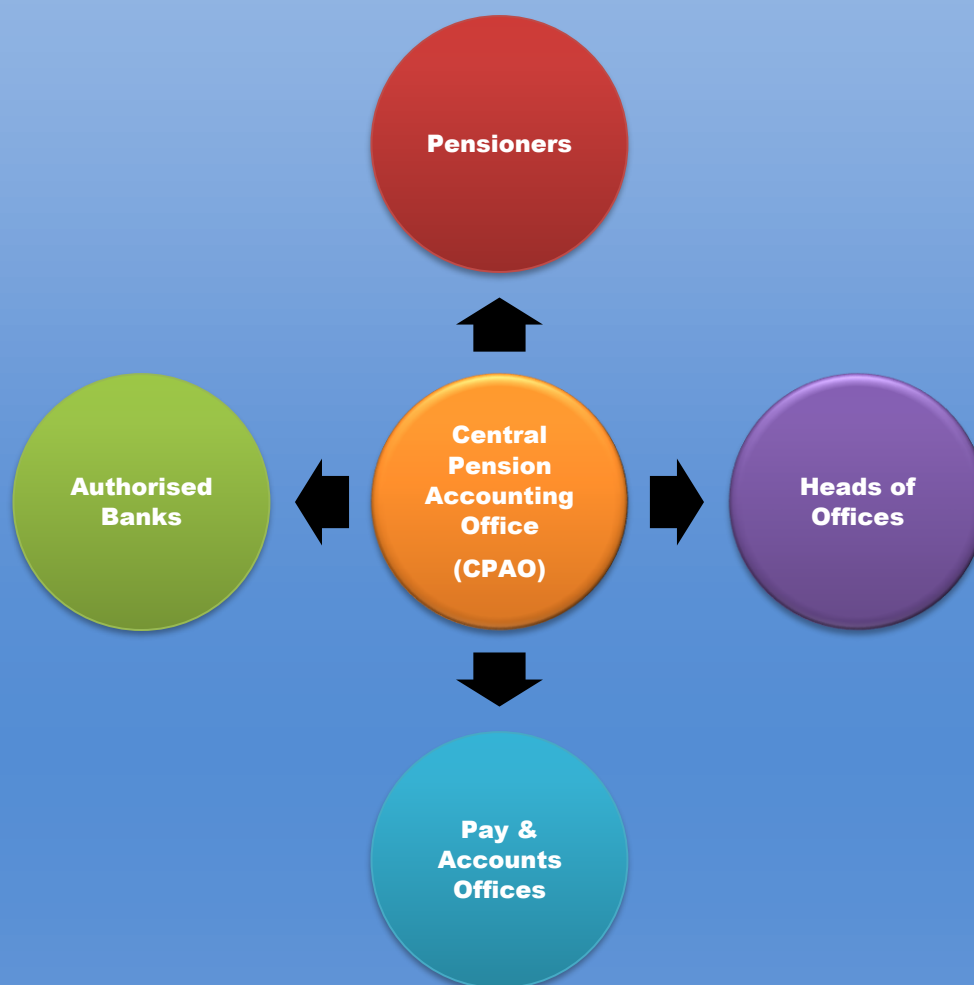


ACCOUNTS AT A GLANCE

2019-20



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 2019-20.

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 am sure that this tradition of providing complete accounting information, in a timely and correct manner will be useful in understanding the financial trends of the Pension Grant. It has been our endeavour to provide comprehensive and relevant accounting information in user friendly manner to all the stakeholders.

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

(Rokhum Lalremruata)
Chief Controller (Pensions)

Dated: 23rd February, 2021

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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 from the Financial Year 1990-91.

Functions of CPAO:

- ❖ Administering the 'Scheme for payment of Pension to Central Government Civil Pensioners by Authorized 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 the 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 system 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 2019-20, an expenditure of Rs.4.00 crores (225 no. of pensioners) for

ordinary pension (Invalid Pension) and Rs. 4.80 crores (94 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. 110.87 crores and Rs.25.23 crores has been incurred for disbursement of Ordinary pension to 5446 pensioners and Extra Ordinary Pension (EOP) to 649 pensioners respectively.

