

भारत सरकार
वित्त मन्त्रालय, व्यय विभाग
केन्द्रीय पेंशन लेख कार्यालय
ट्रिकूट-II भीकाजी कामा प्लेस
नई दिल्ली-110066

फोन : 26174596, 26174456, 26174438



GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF EXPENDITURE
CENTRAL PENSION ACCOUNTING OFFICE
TRIKOOT-II, BHIKAJI CAMA PLACE,
NEW DELHI-110066
PHONES : 26174596, 26174456, 26174438

CPAO/IT & Tech/Master data/14 (Vol-III)/2018-19/225

28.02.2019

Minutes of the Meeting

Kindly find enclosed the Minutes of the Meeting held on 23.01.2019 at 11:00 AM at Conference Hall of Central Pension Accounting Office (CPAO) with all Heads of CPPCs of all the Authorized Bank other than SBI to review the implementation of 7th CPC pension revision and to discuss other issues under the Chairmanship of Chief Controller (Pensions) for information and further necessary action.

Y. Goyal

Sr. Accounts Officer (IT & Tech)

To,

1. Heads of CPPCs of Authorised Banks (As per list).
2. General Mangers of all Authorised Banks dealing with Government Business. (As per list).
3. Ms. Anjali Goyal, Principal Executive Director (Accounts), Ministry of Railways, Room No.423-E, Rail Bhawan, New Delhi-110 001.
4. Shri Kanwaldeep Singh, Jt. CGDA (Pen), Office of Controller General of Defence Accounts, Ministry of Defence, Ulan Batar Road, Palam, Delhi Cantt - 110 010.
5. Shri Amit Yadav, JS (Admn), Department of Telecommunications, Room No. 315, Sanchar Bhawan, 20, Ashoka Road, New Delhi-110 001.
6. Shri Manish Sinha, DDG (PAF), Department of Posts, Dak Bhawan, New Delhi - 110001.

Copy for information to:-

- 1) Sr.PS to CGA, Mahalekha Niyantrak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi.
- 2) PS to Addl. CGA (JPSC), Mahalekha Niyantrak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi.
- 3) PS to Sh. Vijay Singh, Jt. CGA, Mahalekha Niyantrak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi.
- 4) PS to CC(P), CPAO, New Delhi.
- 5) Sr. TD (NIC), CPAO, New Delhi.
- 6) Sh. G. Bhaskaran, Director (Accounts-II), Department of Telecommunications, Room No. 702, Sanchar Bhawan, 20, Ashoka Road, New Delhi-110 001.
- 7) Sh. Utpal Majumdar, SAO (Dy. Secretary), Ministry of Railways, Room No.423-E, Rail Bhawan, New Delhi-110 001.
- 8) Sr. AOs of all the Sections of CPAO for necessary action.

Minutes of the meeting held on 23.01.2019 with all the Heads of CPPCs/ Government Business Divisions of all the Authorised Banks except State Bank of India (SBI) to discuss various issues.

A Meeting was held on 23.01.2019 under the Chairmanship of Chief Controller (Pensions) with the representatives of Authorised Banks for Pensions except State Bank of India (SBI) to discuss the timely payment of revised pension and arrears under 7th CPC and other pension related issues. At the outset, Asstt. Controller of Accounts (ACA) welcomed all the participants and emphasized on the need of timely payment of revised pension and arrears in the accounts of the pensioners by the banks. After that, agenda items of the meeting were discussed in detail and following decisions were taken.

List of participants is attached at Annexure.

Agenda Item No. 1- Implementation of 7th CPC Pension Revision and its reporting by Banks

It has been observed from the reports as on 21st Jan, 2019 that there are delays in crediting the revised pensions as well as arrears of pensions/family pensions by the banks. As per the reports, there are many cases which are pending for more than 31 days. Bank wise details of the pending cases was handed over to all the representatives of the concerned banks. But most of the banks reported that in some cases they had already revised and credited pension to the pensioner/family pensioner accounts. It was decided that all the banks would reconcile the status of revised pension cases provided to them by 1st March, 2019.

