ten Toll-free telephone lines under the No.1800-11-77-88 are provided to attend to pension related queries. The pensioners can register their grievances/problems on the Website of CPAO through www.cpao.nic.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. Web Responsive Pensioners Service was also inaugurated by Hon'ble Finance Minister on 14.11.2016. Grievances are also being received through social media facebook, twitter etc.
- xiv. **RTI and Legal Cell:** Legal & RTI Cell was created in October, 2012 acknowledging the need for creating a separate section to deal with legal and RTI matters which were coming in quantum and required to be dealt in more appropriate and expertise manner which were used to be dealt by the individual section independently already burdened with heavy work load. Since 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 Forums, Public Grievance Commission, National Human Right Commission and High Courts Benches from around the country. In the financial year 2017-18 RTI Cell has dealt with 1537 RTI Application, First Appeals and Second Appeal before the information Commission filed by information Seekers around the country in very scientific and efficient manner which has resulted in 100% success as in no case any adverse remark or penalty imposed against CPAO. In the Financial Year 2017-18, Legal Cell has also performed with utmost Legal Expertise in an efficient manner by dealing with 1004 Legal matters consisting Court Cases filled by the pensioner, Legal Notices received from the learned Advocates all over the country and Notices of appearance received from various Benches of CAT, Consumer forums. Public Grievance Commission, National Human Right Commission and various High Courts Benches and in no case any adverse remark or penalty has been imposed on CPAO.

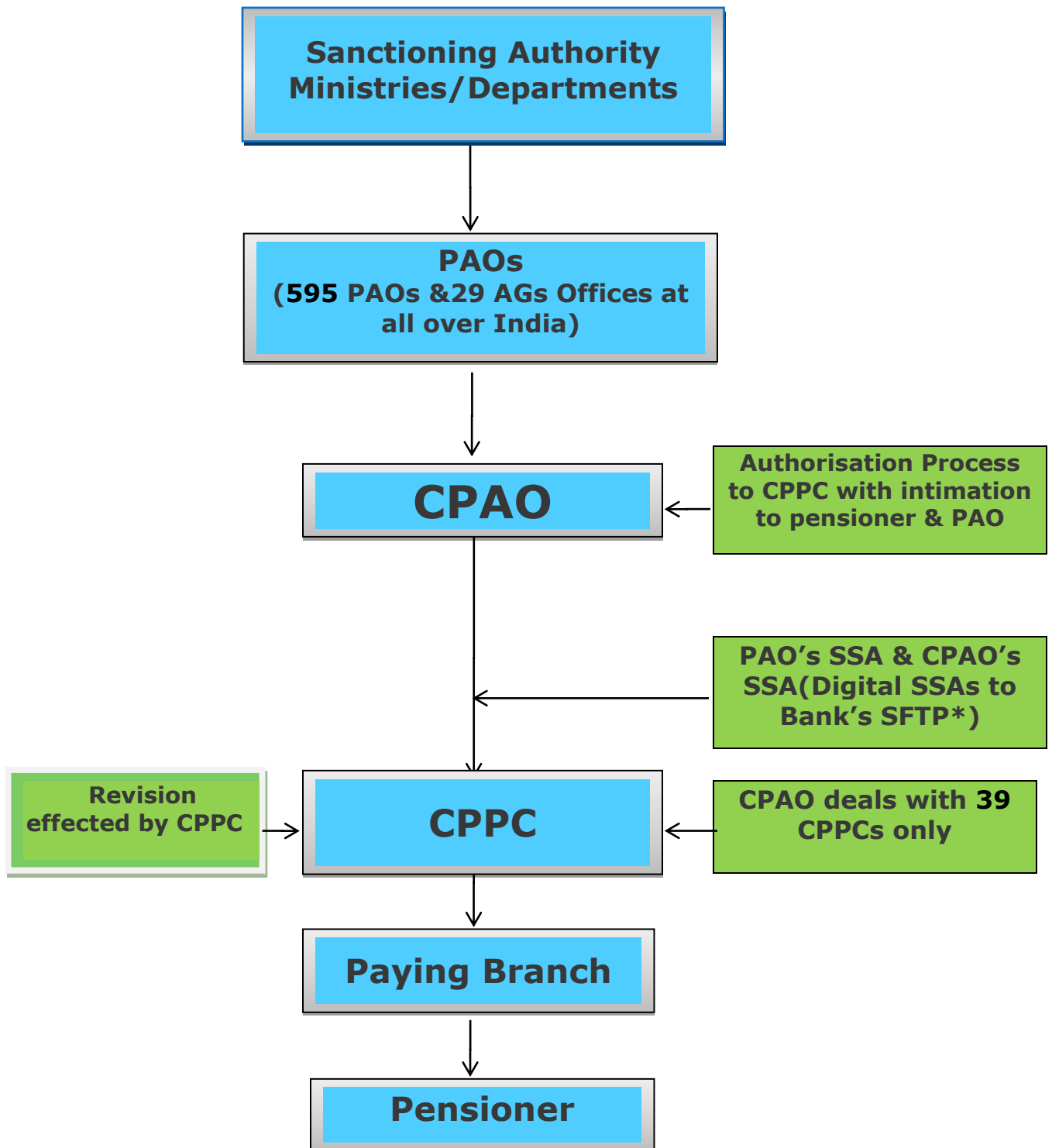
- **National Informatics Centre (NIC):** NIC plays an important role in implementation of computerization and improving Information Technology in CPAO. NIC deals with Design Interfaces for all the Stakeholders, like Banks, RBI, PAOs, Pr.AOs, pensioner for transfer of information to/from CPAO. Advise CPAO for Infrastructure up-gradation 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.

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:



www.facebook.com/cpaosocial



https://twitter.com/CPAO_social



https://www.youtube.com/channel/UCZTJr_IJcPy0iwyPEztlISw?view_as=subscriber

Website: cpao.nic.in

The Website **www.cpaon.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 7th 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 DP&PW 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

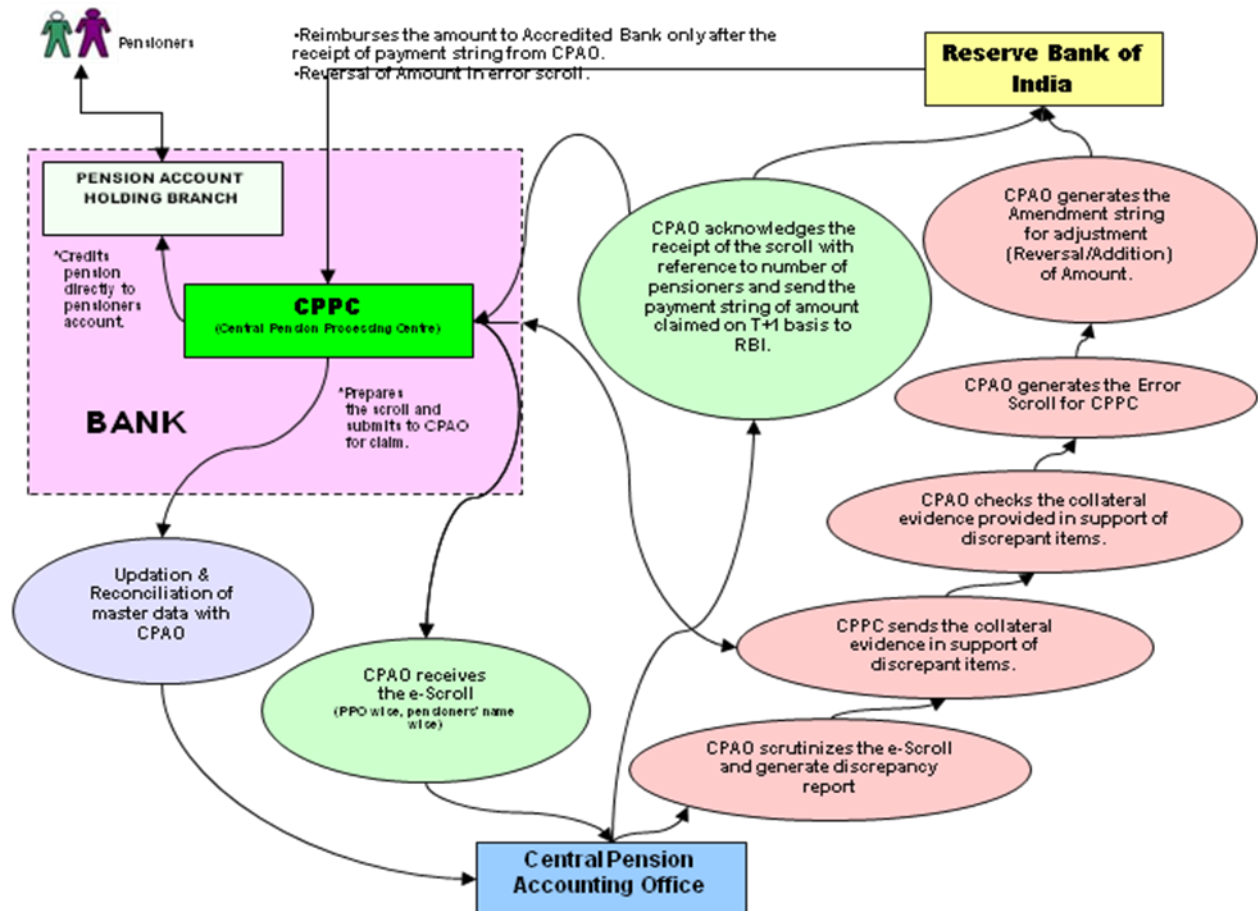
National Informatics Centre (NIC) in association with CPAO developed **PARAS (Pension Authorisation, Retrieval and Accounting System)**. Its main features are:

- 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, Swatantrata Sainik Samman Yojana pension & Delhi Govt. Pensioners to 39 CPPCs for pension disbursed by about 68,000 branches of 20 Public Sector Banks & 4 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.cpaonin.in/www.cpaogov.in
- Database of about 12 Lakh Pensioners.

e-Revision: National Informatics Centre (CGA) in association with CPAO has developed e-Revision utility to facilitate the Pay and Accounts Offices (PAOs) to finalize electronically the revision of pension cases of pre-2016 pensioners. This has helped PAOs in quick and accurate disposal of pre-2016 cases.

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:

e-Scroll System



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 Pensioner's grievances.

Effect of Introduction of e-scrolls during the year 2017-18

- Submission of Annual Accounts
- 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 November- 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 2017-18

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.
- Managed the pension Budget of Rs.41170 Crore.
- Received pension cases from more than 600 offices across India.
- Deals with 24 banks, 39 CPPCs with pensioners spread over 68,000 pension disbursing branches.
- Processed about 48318 fresh and 354660 revision of pension cases.
- Handled 94,971 pensioners' grievances.
- Processing inward claims for reimbursement received from 29 AG's.
- Deals with about 70 budget units.
- Handled 1537 RTI and 1004 legal cases.
- During 2017-18, e-PPO Project for revision of pension was implemented in all banks for sending online revision authorities.
- Making direct payments to 4373 NPS subscribers' banks accounts.
- Against approved time schedule of 21 days, new PPOs issued in average 15 days and revision in average 10 days.
- 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 Pensioner’s Service**’(WRPS) provided to pensioners, banks and Ministries for better availability of information and monitoring of grievances and pension processing. Online dashboards facilities provided to Pensioners, Banks & Ministries/Departments. WRPS has been developed to provide single point web solution for Pensioners to obtain comprehensive information relating to status of the pension processing & pension payments. Pensioners are provided SMS at the stage of grievance registration & disposal. CCAs/CAs/JS(Admn.)/PAOs in the Ministries/Departments through dashboard can track the pensioners grievances pertaining to their Ministry/Department & Action taken on their disposal.
- 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) 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.
- Introduction of Risk Based Internal Audit approach for Banks.
- Total 293 audit paras settled in previous years.
- Conducted internal audit of 23 CPPCs in 2017-18.
- Receipt of Rs. 7288 Lakhs as a result of internal audit observations.