6. The budget of the Central Pension Accounting Office for the Pension Grant, incorporating 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 28 years the expenditure under the grant has gone up by approximately 102 times to Rs. 51565 crores in the financial year 2019-20. 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 31-03-2020 was 132 against sanctioned strength of 174. The range and volume of work handled by this office in 2019-20 is apparent from the following:

- The final Grant in 2019-20 for Grant No.37- Pensions was Rs. 51565.00 crores.
- 24 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' offices.
- Handled 43069 new Pension cases during 2019-20.
- Handled 78429 Revision Cases during 2019-20.
- Handled 63153 Grievances during 2019-20.
- The RTI Section received 940 applications with 100% success ratio as no penalty imposed in any case against CPAO.
- Legal Cell dealt with 905 Legal matters consisting of Legal Notices and Notices of appearance received from various benches CAT, High Court,

Consumer Forums, Public forum, Public Grievance commissions, National Human Right Commission etc and in no case any penalty imposed against CPAO.

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.

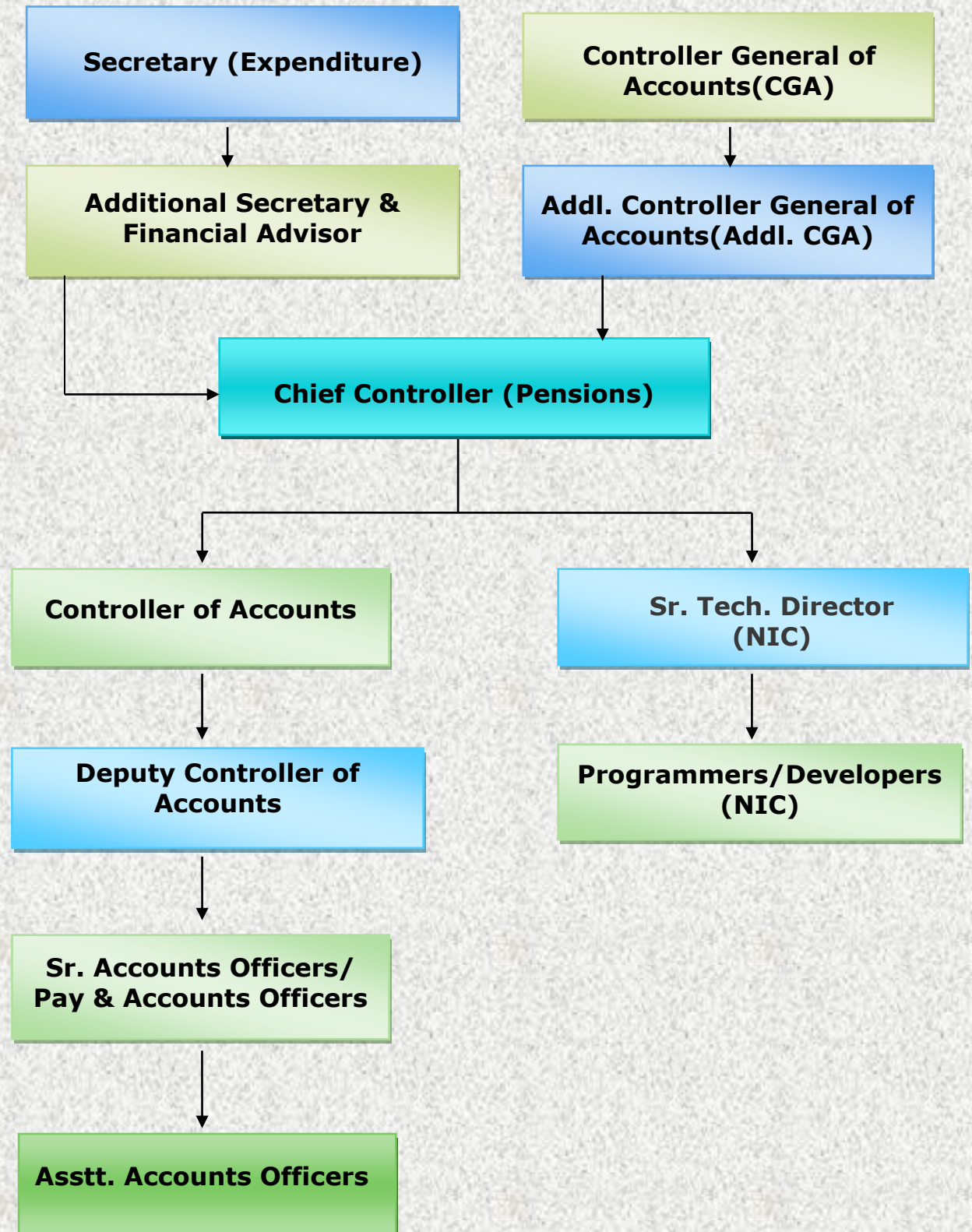
As per para 1.3 of Civil Accounts Manual, the Chief Controller (Pensions) for and on behalf of the Chief Accounting Authority is responsible for:-