(Action: Banks)

Agenda Item No. 2 - IT related issue w.r.t e-Revision and fresh Pension cases

- **Acknowledgement of SSA**

Banks are requested to ensure forwarding the acknowledgement of SSA electronically to CPAO at the earliest so that the difference between SSA forwarded by the CPAO and SSA received by the Banks could be nullified. Banks were also provided the format for Acknowledgement.

(Action: Banks/NIC CPAO)

- **Development of e-PPO Booklet**

Earlier, CPAO shared the format of electronic PPO booklet for making necessary changes in the pension processing software of banks for consuming the electronic PPO booklet with banks. All banks were instructed to make necessary changes in their software in the meeting held on 31st Jan, 2018 and 22nd June, 2018.

Copy of format of e-PPO with sample e-PPO files is again e-mailed to all the Banks on 28.01.2019. This is to be completed on priority.

(Action: Banks)

Agenda Item No. 3- Compliance of Internal Audit observations on 7th CPC revisions.

It has been observed that clear and complete compliance reports are not being submitted by the concerned Banks. The Banks were requested to give full details of the objection raised by Internal Audit Wing in their compliance reports so that the same could be verified and settled. Internal control in Banks to be improved and strengthened so that errors should not take place.

(Action: Banks & IAW (CPAO))

Agenda Item No. 4- Timely commencement of family pension, additional pension & restoration of commuted portion of pension by banks

It has been observed that family pension, additional pension and commuted portion are not timely commenced/restored. Since these issues are regularly discussed in the various meetings i.e. SCOVA Meeting, High Level Meeting, Standing Committee Meeting, etc. All the banks were advised to develop their internal system to ensure timely payments.

(Action: Banks)

Agenda Item No. 5- Timely submission of Life Certificates-

CPAO is responsible for the disbursement of death/disability pension under NPS-Additional Relief. First time identification of the pensioners is being done in the Bank branches based on the KYC details available with the Banks where the pensioners/ family pensioners have opened their pension accounts. CPAO starts the pension payment based on the first time identification report received from Banks. Also these banks branches are responsible for sending the life certificates of the pensioners/family pensioners to CPAO for the continuation of pension to NPS-AR pensioners, in the month of November as CPAO is the disbursing authority under NPS-AR cases. However, it is noticed that in many cases, despite submission of life certificates by the pensioners, bank branches have not forwarded the same to CPAO. Banks are advised to ensure that these reports /certificates are furnished to CPAO in time so that pensioners are not put under any financial hardship.

Keeping in view the hardship being faced by the family pensioners, concerned banks were advised to send the outstanding life certificates to CPAO without any further delay.

(Action: Banks & NPS Section)

Agenda item No.6 – Return of Old PPO by the Banks.

- **Allotment of 12 digits PPO Number**

It has been noticed from the CPAO data base that the 4870 pensioners are still drawing pension from the old alpha numeric code. These alpha numeric data is reflected in the Payment scroll. Bank wise details are also provided to concerned Banks.

It was decided in the meeting that all the Banks will send a scan copy of the PPO for allotment of 12 digit PPO Number.

- **Return of Inactive PPOs.**

Pension Payment orders which are not in operation / inactive may be returned to CPAO for deletion from the CPAO database. It is noticed from the database of CPAO that the old PPO which are inactive are not being forwarded by the bank to the CPAO.

(Action: Banks)

Agenda Item No. 7- Submission of e-scrolls and Master Data Reconciliation

- **Submission of e-scrolls**

It has been observed that there is no improvement in submission of e-scrolls by CPPCs. The bank wise details were also provided to the banks. Banks are requested to ensure that e-scrolls are updated on a daily basis to CPAO after matching it thoroughly with the pension payments made. The Banks are further requested to ensure that the date of scroll should match with date of transaction appeared in the put through statement issued by RBI. Some Banks such as Axis Bank intimated that they are facing some problems in fetching pending scroll details. These details will be provided by CPAO.