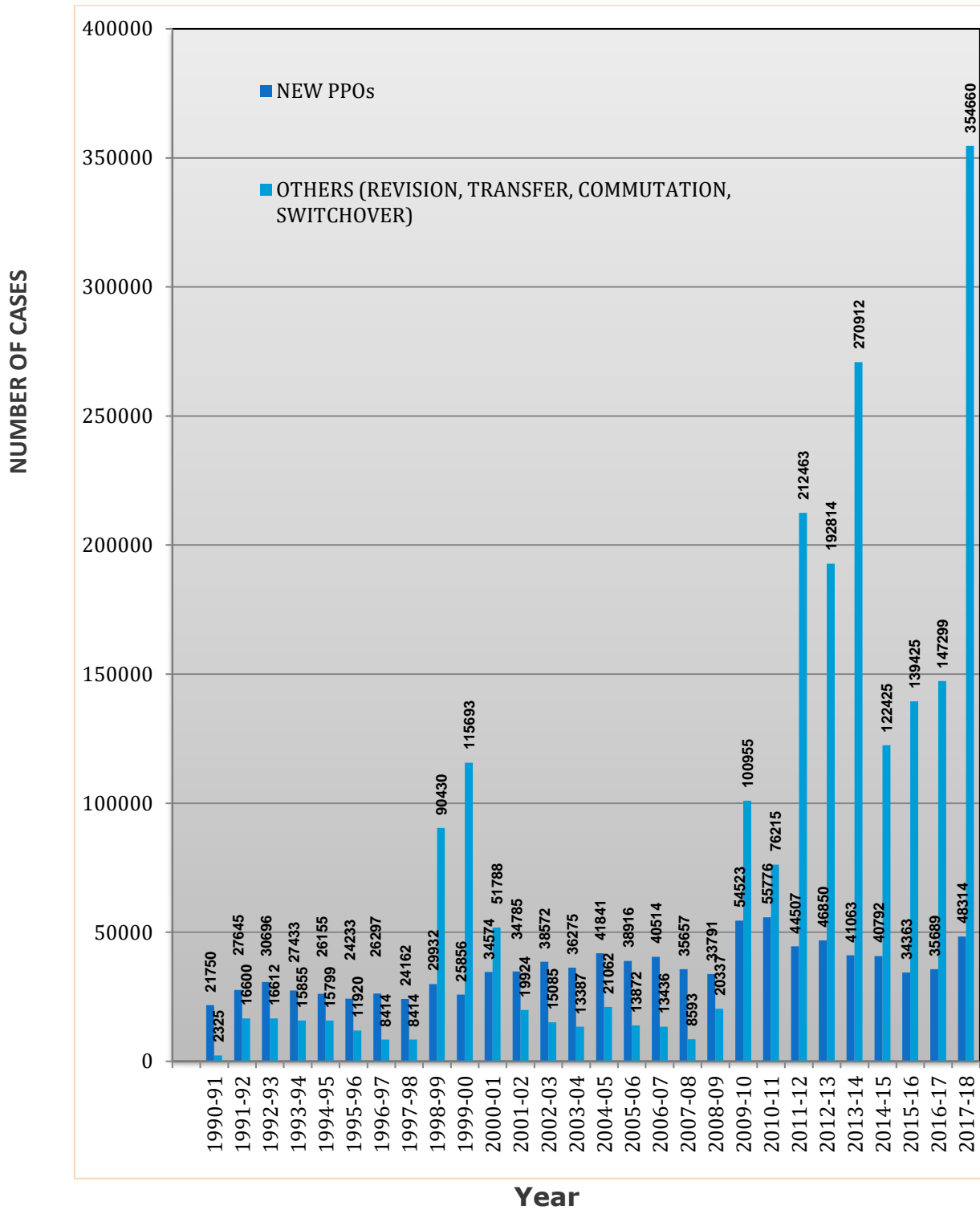
CHAPTER –V

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
2016-17	35689	147299
2017-18	48314	354660

Performance over the years



NEW PPO/SSA ISSUED IN 2017 -2018

MINISTRY/DEPARTMENT	No. of PPO/SSA
ACCOUNTANT GENERAL(A&E)	1331
ACCOUNTANT GENERAL(AIS)	237
ACCOUNTANT GENERAL(H C JUDGES)	56
ACCOUNTANT GENERAL(STATES)	90
AGRICULTURE	363
ANDAMAN & NICOBAR ISLAND ADMN.	881
ATOMIC ENERGY	1112
CHANDIGARH ADMINISTRATION	914
CHEMICAL & FERTILIZER	27
CIVIL AVIATION	75
COAL	26
COMMERCE & TEXTILES	385
CONSUMER AFFAIR FOOD & PUB DST	123
CORPORATE AFFAIRS	81
DADRA & NAGAR HAVELI	93
DAMAN & DIU	147
DEFENCE (CIVIL)	65
DELHI ADMINISTRATION	4623
DEPARTMENT OF LAND RESOURCES	6
DEV. OF NORTH EASTERN REGION	5
DIRECTOR PENSION (AIS)	2
DISABILITY AFFAIRS	5
DRINKING WATER SUPPLY	1
DIR.GEN. OF AUDIT, DEF. SERVICES	29
EARTH SCIENCES	262
ELECTION COMMISSION OF INDIA	2
ENVIRONMENT & FORESTS	117
EXTERNAL AFFAIRS	246
FINANCE	379
FINANCE – C.B.E.C.	2404
FINANCE- C.B.D.T.	1557
FOOD PROCESSING INDUSTRIES	8
HEALTH & FAMILY WELFARE	817
HOME AFFAIRS	22779
HUMAN RESOURCES DEVELOPMENT	461
INDUSTRY	249
INFORMATION & BROADCASTING	572

INFORMATION & TECHNOLOGY	133
LABOUR	273
LAW, JUSTICE AND SCI	103
LOK SABHA SECRETARIAT	74
MINES	564
NATIONAL DISASTER MANAGMENT AU	2
NATIONAL INVESTIGATION AGENCY	1
NEW AND RENEWABLE ENERGY	11
NORTH EASTERN COUNCIL	8
PAG (A&E)-I, MAHARASHTRA, MUMBAI	119
PERSONNEL,PUBLIC GRIEVANCES	808
PETROLEUM AND NATURAL GAS	10
PLANG,STATS& PROG. IMPLMNTN	240
PONDICHERY ADMINISTRATION	1
POWER	70
PRASAR BHARTI	809
PRESIDENT'S SECRETARIAT	29
RAJYA SABHA SECRETARIAT	43
RURAL DEVELOPMENT	35
SCIENCE & TECHNOLOGY	413
SHIPPING,ROAD TRNSPRT&HIGHWAYS	132
SKILL DEV. & ENTERPRENEURSHIP	76
SOCIAL JUSTICE AND EMPOWERMENT	37
SPACE	474
STEEL	14
SUPPLY	144
TELECOMMUNICATION	63
URBAN DEVELOPMENT	2088
UT LAKSHADWEEP	190
WATER RESOURCES	820
GRAND TOTAL	48314

REVISION OF SSAs ISSUED IN 2017-18

MINISTRY/DEPARTMENT	No. of revision SSAs
ACCOUNTANT GENERAL(A&E)	10386
ACCOUNTANT GENERAL(AIS)	828
ACCOUNTANT GENERAL(H C JUDGES)	270
ACCOUNTANT GENERAL(STATES)	188
AGRICULTURE	3925
ANDAMAN & NICOBAR ISLAND ADMN.	1939
ATOMIC ENERGY	22100
CHANDIGARH ADMINISTRATION	307
CHEMICAL & FERTILIZER	265
CIVIL AVIATION	4945
COAL	1629
COMMERCE & TEXTILES	4690
CONSUMER AFFAIR FOOD & PUB DST	3379
CORPORATE AFFAIRS	1106
DADRA & NAGAR HAVELI	674
DAMAN & DIU	359
DEFENCE (CIVIL)	1178
DELHI ADMINISTRATION	13240
DEPARTMENT OF LAND RESOURCES	12
DEV. OF NORTH EASTERN REGION	30
DIRECTOR PENSION (AIS)	40
DISABILITY AFFAIRS	1
DRINKING WATER SUPPLY	22
DIR.GEN. OF AUDIT, DEF. SERVICES	37
EARTH SCIENCES	2649
ELECTION COMMISSION OF INDIA	61
ENVIRONMENT & FORESTS	1353
EXTERNAL AFFAIRS	2699
FINANCE	15040
FINANCE – C.B.E.C.	20005
FINANCE- C.B.D.T.	27007
FOOD PROCESSING INDUSTRIES	148
HEALTH & FAMILY WELFARE	6196
HOME AFFAIRS	83136
HUMAN RESOURCES DEVELOPMENT	2872

INDUSTRY	2872
INFORMATION & BROADCASTING	12475
INFORMATION & TECHNOLOGY	1152
LABOUR	2483
LAKSHADWEEP ADMN.	3
LAW, JUSTICE AND SCI	1600
LOK SABHA SECRETARIAT	730
MINES	9544
NATIONAL DISASTER MANAGMENT AU	21
NATIONAL INVESTIGATION AGENCY	8
NEW AND RENEWABLE ENERGY	174
NORTH EASTERN COUNCIL	38
NOT AVAILABLE	1
PAG (A&E)-I, MAHARASHTRA, MUMBAI	544
PERSONNEL,PUBLIC GRIEVANCES	7369
PETROLEUM AND NATURAL GAS	255
PLANG,STATS& PROG. IMPLMNTN	2800
PONDICHERY ADMINISTRATION	2
POWER	1048
PRASAR BHARTI	8276
PRESIDENT'S SECRETARIAT	381
RAJYA SABHA SECRETARIAT	282
RURAL DEVELOPMENT	162
SCIENCE & TECHNOLOGY	8334
SHIPPING,ROAD TRNSPRT&HIGHWAYS	1293
SKILL DEV. & ENTERPRENEURSHIP	65
SOCIAL JUSTICE AND EMPOWERMENT	303
SPACE	7487
STEEL	232
SUPPLY	1695
TELECOMMUNICATION	704
URBAN DEVELOPMENT	37905
UT LAKSHADWEEP	1389
WATER RESOURCES	10317
GRAND TOTAL	354660

DELAY IN RECEIPT OF PPOs IN 2017-18

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)	1184	133	373	678
ACCOUNTANT GENERAL(AIS)	222	5	29	188
ACCOUNTANT GENERAL(H C JUDGES)	59	0	16	43
ACCOUNTANT GENERAL(STATES)	74	0	15	59
DIRECTOR PENSION (AIS)	1	0	0	1
DIR.GEN.OF AUDIT, DEF.SERVICES	26	0	24	2
AGRICULTURE	365	26	121	218
ATOMIC ENERGY	1036	155	520	361
CHEMICAL & FERTILIZER	21	0	4	17
CIVIL AVIATION	59	0	12	47
COAL	14	0	5	9
COMMERCE & TEXTILES	410	2	55	353
CONSUMER AFFAIR FOOD & PUB DST	109	5	42	62
CORPORATE AFFAIRS	71	2	20	49
DEFENCE (CIVIL)	62	13	38	11
DEPARTMENT OF LAND RESOURCES	8	0	1	7
DEV. OF NORTH EASTERN REGION	5	4	1	0
DRINKING WATER SUPPLY	1	0	1	0
DISABILITY AFFAIRS	4	0	0	4
DIR. OF ACCOUNTS & BUDGET	2	0	2	0
EARTH SCIENCES	249	27	34	188
ELECTION COMMISSION OF INDIA	3	0	0	3
ENVIRONMENT & FORESTS	108	0	38	70
EXTERNAL AFFAIRS	199	7	46	146
FINANCE	301	5	102	194
FINANCE - C.B.E.C.	2151	6	45	2100
FINANCE- C.B.D.T.	1320	35	42	1243
FOOD PROCESSING INDUSTRIES	6	0	2	4
HEALTH & FAMILY WELFARE	716	4	67	645
HOME AFFAIRS	21955	515	1572	19853
HUMAN RESOURCES DEVELOPMENT	395	1	12	382
INDUSTRY	231	5	44	182
INFORMATION AND BROADCASTING	474	7	40	427
INFORMATION TECHNOLOGY	119	0	54	65
INDIAN AUDIT & ACCOUNTS DEPTT.	9	0	4	5
LABOUR	228	8	39	181
LAW, JUSTICE AND SCI	98	3	29	66
LOK SABHA SECRETARIAT	50	0	3	47
MINES	546	23	174	349