- (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.37- 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. **IT & 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.37-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-AR 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 NPS work has been entrusted with the CPAO till further orders ie. Shifting of the work from the CPAO to

the designated authority appointed by Govt. of India. The work of this section includes maintenance of the different records and any query by the concerned pensioner, bank, PAO(telephonically as well as written).

- 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.

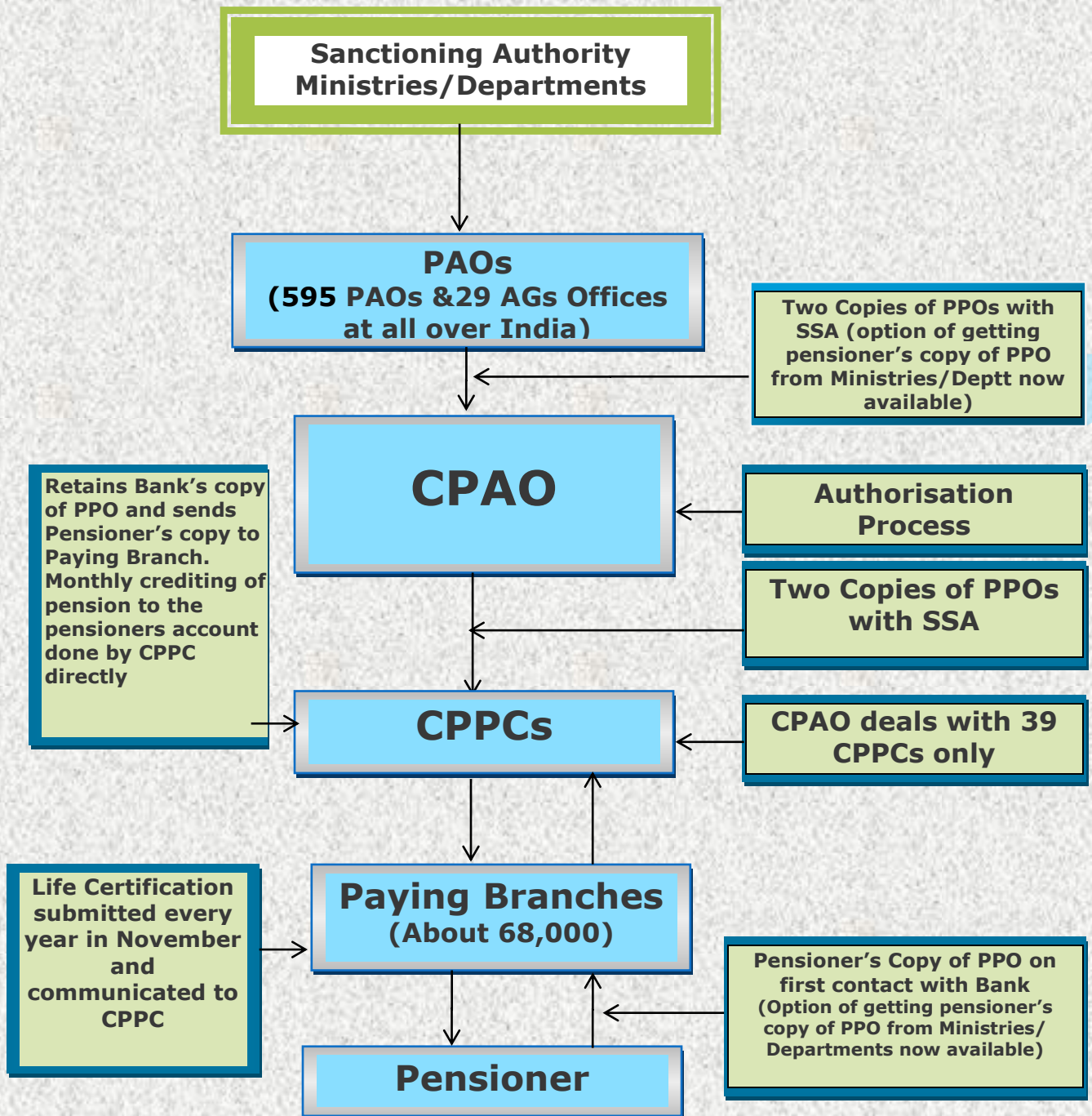
- xii. **R&D and old Records Section:** Receipt of dak inclusive of fresh PPOs, revision of pension, e-authorization etc. Sorting out the cases Section-wise. Diarizing the dak according to its nature, distributing the dak to the concerned Sections. Dispatch of the finalized cases.
- xiii. **Pensioners' Facilitation & Grievance Management 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. Grievances are also being received through social media facebook, twitter at https://twitter.com/CPAO_social 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 2019-20 RTI Cell has dealt with 940 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 2019-20, Legal Cell has also performed with utmost Legal Expertise in an efficient manner by dealing with 905 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.