(Action: Banks and NIC)

- **Master Data Reconciliation**

It has been observed that there is inordinate delay in uploading of Master Data by the banks. For updating on Master Data at CPAO level, it is required that whenever any value in the pension of a pensioner/family pensioner is changed the same is reported by the bank through Format-F of e-Scroll. However, it is noticed that banks are not providing the changed information to the CPAO. All the banks were instructed for reconciliation of Master Data and submission of changed information in Format-F on "quarterly" basis instead of on "annual" basis. It was also decided to nominate one Nodal Officer by each CPPCs of all authorized banks and CPAO as well.

(Action: Banks and NIC)

Agenda Item No. 8- Any other point with permission of the chair

a) Grievances:-

Under Grievances module of WRPS, up to 18th Jan, 2019; 3601 grievances have been disposed of through WRPS and 1098 grievances are pending with CPPCs except State Bank of India. Out of these pending grievances, 730 grievances are pending for more than 90 days which is a cause of concern. Banks are requested to ensure that all the grievances are disposed of which are pending with them within one month and update the same on the WRPS portal so that pensioners are informed accordingly.

(Action: Banks/(NIC) CPAO /Grievance Cell)

b) Merger of Banks

All activities related to merger of CPPC's of Vijaya Bank, Bank of Baroda and Dena Bank must be communicated to CPAO.

(Action : Bank of Baroda, Vijaya Bank, Dena Bank)

- c)** Officials from PCDA, Allahabad, Deptt. of Telecommunication (DOT) and Deptt. of Post were also invited as per Meeting Notice vide CPAO/IT &Tech/Master data/14 (Vol-III)/2018-19/184. Their issues are follows:-

i) Defence Accounts:-

- a) All the banks were suggested to develop a mechanism for acknowledgement of e-PPOs by banks.
- b) It has been observed from the e-scrolls received in the O/o PCDA that some of the Banks are crediting pension and Family pension very late in the account of pensioner. Banks were requested to improve their performance and credit the pension/family pension on time.
- c) All the Banks are requested in the meeting to provide PPO image to them to facilitate data purification.
- d) All the Banks were requested to attend the meeting as and when it is convened by the PCDA.

(Action : Banks)

ii) Department of Telecommunication:-

- a) Outstanding amount of excess / overpayment made by the banks to the pensioners are not recovered by the banks.
- b) Pension Payment orders which are not in operation / inactive may be returned for deletion from the database.

- c) Banks were advised to ensure that there should not be any delay in timely payment of Pension/ Family Pension.
- d) Banks were advised to reconcile the data and credit the payment of revision of pension to the pensioners as per 7th CPC.

(Action : Banks)

iii) Ministry of Railways

- a) It was pointed out in the meeting that the banks are not submitting the E-scroll in time. Banks has been requested to reconcile the data at the earliest.
- b) All the banks are suggested to develop a mechanism for acknowledgement of e-PPOs by banks.

(Action : Banks)

iv) Reconciliation of Suspense Balance:-

Reconciliation of suspense account has been a major issue. Generally, payment scrolls are to be submitted on next day of payment to CPAO. But the payment scrolls are not submitted by the banks on time. Some banks reported that scrolls are shown successful but there are not recorded on CPAO's website. NIC, CPAO is to look into the matter to solve the issue. Banks are requested to clear the suspense balance at the earliest

(Action : Banks)

The meeting ended with a vote of thanks to the chair.