NATIONAL DISASTER MANAGMENT AU	1	0	1	0
NEW AND RENEWABLE ENERGY	12	0	4	8
NORTH EASTERN COUNCIL	12	0	2	10
PERSONNEL,PUBLIC GRIEVANCES	726	35	218	473
PETROLEUM AND NATURAL GAS	11	3	5	3
PLANG,STATS & PROG. IMPLMNTN	238	15	111	112
POWER	62	0	13	49
PRASAR BHARTI	771	8	74	689
PRESIDENT'S SECRETARIAT	22	0	3	19
PAG (A&E)-I MAHARASTRA	101	0	52	49
RAJYA SABHA SECRETARIAT	29	0	9	20
RURAL DEVELOPMENT	27	0	20	7
SCIENCE & TECHNOLOGY	375	9	116	250
SHIPPING,ROAD TRNSPRT& HIGHWAYS	133	1	40	92
SOCIAL JUSTICE AND EMPOWERMENT	47	2	8	37
SPACE	440	61	226	153
STEEL	10	0	7	3
SUPPLY	138	4	19	115
SKILL DEV. & ENTERPRENEURSHIP	69	0	4	65
TELECOMMUNICATION	54	0	0	54
URBAN DEVELOPMENT	1746	150	416	1180
WATER RESOURCES	761	2	86	673
ANDAMAN & NICOBAR ISLAND ADMN.	689	36	172	481
CHANDIGARH ADMINISTRATION	829	120	113	596
DADRA & NAGAR HAVELI	96	1	3	92
DAMAN AND DIU	137	0	1	136
DELHI ADMINISTRATION	3957	0	18	3939
PONDICHERY ADMINISTRATION	1	0	0	1
UT LAKSHADWEEP	170	0	3	167
TOTAL	44555	1438	5370	37747

CHAPTER–VI

GOVERNMENT ACCOUNTS

Any organization in order to attain efficiency and effectiveness in its operation must have a prudent financial system backed by sound and effective accounting procedures and internal controls. A well designed and well managed accounting system helps ensure proper internal control over funds.

Accounting policies and procedures are designed to compile accounts fulfilling constitutional/legal/procedural requirements that govern financial controls. Accounts are an integral part of financial management for activities such as preparation of revenue and capital budget, management of public debt etc. On the basis of accounts, the Government determines the shape of its monetary and fiscal policies.

Preparation and Presentation of Accounts:

Accounts of the Union Government shall be prepared every year showing the receipt and disbursement for the year, surplus or deficit generated during the year and changes in Government liabilities and assets. The accounts so prepared shall be certified by the Comptroller and Auditor General of India (C&AG). The report of the Comptroller and Auditor General of India relating to these accounts shall be submitted to the President of India, who shall cause them to be laid before each House of Parliament.

Form of Accounts:

By Virtue of the Provisions of Article 150 of the Constitution, the Accounts of the Union Government shall be kept in such form as the President may, on the advice of the Comptroller and Auditor General of India, prescribe. The Controller General of Accounts in the Ministry of Finance (Department of Expenditure) is responsible for prescribing the form of accounts of the Union and States and to frame, or revise, rules and manuals relating thereto on behalf of the President of India in terms of Article 150 of the Constitution of India, on the advice of the Comptroller and Auditor-General of India.

Principles of Accounting:

The main principles according to which the accounts of the Government of India are maintained are contained in Central Government Account (Receipts & Payments)

Rules 1983, Government Accounting Rules, 1990; Accounting Rules for Treasuries; Account Code Vol.-III and Civil Accounts Manuals (CAM) etc.

STRUCTURE OF ACCOUNTS

The accounts of Government are kept in three parts:-

Part-I - Consolidated Fund of India

Part-II - Contingency Fund of India

Part -III - Public Account

Part-I - Consolidated Fund of India

All revenues received by the Government by way of taxes like Income Tax, Central Excise, Customs, and other receipts flowing to the Government in connection with the conduct of Government business like Passport and Visa Fees and receipt from Railway and Posts (Non-Tax Revenues) are credited into the Consolidated Fund constituted under Article 266 (1) of the Constitution of India. Similarly, all loans raised by the Government domestically, treasury bills (internal debt) and loans obtained from foreign Government and International Financial Institutions (external debt) are credited into this fund. All expenditure of the Government is incurred from this Fund and no amount can be withdrawal from the Fund without authorisation from Parliament.

Part-II - Contingency Fund of India

The Contingency Fund of India records the transactions connected with Contingency Fund set by the Government of India under Article 267 of the Constitution of India. The corpus of this fund is Rs. 500 crores. Advances from the fund are made for the purposes of meeting unforeseen expenditure which are recouped to the Fund as soon as Parliament authorises additional expenditure. Thus, this fund acts more or less like an imprest account of Government of India and is held on behalf of President by the Secretary, Ministry of Finance, Department of Economic Affairs.

Part-III - Public Accounts

In the Public Account constituted under Article 266 (2) of the Constitution, the transactions relating to debt other than those included in the Consolidated Fund of India. The transactions under Debt, Deposits and Advances in this part are those in respect of which Government incurs a liability to repay the money received or has a

claim to recover the amounts paid. Transactions relating to Remittances and Suspense shall embrace all adjusting heads. The initial debits or credits to these heads will be cleared eventually by corresponding receipts or payments. The receipts under Public Account do not constitute normal receipts of Government. Parliament authorization is not required for payments from Public Account.

Classification of Transactions in Government Accounts:

As a general rule, classification of transactions in Government Accounts shall have closer reference to functions, programs and activities of the Government and the object of revenue or expenditure, rather than the department in which the revenue or expenditure occurs.

Major Heads (comprising Sub Major Head wherever necessary) are divided into Minor Head. Minor Heads may have a number of subordinate heads, generally known as Sub Heads. The Sub heads are further divided into Detailed Heads followed by Object Heads.

The Major Head of Accounts falling within the sectors of expenditures heads generally correspond to functions of Government, while the Minor Heads identify the programmes undertaken to achieve the objectives of the functions represented by the Major Heads. The Sub Head represents schemes, the Detailed Heads denotes sub-schemes and Object Head represents primary unit of appropriation showing the economic nature of expenditure such as salaries and wages, office expenses, travel expenses, professional services, grant in aid etc. the above six tiers are represented by a unique 15 digit numeric code.

Authority to open new Head of Account: The List of Major and Minor Head of Accounts of Union and State is maintained by the Ministry of Finance (Department of Expenditure- Controller General of Accounts) which is authorized to open a new Head of Account on the Advice of the Comptroller and Auditor General of India under the powers of Article 150 of the Constitution. It contain General Directions for opening Heads of Accounts (and also some Sub/Detailed Heads under some of them authorized to be so opened). Ministry/Departments may open Sub-Heads and Detailed Heads as required by them in consultation with the Budget Division of the Ministry of Finance. Their Principal Accounts Office may open Sub/Detailed Heads required under the Minor Heads Falling within the Public Account of India subject to the above stipulations. The object heads have been prescribed under Government of India's order below Rule 8 of Delegation of Financial Powers Rules. The power to amend or modify these Object Heads and to open new Object Heads rest with

Department of Expenditure of Ministry of Finance on the advice of the Comptroller and Auditor General of India.

Conformity of Budget Heads with rules of classification:

Budget Heads exhibited in estimates of receipts and expenditure framed by the Government or in any appropriation order shall conform to the prescribed rules of classification.

Responsibility of Departmental Officer: Every Officer responsible for the collection of Government dues or expenditure of Government money shall see that proper accounts of the receipts and expenditure, as the case may be, are maintained in such form as may have been prescribed for the financials transactions of Government with which he is concerned and tender accurately and promptly all such accounts and returns relating to them as may be required by Governments, Controlling Officer or Accounts Officer, as the case may be.

Classifications should be recorded in all the bills and challans by Drawing officer: Suitable classification shall be recorded by Drawing Officers on all bills drawn by them. Similarly, classification on challans crediting Government money into the Bank shall be indicated or recorded by Departmental Officers responsible for the collection of Government dues etc. In cases of doubt regarding the heads under which a transaction should be accounted, however, the matter shall be referred to the Principal Accounts Officer of the Ministry/Departments concerned for clarification of the Ministry of Finance and the Controller General of Accounts, wherever necessary.

Charged or Voted Expenditure: The expenditure covered under Article 112 (3) of the Constitution of India is charged on the Consolidated Fund of India and is not subject to vote by the legislature. All other expenditure met out of the Consolidated Fund of India is treated as Voted expenditure. Charged or Voted Expenditure shall be shown separately in the accounts as well as in the Budget documents. Salary of President, Judges, C&AG etc. are exempted from vote in the Parliament and these are termed as – Charged Expenditure. Sovereign debt and releases to state government are also- Charged on the Consolidated Fund of India.

Capital or Revenue Expenditure: Significant expenditure incurred with the object of acquiring tangible assets or a permanent nature (for use in the organization and

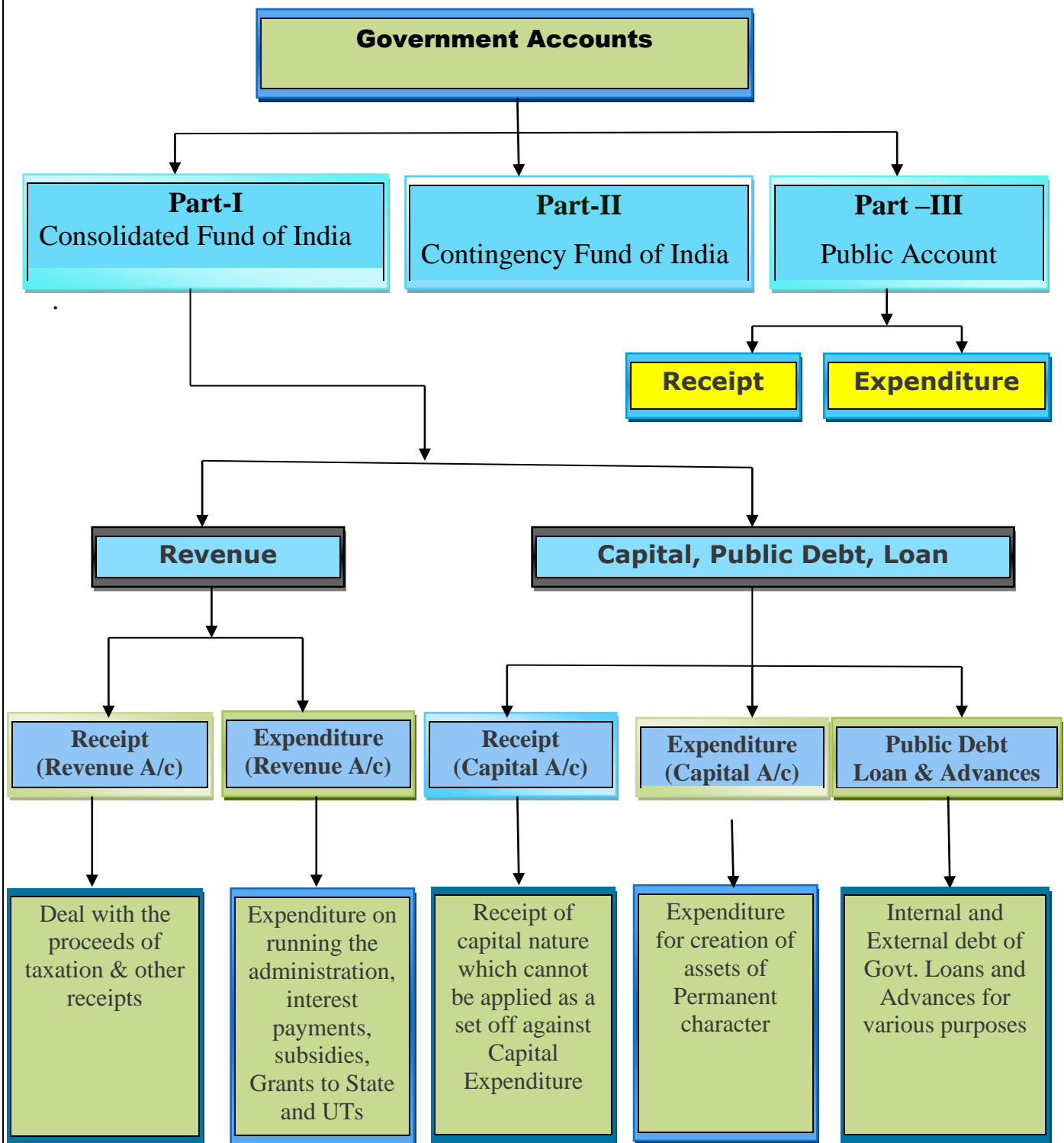
not for sale in the ordinary course of business) or enhancing the utility of existing assets, shall broadly be defined as Capital Expenditure. Subsequent charges on maintenance, repair upkeep and working expenses, which are required to maintain the assets in the running order as also all other expenses incurred for the day-to-day running of the organization, including establishments and administrative expenses shall be classified as Revenue expenditure, Capital and Revenue expenditure shall be shown separately in the Accounts.