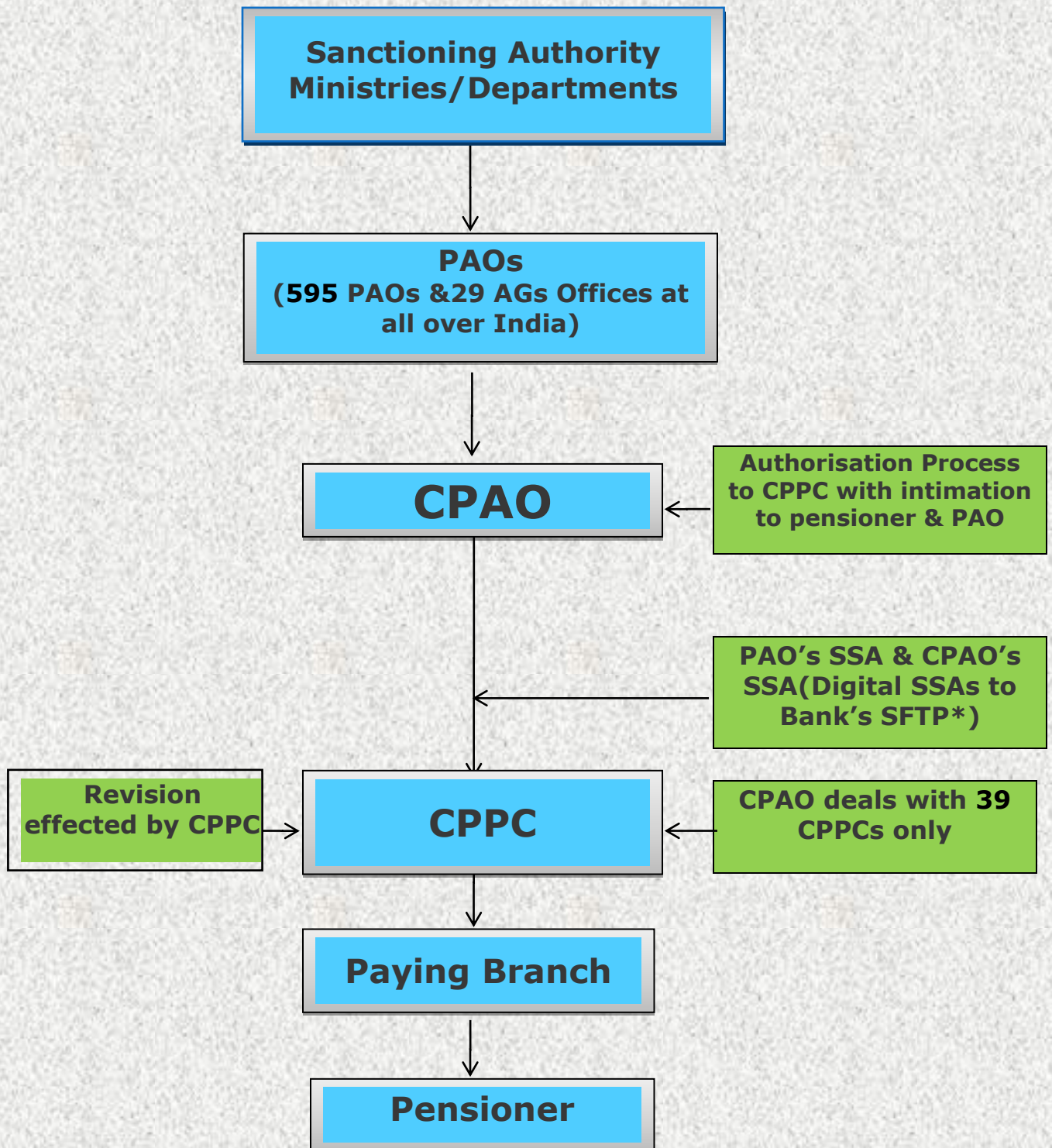
**System of Authorization of Pension
Through Centralised Pension Processing Centres
of the Banks**