List of Participants

CPAO:

1. Sh. Davinder Kumar, Sr. TD (NIC), CPAO
2. Md. Shahid Kamal Ansari, ACA, CPAO
3. Sh. P.K. Sapra, Sr. AO, RBD
4. Sh. Praful Dabral, Sr. AO, IT&Tech
5. Sh. Khushal Singh Rawat, AAO, Coordination
6. Sh. Jagjit Singh, DBA, CPAO
7. Sh. Ajay Kumar, Sr. AO
8. Sh. C.B Prasad, Sr. AO
9. Sh. D. K Sibbal, Consultant

Ministry of Defence:

1. Sh. Dhritiman Bhattacharya, AAO, PCDA (P), Allahabad

Deptt. of Telecommunication

1. Sh. B.R Sreenivasa, Dy. Controller , DOT
2. Sh. G. Baskaran, Director (AG)

Ministry of Railways

1. Sh. G. Kabui, Chief Controller of Accounts
2. Sh. Utpal Majumdar, Sr. AO

Bank:

1. Sh. V. V. Ramana, Senior Manager (Andhra Bank)
2. Sh. Rahul Banga, Manager (IT) (Andhra Bank)
3. Sh. Gireesh Suman, Officer (Allahabad Bank)
4. Smt. Manjuka Gangwani, Dy. Manager (Punjab National Bank)
5. Sh. G.P.S Chadha (Punjab National Bank)
6. Sh. Rajendra Prasad, Chief Manager (Syndicate Bank)
7. Sh. R.J.S. Iyer, Chief Manager (UCO Bank)
8. Sh. Rajesh Neelannavar (Canara Bank)

9. Sh. Somasekhara , Divisional Manager (Canara Bank)
10. Sh. Sanjay Jha (Vijaya Bank)
11. Sh. Ramesh Chand, DGM (IDBI Bank)
12. Sh. D.V Joshi, AGM (Bank of India)
13. Sh. Praful Shende, Manager (IT) (Bank of India)
14. Sh. Anil Kumar Gupta (Oriental Bank of Commerce)
15. Sh. Amit Kumar (Indian Bank)
16. Sh. Dinesh Gupta, Chief Manager (Bank of Maharashtra)
17. Sh. Bhavesh Chhukiala (ICICI Bank)
18. Sh. A.K Mandal (Central Bank of India)
19. Sh. Ajay Kumar, Senior Manager (Corporation Bank)
20. Smt. Hetal Pardiwala, VP (Axis Bank)
21. Sh. Anil Sharma, Dy. Manager (HDFC Bank)
22. Sh. Sanjay Garg, DVP (HDFC Bank)
23. Ms. Surbhi Gosain, JMGS-I (Punjab and Sind Bank)
24. Sh. Manjit Singh, Chief Manager (Punjab and Sind Bank)
25. Sh. Surendra Kumar, Sr. Manager (Indian Bank)
26. Sh. Awakash Sinha, Chief Manager (Indian Overseas Bank)
27. Smt. Varsha Khandelwal, MM-II (Bank of Baroda)
28. Sh. Suresh Gajendran (Bank of Baroda)
29. Sh. Haridas Karayil (Union Bank of India)
30. Sh. Devkinandan (Union Bank of India)
31. Sh. S.K Sangma (Union Bank of India)
32. Sh. Dilip Gehlot, AGM (United Bank)
33. Sh. Deepak Patra, SM-IT(Oriental Bank of Commerce)
34. Smt. Garima, Manager I.T (Punjab National Bank)

Sh. Somasekhara
Sh. Sanjay Jha
Sh. Ramesh Chand
Sh. D.V Joshi
Sh. Praful Shende
Sh. Anil Kumar Gupta
Sh. Amit Kumar
Sh. Dinesh Gupta
Sh. Bhavesh Chhukiala
Sh. A.K Mandal
Sh. Ajay Kumar
Smt. Hetal Pardiwala
Sh. Anil Sharma
Sh. Sanjay Garg
Ms. Surbhi Gosain
Sh. Manjit Singh
Sh. Surendra Kumar
Sh. Awakash Sinha
Smt. Varsha Khandelwal
Sh. Suresh Gajendran
Sh. Haridas Karayil
Sh. Devkinandan
Sh. S.K Sangma
Sh. Dilip Gehlot
Sh. Deepak Patra
Smt. Garima