ANNUAL ACCOUNTS

Appropriation Accounts: Appropriation Accounts of Central Ministries (other than Ministry of Railway) and of Central Civil Department (excluding Department of Posts and Defense Services) shall be prepared by the Principal Accounts Office of the respective Ministries and Departments (under guidance and supervision of the Controller General of Accounts) and signed by their respective Chief Accounting Authorities i.e. the Secretaries in the Concerned Ministries or Departments. Union Government Appropriation Accounts (Civil) required to be submitted to Parliament, shall be prepared annually by the Controller General of Accounts by consolidating the aforesaid Appropriation Accounts.

Finance Accounts: Annual accounts of the Government of India (including transactions of Department of Posts and Ministries of Defense and Railways and transactions under Public Accounts of India of Union Territory Government), showing under the respective Heads the annual receipts and disbursements for the purpose of the Union, called Finance Accounts, shall be prepared by the Controller General of Accounts.

Presentation of Annual Accounts: The Appropriation and Finance Accounts mentioned above, shall be prepared by the respective authorities on the dated mutually agreed upon with the Comptroller and Auditor General of India, in the forms prescribed by the President on the advice of the Comptroller and Auditor General of India and sent to the latter for recording his certificate. The certified annual accounts and the reports relating to the accounts shall be submitted by the Comptroller and Auditor General of India to the President in accordance with the provisions of Section 11 of the Comptroller and Auditor General's (Duties, Powers and Conditions of Services) Act, 1971 and Clause (1) of Article 151 of the Constitution of India.



APPROPRIATION ACCOUNTS-Grant No. 39-Pensions 2017-18

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.35,170 crores and Supplementary was taken amounting to Rs. 6000 crores (Total Final Grant was Rs. 41170 crores). The Head wise Appropriation Accounts for 2017-18 are as under: -

(Rs.in crores)

Sl. No.	Major Head	Budget Estimates 2017-18	Suppl. Grant 2017-18	Re-appropriation 2017-18	Final Grant 2017-18	Expenditure 2017-18	Excess (+) Saving (-) w.r.t. Final Grant
1	2071- Pension and other Retirement benefits						
	Total	35118.32	6000.00	7.65	41125.97	41195.52	(+)69.55
	Charged	179.81	95.00	NIL	274.81	212.75	(-) 62.06
	Voted	34938.51	5905.00	7.65	40851.16	40982.77	(+) 131.61
2	2235 – Social Security and Welfare						
	Total	51.68	NIL	(-)7.65	44.03	39.93	(-)4.10
	Charged	0.19	NIL	NIL	0.19	0.09	(-)0.10
	Voted	51.49	NIL	(-)7.65	43.84	39.84	(-) 4.00
	Total	35170.00	6000.00	0.00	41170.00	41235.45	(+)65.45
	Charged	180.00	95.00	0.00	275.00	212.84	(-)62.16
	Voted	34990.00	5905.00	0.00	40895.00	41022.61	(+)127.61

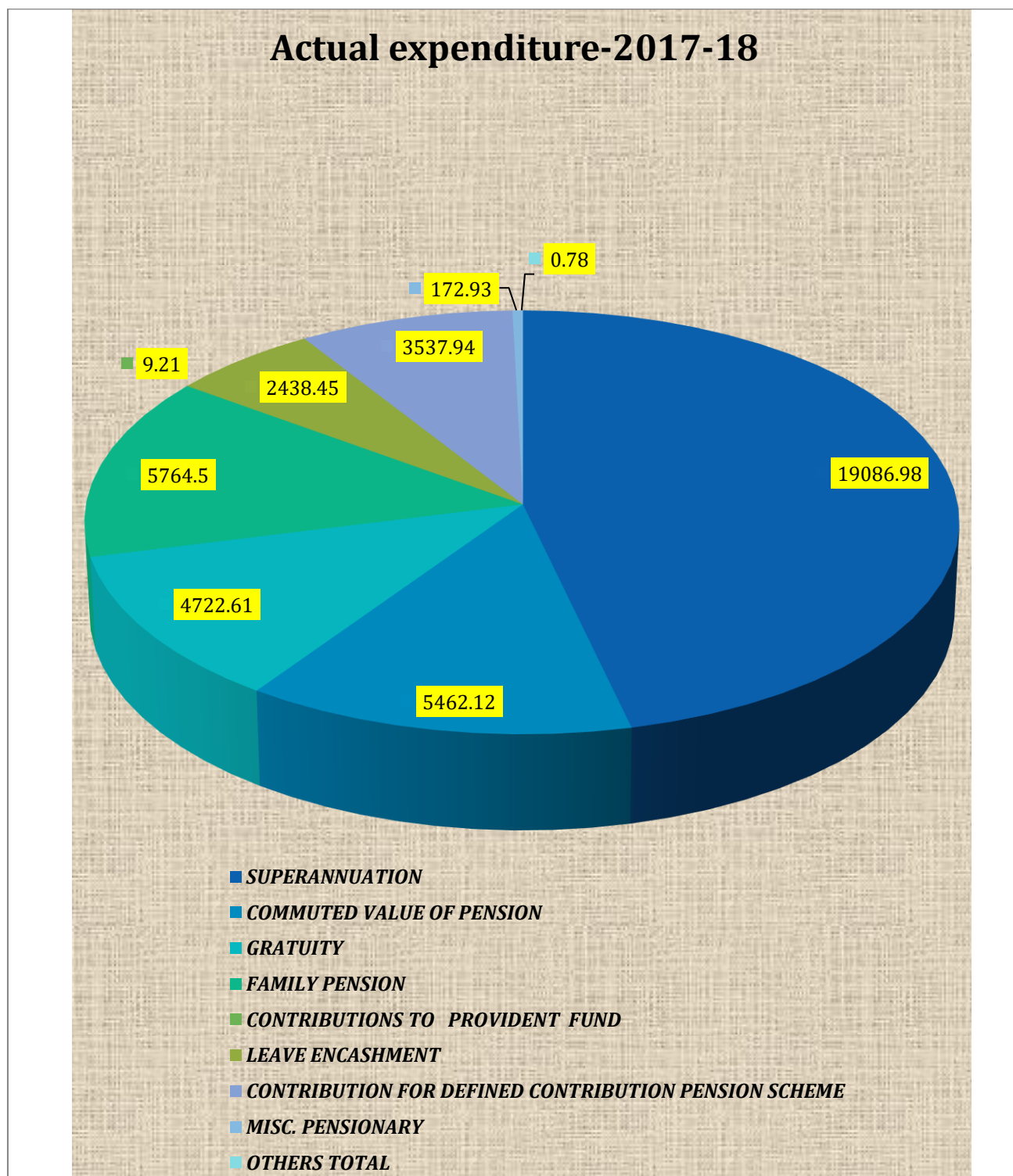
PENSIONS & OTHER RETIREMENT BENEFITS (MAJOR HEAD – 2071)

Rs. in crores)

Sl. No.	Category	Final Grant 2017-18	Actual Exp. 2017-18	Excess (+) Saving (-)	% Increase (+) Decrease (-) over Final Grant 2017-18
1	SUPERANNUATION				
	Total	19246.30	19086.98	(-)159.32	(-)0.83%
	Charged	25.82	21.06	(-)4.76	(-)18.44%
	Voted	19220.48	19065.92	(-)154.56	(-)0.80%
2	COMMUTED VALUE OF PENSION				
	Total	5492.54	5462.12	(-)30.42	(-)0.55%
	Charged	30.00	25.67	(-)4.33	(-)14.43%
	Voted	5462.54	5436.45	(-)29.09	(-)0.48%
3	GRATUITY				
	Total	4647.98	4722.61	(+)74.63	(+)1.61%
	Charged	32.90	24.97	(-)7.93	(-)24.10%
	Voted	4615.08	4697.64	(+)82.56	(+)1.79%
4	FAMILY PENSION				
	Total	5960.17	5764.50	(-)195.67	(-)3.28%
	Charged	6.70	2.46	(-)4.24	(-)63.29%
	Voted	5953.47	5762.04	(-)191.43	(-)3.22%
5	CONTRIBUTIONS TO PROVIDENT FUND				
	Total	13.99	9.21	(-)4.78	(-) 34.17%
	Charged	0.05	0.01	(-)0.04	(-)80.00%
	Voted	13.94	9.20	(-)4.74	(-)34.00%
6	LEAVE ENCASHMENT				
	Total	2363.75	2438.45	(+)74.69	(+)3.16%
	Charged	18.76	14.16	(-)4.60	(-)24.52%
	Voted	2344.99	2424.29	(+)79.30	(-)3.38%
7	CONTRIBUTION FOR DEFINED CONTRIBUTION PENSION SCHEME				
	Total	3184.61	3537.94	(+)353.33	(+)11.09%
	Charged	10.27	8.14	(-)2.13	(-)20.74%
	Voted	3174.34	3529.80	(+)355.46	(+)11.20%
8	MISC. PENSIONARY PAYMENTS				
	Total	214.44	172.93	(-)41.51	(-)19.35%
	Charged	150.31	116.28	(-)34.03	(-)22.63%
	Voted	64.13	56.65	(-)7.48	(-)11.66.0%
9	OTHERS TOTAL				
	Total	2.19	0.78	(-)1.41	(-)64.38%
	Charged	-	-	-	-
	Voted	2.19	0.78	(-)1.41	(-)63.38%
	TOTAL	41125.97	41195.52	(+)69.55	(+)0.17%
	Charged	274.81	212.75	(-)62.06	(-)22.58%
	Voted	40851.16	40982.77	(+)131.61	(+)0.32%

PENSIONS& OTHER RETIREMENT BENEFITS MAJOR HEAD – 2071

(Rupees in crores)



SOCIAL SECURITY & WELFARE (MAJOR HEAD 2235)