Movement of Pension Payment Order (PPO)



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

Movement of Pension Revision Authority



**SFTP-Secured File Transfer Protocol.*

CHAPTER- III

IT Initiatives of CPAO

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



www.facebook.com/cpaosocial



https://twitter.com/CPAO_social



https://www.youtube.com/channel/UCZTJr_IJcPy0iwyPEztIISw?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

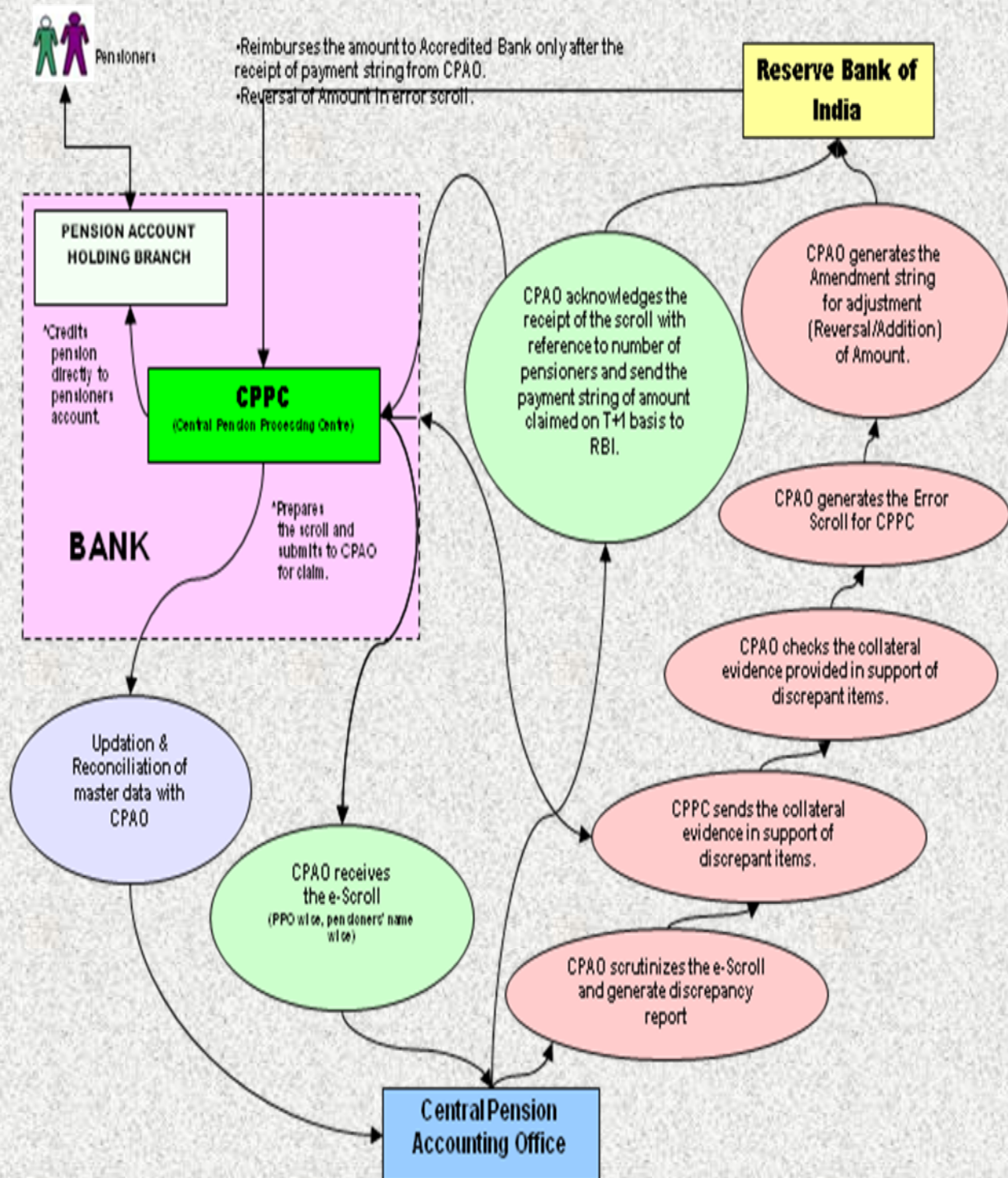
National Informatics Centre (NIC) in association with CPAO developed **PARAS (Pension Authorisation, Retrieval and Accounting System)**. Its main features are:

- 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.cpao.gov.in/www.cpao.nic.in
- Database of about 14 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 2019-20

- 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 2019-20

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

- Maintaining database of about 14 lakh Central Civil Pensioners/Family Pensioners/Freedom Fighter Pensioners.
- Managed the pension Budget of Rs.51565 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 43,069 fresh and 78,429 revision of pension cases.
- Handled 63,153 pensioners' grievances.
- Processing inward claims for reimbursement received from 29 AG's.
- Deals with about 72 budget units.
- Handled 940 RTI and 905 legal cases.
- During 2019-20, e-PPO Project for revision of pension was implemented in all banks for sending online revision authorities.
- Making direct payments to 6592 NPS subscribers' banks accounts. Total 1166 PPPO received and dispatched in the year 2019-20.
- 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 processing 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 621 audit paras settled in previous years.
- Conducted internal audit of 29 CPPCs in 2019-20.
- Receipt of Rs. 145.48 Crore as a result of internal audit observations.

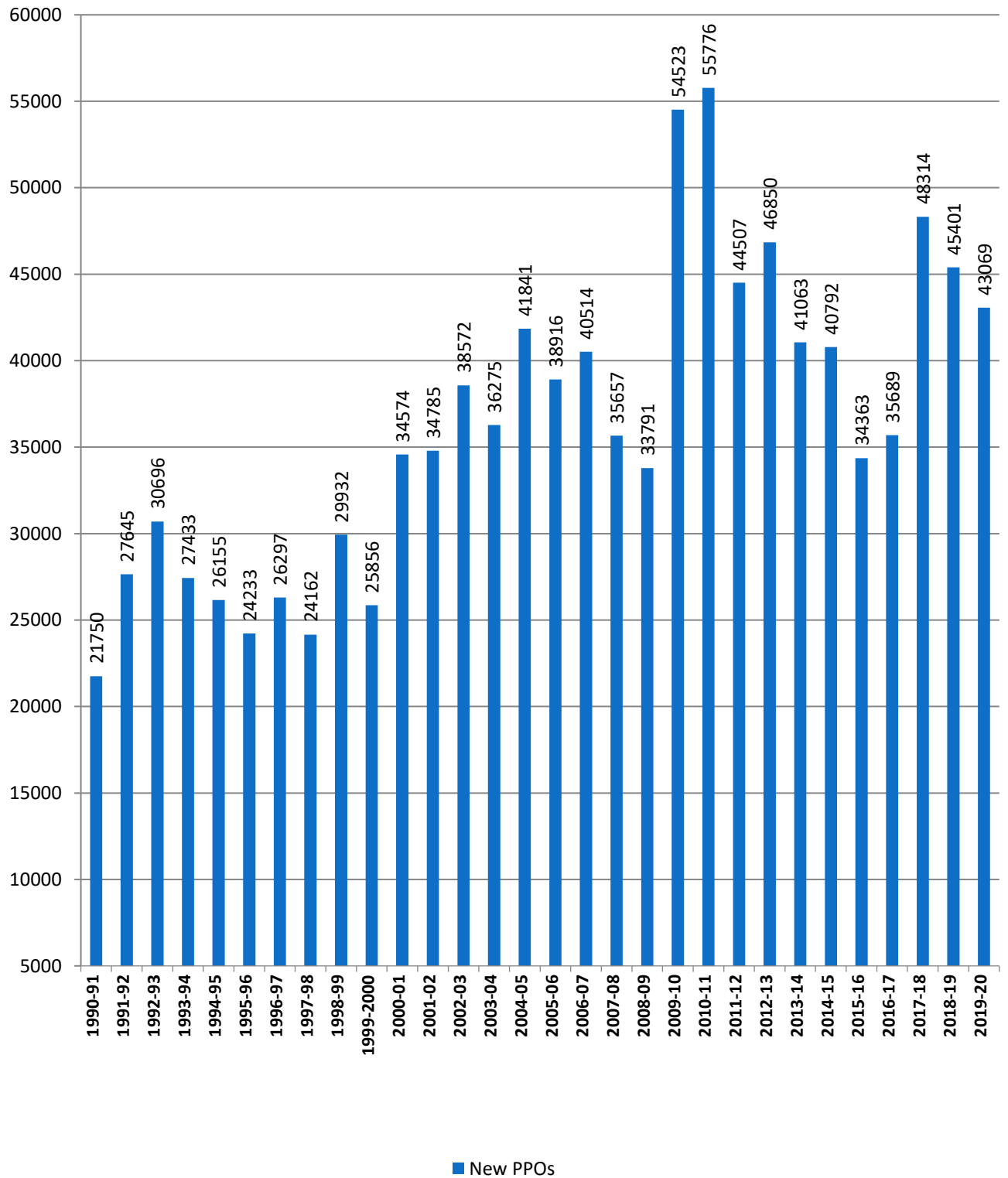
CHAPTER –V

Physical Performance

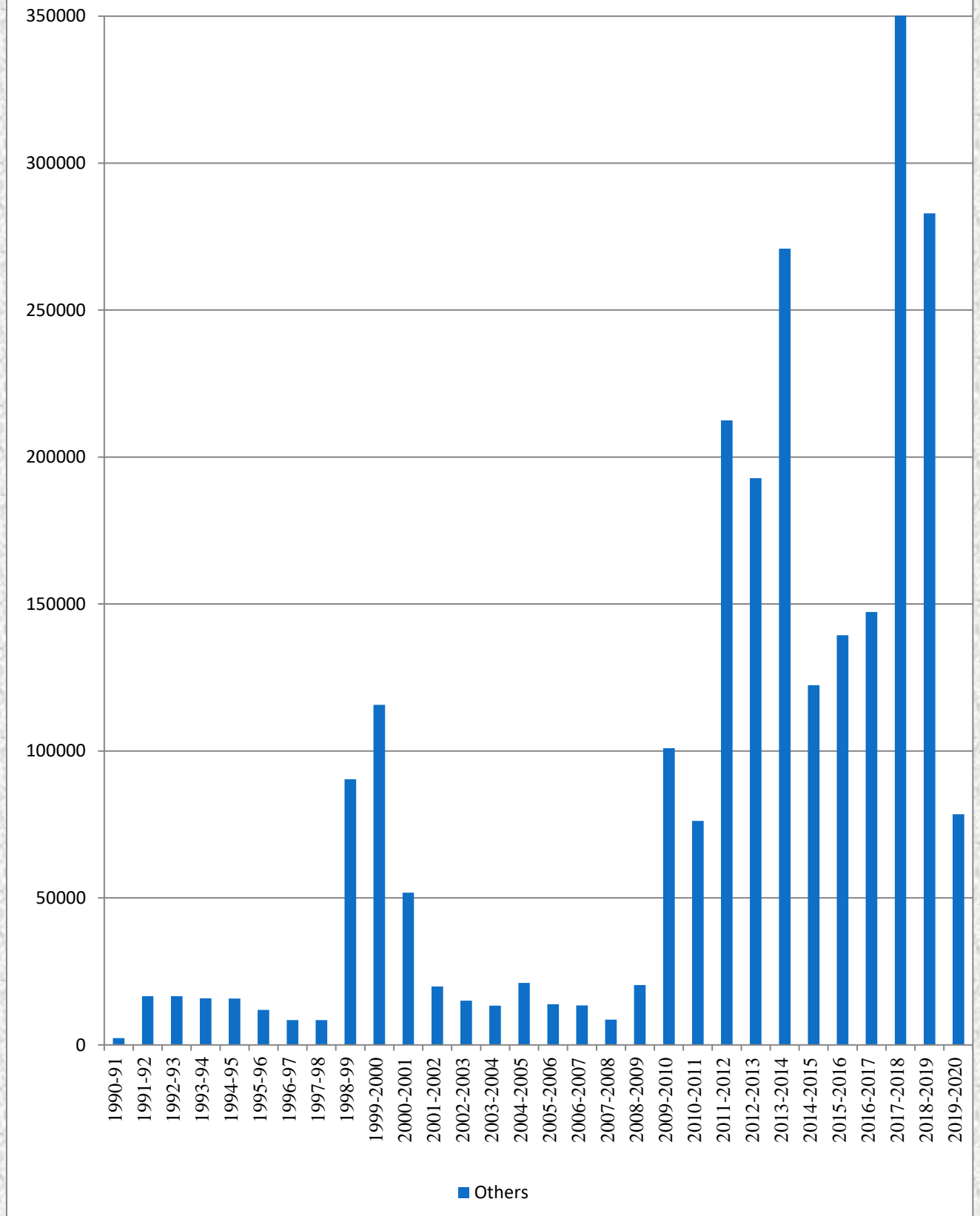
PERFORMANCE OVER THE YEARS SINCE 1990

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
2018-19	45401	282918
2019-20	43069	78429

Performance over the years



Performance over the years



NEW PPO/SSA ISSUED IN 2019 -2020

ACCOUNTANT GENERAL(A&E)	1133
ACCOUNTANT GENERAL(AIS)	236
ACCOUNTANT GENERAL(H C JUDGES)	58
ACCOUNTANT GENERAL(STATES)	79
AGRICULTURE	378