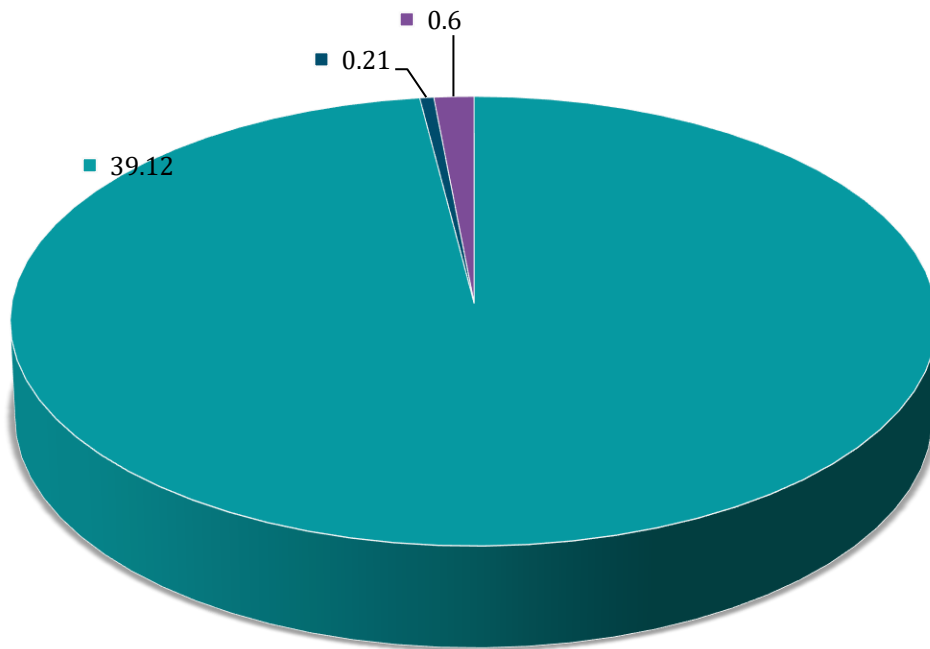
(Rs in crores)

SI. No.	Category	Final Grant 2017-18	Actual Expenditure 2017-18	Excess (+) Savings(-)	% Increase (+) Decrease (-) over Final Grant in 2017-18
1.	DEPOSIT LINKED INSURANCE SCHEME				
	Total	42.18	39.12	(-)3.07	(-)7.28%
	Charged	0.18	0.09	(-)0.09	(-)50.00%
	Voted	42.00	39.03	(-)2.98	(-) 7.10 %
2.	C.G.E.I.S.				
	Total	1.07	0.21	(-)0.86	80.37%
	Charged	0.01	-	(-)0.01	(-)100.00%
	Voted	1.06	0.21	(-)0.85	(-) 80.19%
3.	EX-GRATIA PAYMENT TO GOVERNMENT SERVANT DYING IN HARNESS				
	Total	0.75	0.60	(-)0.15	(-)20.00%
	Charged	-	-	-	-
	Voted	0.75	0.60	(-)0.15	(-)20.00%
4.	OTHERS				
	Total	0.03	0.00	(-)0.03	(-)100.00%
	Charged	-	-	-	-
	Voted	0.03	0.00	(-)0.03	(-)100.00%
	TOTAL	44.03	39.93	(-)4.10	(-)9..31%
	Charged	0.19	0.09	(-)0.10	(-)52.63%
	Voted	43.84	39.84	(-)4.00	(-)9.12%
	PENSIONS GRANT TOTAL MAJOR HEAD 2071+2235				
	Total	41170.00	41235.45	(+)65.45	(-)0.16%
	Charged	275.00	212.84	(-)62.16	(-)22.60.%
	Voted	40895.00	41022.61	(+)127.61	(-)0.0.31%

SOCIAL SECURITY & WELFARE (MAJOR HEAD 2235)

(Rs. In Crores)

Actual expenditure-2017-18



- DEPOSIT LINKED INSURANCE SCHEME
- C.G.E.I.S.
- EX-GRATIA PAYMENT TO GOVERNMENT SERVANT DYING IN HARNESS

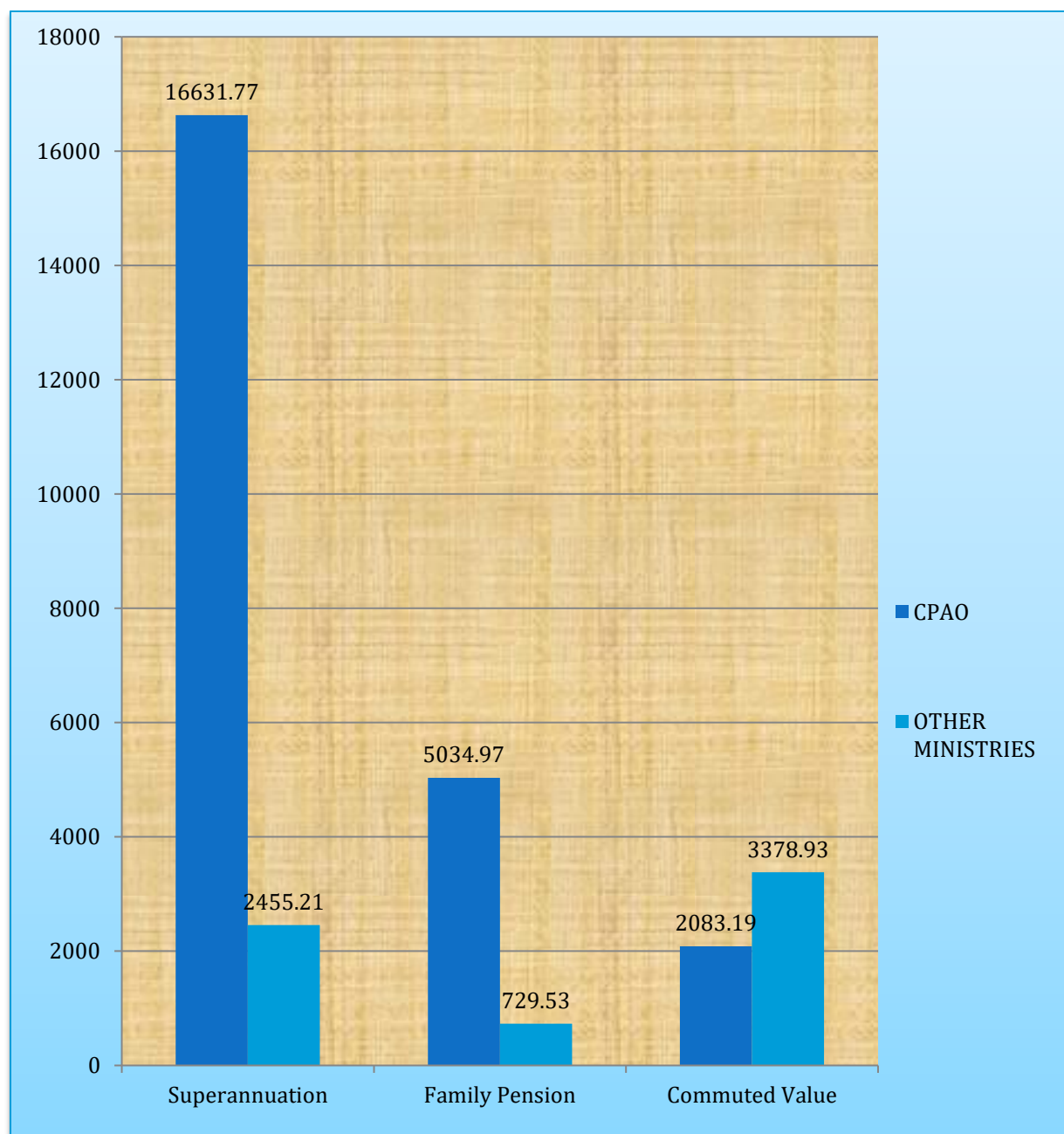
EXPENDITURE UNDER SIX MAIN HEADS (MAJOR HEAD – 2071)

(Rs. in crores)

Sl. No.	Category	Expenditure Booked by CPAO	Expenditure booked by Other Ministries	TOTAL
1.	SUPERANNUATION			
	Total	16631.77	2455.21	19086.98
	Charged	20.73	0.32	21.06
	Voted	16611.04	2454.88	19065.92
2.	COMMUTED VALUE OF PENSION			
	Total	2083.19	3378.93	5462.12
	Charged	-	25.67	25.67
	Voted	2083.19	3353.26	5436.45
3.	GRATUITY			
	Total	268.36	4454.25	4722.61
	Charged	-	24.97	24.97
	Voted	268.36	4429.28	4697.64
4.	FAMILY PENSION			
	Total	5034.97	729.53	5764.50
	Charged	2.39	0.07	2.46
	Voted	5032.58	729.46	5762.04
5.	LEAVE ENCASHMENT			
	Total	25.52	2412.93	2438.45
	Charged	-	14.16	14.16
	Voted	25.52	2398.77	2424.29
6.	CONTRIBUTION FOR DEFINED CONTRIBUTION PENSION SCHEME			
	Total	0.24	3537.70	3537.94
	Charged	-	8.14	8.14
	Voted	0.24	3529.56	3529.80

EXPENDITURE IN RESPECT OF SUPERANNUTION, COMMUTED VALUE AND FAMILY PENSION

(Rs. In crores)

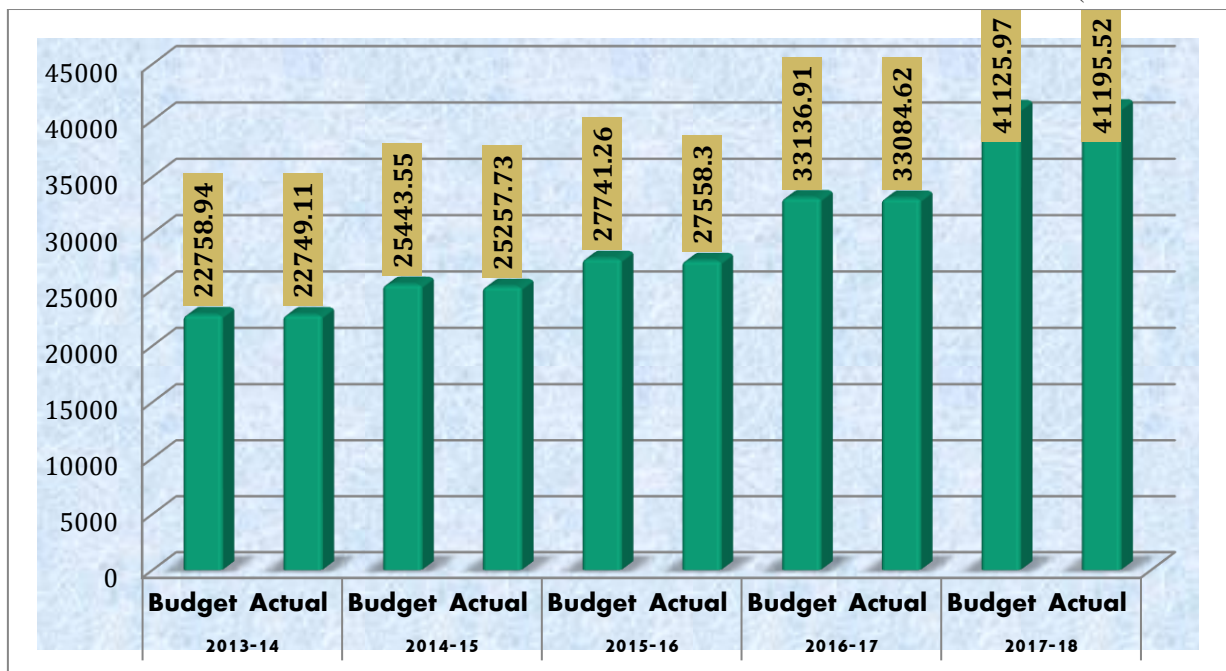


**STATEMENT OF EXPENDITURE
IN RESPECT OF PENSIONS GRANT 2013-14 TO 2017-18
MAJOR HEAD 2071-PENSION AND
OTHER RETIREMENT BENEFITS (NON-PLAN)**

(Rs. in crores)

Sl. No	Category	2013-14		2014-15		2015-16		2016-17		2017-18	
		Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
1	Superannuation	12013.20	12139.38	13597.53	13565.06	15055.63	15113.84	18021.61	17286.56	19246.30	19086.98
2	Commuted value of Pension	1641.20	1649.48	1603.50	1565.46	1550.58	1486.17	2224.74	2645.59	5492.54	5462.12
3	Gratuity	2350.27	2374.66	2380.00	2436.85	2518.52	2454.09	2956.00	3135.45	4647.98	4722.61
4	Family pension	3500.72	3518.95	4145.55	4010.79	4602.45	4571.07	4983.26	4967.91	5960.17	5764.50
5	Contribution to Provident Fund	22.00	6.55	12.00	7.14	7.00	5.23	7.50	11.11	13.99	9.21
6	Leave Encashment	1430.00	1318.22	1442.00	1432.69	1459.00	1457.02	1747.60	1785.92	2363.75	2438.45
7	Cont. for Defined Pension Scheme	1652.80	1598.12	2001.50	1991.77	2407.00	2334.70	3050.82	3116.42	3184.61	3537.94
8	Misc. Pensionary Payments	103.00	98.57	132.70	119.28	138.67	134.61	143.38	134.28	214.44	172.93
9	Others	45.75	45.18	128.77	128.69	2.41	1.57	2.00	1.38	2.19	0.78
	M.H. Total-2071	22758.94	22749.11	25443.55	25257.73	27741.26	27558.30	33136.91	33084.62	41125.97	41195.52

(Rs. in crores)

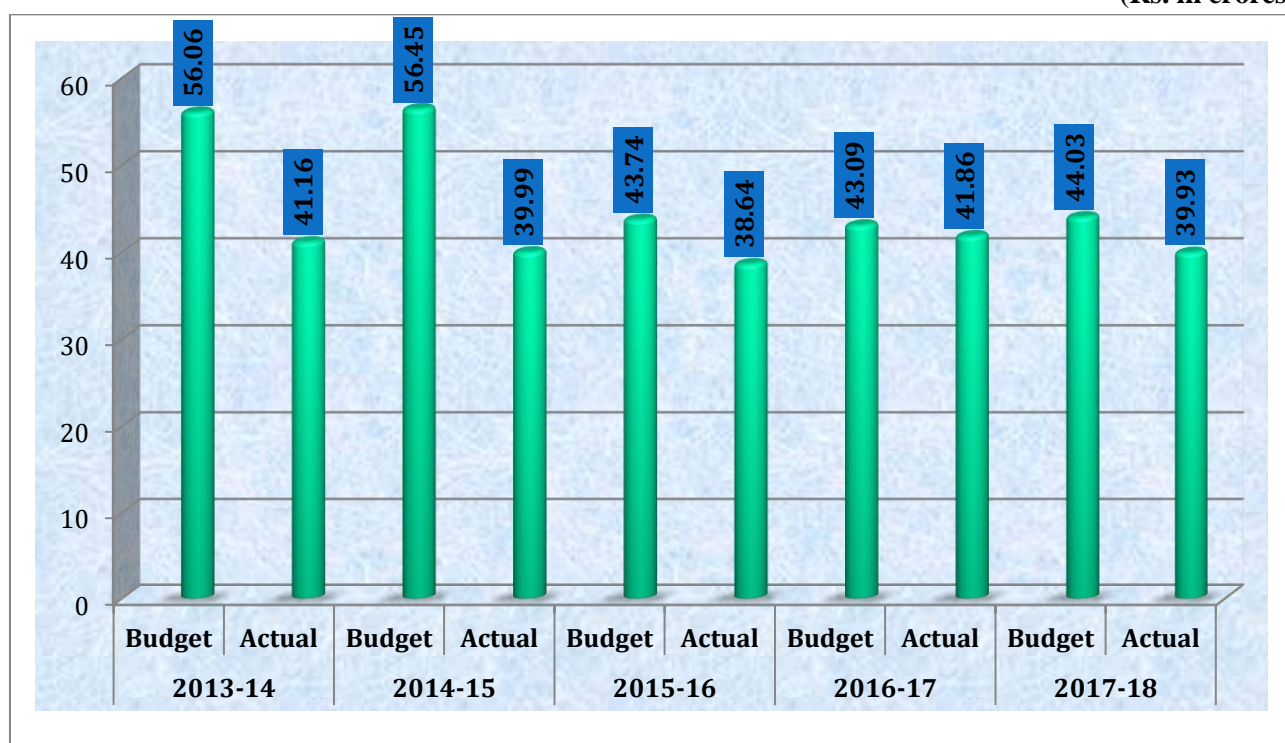


STATEMENT OF EXPENDITURE
IN RESPECT OF PENSIONS GRANT 2013-14 TO 2017-18
MAJOR HEAD 2235-SOCIAL SECURITY AND WELFARE (NON-PLAN)

(Rs. in crores)

Sl. No	Category	2013-14		2014-15		2015-16		2016-17		2017-18	
		Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
1	Deposit Linked Insurance Scheme	53.06	40.54	54.54	39.52	41.83	38.14	41.67	40.87	42.18	39.11
2	C.G.E.I.S.	1.50	0.59	1.50	0.37	1.50	0.25	1.01	0.52	1.07	0.21
3	Ex-gratia payment to Government servant dying in harness	0.50	0.00	0.38	0.10	0.35	0.25	0.35	0.47	0.75	0.60
4	Others	1.00	0.03	0.03	0.00	0.06	0.00	0.06	0.00	0.03	0.01
M.H. Total-2235		56.06	41.16	56.45	39.99	43.74	38.64	43.09	41.86	44.03	39.93

(Rs. in crores)



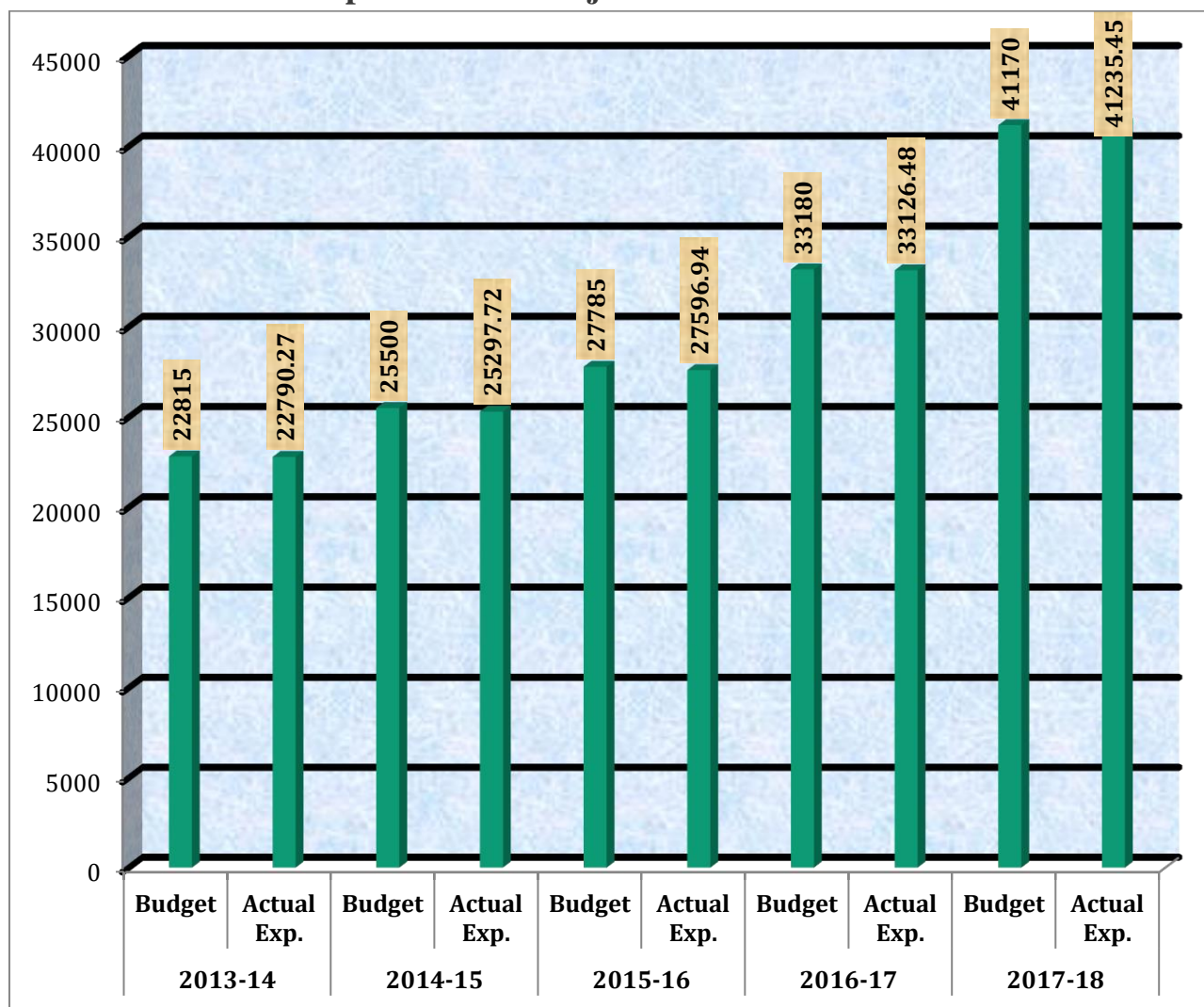
STATEMENT OF EXPENDITURE
IN RESPECT OF PENSIONS GRANT 2013-14 TO 2017-18
MAJOR HEAD 2071-PENSIONS AND OTHER RETIREMENT
BENEFITSAND 2235-SOCIAL SECURITY AND WELFARE
(NON-PLAN)

(Rs. in crores)

Sl. No.	Category	2013-14		2014-15		2015-16		2016-17		2017-18	
		Budget	Actual Exp.	Budget	Actual Exp.	Budget	Actual Exp.	Budget	Actual Exp.	Budget	Actual Exp.
	PENSION GRANT TOTAL M.H. (2071+2235)	22815.00	22790.27	25500.00	25297.72	27785.00	27596.94	33180.00	33126.48	41170.00	41235.45

(Rs.in crores)

Expenditure of Major Head: 2071+2235



CHAPTER-VII

FINANCE ACCOUNTS – 2017-18

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 2017-18 is on the next page.

FINANCE ACCOUNT- UNION GOVERNMENT 2017-18

Statement No. 13

FINANCE ACCOUNT – UNION GOVERNMENT 2017-18 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 01.04.2017	Receipts	Disbursements	Closing Balance as on 31.03.2018
PART – I CONSOLIDATED FUND				
Receipt Heads (Revenue Account)		1293522		
Receipt Heads (Capital)				
Expenditure (Revenue)			249821808	
Expenditure (Capital)				
T O T A L E – Public Debt				
\F Loans & Advances				
7610 – 201 – HBA.	578 Dr.	93	-	485 Dr.
7610 – 202 – MCA.	142 Cr.	-11	-	131 Cr.
7610 – 203 – Advance for purchase of other Conveyance	9 Dr.	-	-	9 Dr.
7610-204- Computer Advances	21 Cr.	47	150	82 Dr.
7610 – 800 – Other Advances	1Cr.	-	-	1 Cr.
G Inter-state settlement				
7810 Inter-state Settlement				-
T O T A L	423 Dr.	129	150	444 Dr.
8000 Contingency Fund	-	-	-	-
PART – III PUBLIC ACCOUNT				
I Small Saving Provident Fund etc.				
8009 – 101 – GPF	140309 Cr.	15830	32660	123479 Cr.
8011 – 103 – CGEIS	356 Dr.	80	438	714 Dr.
8011 – 101 – Postal Insurance & LAF	-	-	-	-
8014-101 – Postal Insurance & LAF	31 Cr.	-	-	31 Cr.
T O T A L	139984 Cr.	15910	33098	122796Cr.
J Reserve Fund				

(Rs. in thousands)

Major/Minor Head of Account	Opening balance as on 01.04.2017	Receipts	Disbursements	Closing Balance as on 31.03.2018
K Deposits & Advances				
(a) Deposits bearing interest	-	-	-	-
(b) Deposits not bearing interest				
8443 Civil Deposits				
103 – Security Deposits	214 Cr.	-	40	174 Cr.
(c) Advances				
8550 Civil Advances	18 Dr.	-	-	18Dr.
103 – Other Departmental Advances	-	-	8	8Dr.
TOTAL	196 Cr.	-	48	148 Cr.
L Suspense & Miscellaneous				
8658 Suspense Account				
101 – PAO Suspense	-	-	-	-
102 – Suspense Civil	321 Cr.	212	-	533 Cr.
108 –PSB Suspense	35985046 Dr.	-35405644	-560261	70830429 Dr.
138 –Other Nominated Banks (Private Sector Banks) Suspense	276730 Dr.	-39095	-4697	311128 Dr.
TOTAL	36261455 Dr.	-35444527	-564958	71141024 Dr.
8670 – Cheque& Bills				
102 – PAO Cheques	184841 Cr.	105706	-	290547 Cr.
111 – Pay & Accounts Offices Electronic Advices	-44950 Cr.	6765	-	-38185 Cr.
TOTAL	139891 Cr.	112471	-	252362 Cr.
8672 – Permanent Cash Imprest				
101 – Civil	5 Dr.	-	-	5 Dr.
8675 – Reserve Bank Deposit				
101 – Central Civil	-	286081421	2768780	-
TOTAL -L – Suspense & Miscellaneous	36121569 Dr.	250749365	2203822	70888667 Dr.
TOTAL - Public Account	35981389 Dr.	250765275	2236968	70765723 Dr.
GRAND TOTAL	35981812 Dr.	252058926	252058926	70766167 Dr.

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.41) 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 Cr.)

Year	Expenditure
2013-14	826.11
2014-15	779.94
2015-16	789.15
2016-17	761.85
2017-18	748.09

CHAPTER – VIII

STATE-WISE AND CATEGORY-WISE BREAK-UP OF NEW AUTHORISATIONS ISSUED DURING 2017-18

Sl. No	Name of State	Opening Balance as on 1.4.2017	M.Ps	Judges	Freedom Fighters Central	Others	Total for 2017-18	Total PPOs From 01.01.90 To 31.03.2018
1	Andaman & Nicobar	12143	0	0	0	0	0	12143
2	Andhra Pradesh	40535	3	2	1	604	610	41755
3	Arunachal Pradesh	2182	0	0	0	0	0	2182
4	Assam	27178	1	1	1	2463	2466	32110
5	Bihar	42026	2	5	1	2060	2068	46162
6	Chandigarh	18347	1	5	0	5839	5845	30037
7	Chhattisgarh	249	0	0	0	0	0	249
8	Daman & Diu	0	0	0	0	0	0	0
9	Delhi	193463	18	8	8	11140	11174	215811
10	Goa	1410	0	0	0	0	0	1410
11	Gujarat	24129	2	0	1	1142	1145	26419
12	Haryana	55017	0	0	1	316	317	55651
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	34680	2	10	0	3492	3504	41688
17	Kerala	45883	0	1	4	1778	1783	49449
18	Madhya Pradesh	30569	3	3	0	1443	1449	33467
19	Maharashtra	95174	8	11	5	6096	6120	107414
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	8325	0	0	0	393	393	9111
25	Orissa	14020	1	3	0	873	877	15774
26	Pondicherry	1347	0	0	0	0	0	1347
27	Punjab	23117	0	2	0	223	225	23567
28	Rajasthan	27770	2	1	0	1172	1175	30120
29	Sikkim	584	0	0	0	0	0	584
30	Tamil Nadu	42895	5	11	2	2347	2365	47625
31	Telangana	0	4	2	1	1234	1241	2482
32	Tripura	3818	0	0	0	0	0	3818
33	Uttar Pradesh	90605	2	6	4	2633	2645	95895
34	Uttarakhand	401	0	0	0	0	0	401
35	West Bengal	81800	3	12	11	4139	4165	90130
	Grand Total	955338	57	83	40	49387	49567	1054472

CHAPTER – IX

MINISTRY AND DEPARTMENT-WISE EXPENDITURE 2017-18

(Rs. in thousands)

Sl No.	Ministry/Departments	Total Charged	Total Voted	Total Charged+Voted
1	Agriculture	0	984595	984595
2	Water Resources	0	2005980	2005980
3	Consumer Affairs & Public Distribution	0	454815	454815
4	Rural Area & Development	0	114105	114105
5	Department of Fertilizer	0	21635	21635
6	Commerce	65	1187623	1187688
7	Higher Education	0	219204	219204
8	School Education & Literacy	0	62407	62407
9	Social Justice & Employment	0	94592	94592
10	Power	0	257822	257822
11	Coal	0	59108	59108
12	Tribal Affairs	0	33911	33911
13	Finance (Exp.)	0	100858	100858
14	Finance (Economic Affairs)	0	361925	361925
15	Finance (Revenue)	0	503032	503032
16	Health & Family Welfare	0	2402956	2402956
17	Home Affairs	0	53080061	53080061
18	Industry	0	791435	791435
19	Information & Broadcasting	0	3866325	3866325
20	Labour	0	827195	827195
21	Law & Justice	307483	248495	555978
22	Planning Commission	0	994808	994808
23	Road Transport	0	174975	174975
24	Steel	0	31238	31238
25	Mines	0	1794523	1794523
26	Supply	0	273981	273981
27	Culture	0	763104	763104
28	Civil Aviation & Tourism	0	229298	229298
29	Urban Development	0	4767796	4767796
30	Atomic Energy	0	4784199	4784199
31	Information Technology	0	616554	616554
32	President Secretariat	61894	0	61894
33	PPG & Pension	135094	1649815	1784909
34	CBEC	0	7835235	7835235
35	CBDT	0	4926524	4926524

Cont

(Rs. in thousands)

Sl No.	Ministry/Departments	Total Charged	Total Voted	Total Charged+ Voted
36	Science & Technology	0	991693	991693
37	Department of Space	0	2419587	2419587
38	AG (Audit) Delhi	224912	8886654	9111566
39	Lok Sabha	0	228150	228150
40	Rajya Sabha	0	134344	134344
41	NCT of Delhi	4431	11124778	11129219
42	Youth Affairs	0	37467	37467
43	Women & Child Development	0	70851	70851
44	AG Culcutta	0	26744	26744
45	Dadar Nagar Heveli	0	290108	290108
46	AG Chandigarh	0	1848403	1848403
47	UT Daman & Diu	0	392482	392482
48	CGDA (Civil)	0	1023436	1023436
49	Andaman Nicobar Admn.	0	2012143	2012143
50	New & Renewable Energy	0	42692	42692
51	External Affairs	0	4743585	4743585
52	Environment, Forest & Wild Life	0	365352	365352
53	Food Processing	0	27428	27428
54	Earth Science	0	839384	839384
55	CPAO	1393938	240770758	242164696
56	Chemical & Petroleum	0	59894	59894
57	Election Commission	0	35406	35406
58	Lakshadweep Island	0	492036	492036
59	Company Affairs	0	224397	224397
60	Ministry of Shipping	0	265305	265305
61	Panchayati Raj	0	25315	25315
62	Disinvestment	0	4396	4396
63	Ministry of Minority Affairs	0	29643	29643
64	Petroleum & Natural Gas	0	41661	41661
65	Postal Department	0	5745	5745
66	Telecommunication	0	508033	508033
67	NER	0	51884	51884
68	Railway	0	0	0
69	CGDA (Defence)	564	35444580	35445144
70	Drinking Water & Sanitation	0	9749	9749
71	Skill Development	0	211887	211887
	Total	2128391	410206099	412334490

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

CHAPTER – X

Grievances Redressal Mechanism for Pensioners

A Grievance Cell was formed to resolve the problems of pensioners. Ten Toll-free telephone lines under **No.1800-11-77-88** are provided to attend to pension related queries. The pensioners can register their grievances/ problems on the Website of CPAO through **www.cpaonnic.in., emails or in person**. The grievances are settled/disposed-off in a time bound manner by a team of very experienced and dedicated persons deputed for this purpose. (Web Responsive Pensioners Service (WRPS) was also inaugurated by Hon'ble Finance Minister on 14.11.2016.) which provides Good Governance. Now grievances are also being received through social media facebook, twitter etc. and are being handled by Grievance Cell.

The telephone lines are open from 10:00 am to 5:00 pm on all working days. The Grievance Cell also redresses grievances received through e-mails, fax, letters, website grievances, CPENGRAMS or physical presence of pensioners in CPAO. Average 417 grievances were received daily. The grievances redressed during last financial year from 01/04/2017 to 31/03/2018 were as under :

Sl. No.	Source of Grievance	No. of Grievances	Grievances per day- average 19 days per month
1	Telephone	32088	
2	Emails with Web-site complaints	52636	
3	Physical presence of Pensioners	9959	
4	VIP letters	288	
	Total	94971	417

The Grievance Redressal Mechanism became operational from 14th September, 2011 and has been running successfully.

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.

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 Redress And 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.

STEP BY STEP PROCEDURE TO LOGIN ON WRPS:

For Banks/PAOs/CCAs/JS (Admin) : To get the detailed step by step procedure to access WRPS follow the steps mentioned below:

Step-1: Visit CPAO's website i.e. www.cpao.nic.in

Step-2: Select "user guidance on WRPS" from drop down menu "PUBLICATION" tab.

Step-3: Select the concerned link fro step by step guidance on WRPS.

For Pensioners: To access Web Responsive Pensioners' Service (WRPS), registration is required so that unique ID and Password can be, generated. New registration may be done either by PPO Number or by Bank Account Number.

Step-1: Visit CPAO's website i.e. www.cpaon.nic.in

Step-2: Click on "LOGIN" tab.

Step-3: Click on "**SIGN UP**" button.

Step-4: Enter your 12 digits PPO Number and click "**SUBMIT**". If PPO Number is not known click the button under heading "**DON'T KNOW THE PPO NO? BUT KNOW THE BANK ACCOUNT NUMBER**". Enter the account number click "**SUBMIT**".

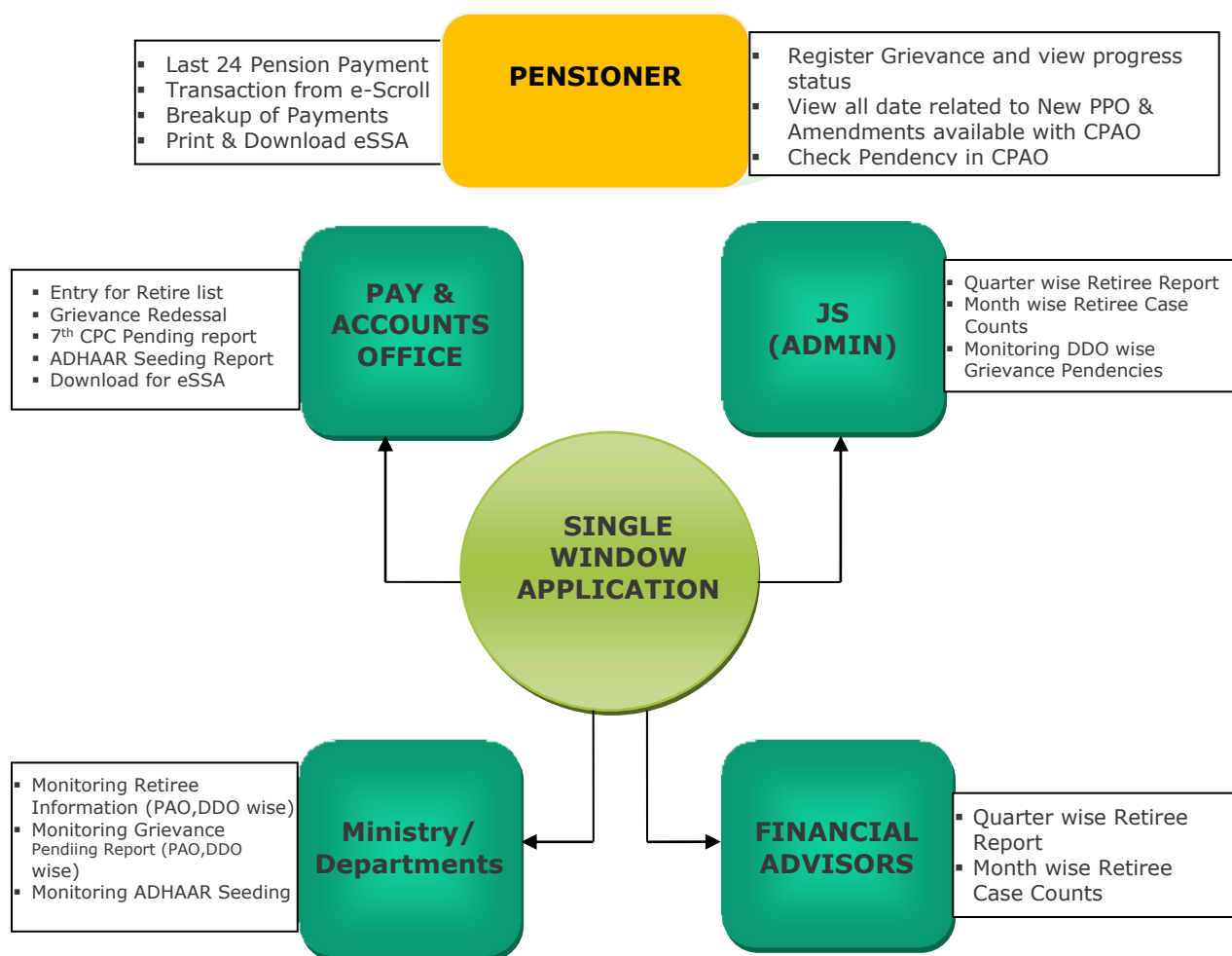
Step-5: After entering your PPO Number/Bank Account Number, enter date of Birth and Date of Retirement / Death and click "**SUBMIT**".

Step-6: Create unique **USER ID** and **PASSWORD** and fill other details given and then click on "**Create Account**".

Step-7: To access WRPS click on "**LOGIN**" tab and enter your **USER ID** and **Password** and click on "**LOGIN**".

(If you are already registered, you can skip Step 3 to 6)

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 of Authorized Banks for Pension

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 24 banks through their 39 CPPCs are disbursing the pensions to around 12 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 2017-18, 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 2017-18, total 23 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 39 CPPCs annually. Therefore, CPAO has adopted risk based approach in the selection of the CPPCs on the basis four parameters viz. (i) number of Pension Accounts (more than 20 thousand) maintained by the CPPC, (ii) pending audit Paras (15 or above), (iii) CPPCs which have not yet been audited and (iv) 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 2017-18, audit plan was chalked out for 23 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.

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 – a) Financial Risks and b) Procedural Risks.

a) Financial Risks –

1. Unauthorised Payment of Pension
2. Unauthorised Payment of Pension (NPS) from Central Civil Pensioners.
3. Unauthorised Payment of Pension of non-civil pensioners.
4. Irregularities with regard to Commuted Portion of Pension
5. Non-revision of pension (<Rs.9000, >Rs.9000, pre-2016 and post-2016)
6. Non enhancement of pension of Freedom Fighters pensioners
7. Excess payment of pension-
 - (a) On account of additional pension to pensioners/family pensioners
 - (b) Additional Payment of Pension to Freedom Fighters
 - (c) On account of Dearness Relief
 - (d) On account of Enhanced Family Pension
 - (e) On account of non-deduction of Commuted Portion of Pension
8. Less Payment of Pension-
 - (a) Less Payment of Pension to Family Pensioners
 - (b) Due to wrong classification of pensioners
 - (c) Excess deduction of commuted amount
 - (d) Less Payment of Pension / Family Pension
 - (e) Less Payment of Dearness Allowance
 - (f) Non-restoration of Commuted portion of Pension
 - (g) Additional Pension due but not granted
 - (h) Deduction of commutation from family pensioners

9. Over / Less Basic Pension, Additional Pension and DR to Freedom Fighters
10. Less payment of pension (i.e. less than Rs.9000)
11. Deduction of Commutation from Family Pensioners due to wrong categorization
12. Irregular Payment of Fixed Medical Allowance

b) Procedural Risks.

1. Non-compliance of previous audit reports, non-settlement of old audit reports
2. Delay in First time credit of pension to the account of new pensioners
3. Mis-Match of Master-Data with that of CPAO
4. Non-Return of De-activated / Dead case PPOs to CPAO
5. Non-Storage of Records within the precincts of the CPPC
6. Non - updation of Data-base in the Master-Data
7. Non - scanning and Digitization of documents
8. Maintenance of Pension cases with old PPO Numbers
9. Non-Maintenance of Index Register
10. Improper Grievance Handling System
11. Inadequate Infrastructure – Lack of Trained Staff
12. Non - maintenance of Life and other Mandatory Certificates
13. Wrong Date of Birth of Pensioners / Family Pensioners in the master-Data
14. Non - deduction of Income Tax at Source
15. Improper Wrong preparation of e-Scroll
16. Mis-match of names of Pensioners / Family Pensioners in the master-data
17. Improper maintenance of pension accounts (Same PPO No. and Double Account Number with multiple names of pensioners)
18. Payment of Pension under Wrong Category
19. Lack of Internal Control 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 and Achievements in terms of Banks (CPPCs) audited

Units due for audit during the year	Target for audit of units during the year	Units actually audited during the year (Annexure-II)	Arrear if any	Reasons for Arrear
28	23	19	4	Due to the implementation of 7 th CPC, more than 6 lakhs pension/family pension revision authorities were received in CPAO from Pay & Accounts Offices of Ministries/Department, for scrutiny & issuance of further Special Seal Authorities to CPPCs of Banks for

				disbursement of revised pension/family pension to the pensioners/family pensioners. In order to quickly scrutinize the authorities and transmit the correct authorities to the CPPCs of Banks for disbursement of revised pension to the pensioners/family pensioners, the staff of Internal Audit Wing has been engaged in the work related to revision of pension/family pension under 7 th CPC from the month of August, 2017 onward which has resulted into conductance of less number of audit during 2017-18.
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The Status of Audit observations as on 31.03.2018:-

Number of Audit paras outstanding as on 01.04.2017	Number of Audit paras settled during 01.04.2017 to 31.03.2018	Number of Audit paras raised during 01.04.2017 to 31.03.2018	Number of Audit paras outstanding as on 31.03.2018
1334	293	467	1508

Achievements of Internal Audit during 2017-18

The following are the main achievements of Internal Audit Wing during 2017-18.

- (i) Audit of 19 CPPCs were conducted.
- (ii) Pointing out of various types of non financial irregularities in 10,709 cases
- (iii) Pointing out of various types of financial irregularities to the tune of Rs.628.74 lakhs per month in 32,153 cases
- (iv) Pointing out of non revision of pension under 7th CPC in 1813 cases
- (v) Pointing out of non revision of pension of freedom fighters w.e.f.15.8.2016 in 87 cases
- (vi) Raising of 467 fresh audit paras
- (vii) Settlement of 293 outstanding audit paras
- (viii) Receipt of Rs.7288 lakhs during 2017-18 as a result of audit observations.

- (ix) Scrutinizing of 1,75,278 Special Seal Amendment Authorities pertaining to revision of pension under 7th CPC
- (x) Detection of errors in 5420 in Special Seal Amendment Authorities pertaining to revision of pension under 7th CPC submitted by Pay & Accounts Offices

Nature of irregularities observed during Audit of CPPCs of Banks:-

S.No	Nature of Irregularities	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.	4372	71.61
2	Less /Non-payment of Pension, Family Pension, Additional Pension, Commuted Value of Pension, Dearness Relief, Fixed Medical Allowance, etc.	8428	84.11
3	Unauthorized payment of pension to the non Central Civil Pensioners, Payment of Pension to non-eligible children of Pensioners, etc.	31	3.39
4	Non revision of Pension /Family Pension of Central Government Civil Pensioners by banks under 7 th CPC(1813 cases) and of Freedom Fighter w.e.f.15.8.2016 (87 cases)	1900	3.92
5	Excess revision of Pension /Family Pension by banks under 7 th CPC	2142	106.35
6	Less revision of Pension /Family Pension by banks under 7 th CPC	14794	295.58
7	Unauthorized revision of Pension by banks under 7 th CPC (i.e. Ex-MP, Judges, Chandigarh Administration retirees, Freedom Fighters, IDA & Pro-Rata pensioners)	486	63.78
8	Other types 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.	10709	0
	Total	42862	628.74

LIST OF CENTRAL PENSION PROCESSING CENTRES (CPPCs)

Sl. No.	Name of Units
1	Allahabad Bank
2	Andhra Bank
3	Bank of Baroda
4	Bank of India
5	Bank of Maharashtra
6	Canara Bank
7	Central Bank of India
8	Corporation Bank
9	Dena Bank
10	Indian Bank
11	Indian Overseas Bank
12	Oriental Bank of Commerce
13	Punjab National Bank
14	Punjab & Sind Bank
15	State Bank of India
16	Syndicate Bank
17	United Bank of India
18	Union Bank of India
19	UCO Bank
20	Vijaya Bank
21	Axis Bank
22	HDFC Bank
23	ICICI Bank
24	IDBI Bank

WHOM TO CONTACT IN CPAO

Toll Free No. 1800-11-7788

Sl. No.	Officer/Section	Name of Official/ Designation	Telephone/E-mail ID
1.	CC(P)	Sh. Nitesh Kumar Mishra, Chief Controller (Pension)	26169406(O),26174864 (O) 26715108 (Fax)
2.	CA	Vacant, Controller of Accounts	26174809(O)26167326 (Fax)
3.	Dy.CA	Md. Shahid K Ansari Dy. Controller of Accounts	26103074 dca-cpao@nic.in
4.	NIC Cell	Sh. Davinder Kumar, Sr. Technical Director	26175099 Kumar.davinder@nic.in
5.	Reception	–	26174438, 26174456 26715109, 26715112
6.	Technical	Sh. Praful Dabral, Sr.AO	26166758
7.	Budget & Accounts	Sh. Alkesh Kumar, Sr.AO	26174675
8.	Grievance Cell	Smt. Jyoti Mahani, Sr.AO	26174596, 26715110 1800117788 (Toll-Free)
9.	Authorisation – I	Sh. Dilip Pathak, Sr.AO Sh. J. Raghuraman , Sr.AO Sh. Dwarka Das, PAO	26162078
10.	Authorisation – II	Sh. Ashok Kumar, Sr.AO Sh. V.K. Kharb, Sr.AO Smt. R. Srilatha, Sr.AO Ms. Shashi Kumar, PAO	26162074
11.	Authorisation – III	Smt. Meenu Gupta , Sr.AO Sh. Suresh Kuttichira, Sr.AO Ms. Ritu Gosain, Sr.AO Sh. Sunil Kumar Rana, PAO	26162075
12.	Administration & Establishment	Sh. Yash Pal Sr. Accounts Officer	26177071
13.	Internal Audit	Sh. Chandra Bhan Prasad, Sr.AO Sh. Ajay Kumar, Sr.AO Sh. Gian Chand, Sr.AO	26103075
14.	RBD, Compilation	Sh. P.K. Sapra, Sr.AO	26162083
15.	Sr. A.O/A.O. Pre-Check/Data Bank	Smt. Veena Mehta, Sr.AO	26181081
16.	Legal Cell, RTI	Sh. R.K. Jain, Sr.AO	26166759
17.	Co-ordination	Sh. R. Shivakumar, Sr.AO	26178990
18.	AIS and AG Claims	Sh. R. Shivakumar, Sr.AO	26178990