ANDAMAN & NICOBAR ISLAND ADMN.	936
ATOMIC ENERGY	1147
CHANDIGARH ADMINISTRATION	886
CHEMICAL & FERTILIZER	33
CIVIL AVIATION	508
COAL	28
COMMERCE & TEXTILES	458
CONSUMER AFFAIR FOOD & PUB DST	127
CORPORATE AFFAIRS	56
DADRA & NAGAR HAVELI	90
DAMAN & DIU	192
DEFENCE (CIVIL)	89
DELHI ADMINISTRATION	4841
DEPARTMENT OF LAND RESOURCES	5
DEV. OF NORTH EASTERN REGION	10
DIRECTOR PENSION (AIS)	2
DEPTT. OF FINANCIAL SERVICES	31
DIRECTOR OF ACCOUNTS & BUDGET	1
DISABILITY AFFAIRS	5
DRINKING WATER SUPPLY	2
DIR.GEN. OF AUDIT, DEF. SERVICES	30
EARTH SCIENCES	280
ELECTION COMMISSION OF INDIA	4
ENVIRONMENT & FORESTS	127
EXTERNAL AFFAIRS	268
FINANCE	287
FINANCE – C.B.E.C.	2292
FINANCE- C.B.D.T.	1517
FOOD PROCESSING INDUSTRIES	5
HEALTH & FAMILY WELFARE	899
HOME AFFAIRS	15122
HUMAN RESOURCES DEVELOPMENT	517
INDUSTRY	275
INFORMATION & BROADCASTING	696

INDIAN AUDIT & ACCOUNTS DEPTT.	43
INFORMATION & TECHNOLOGY	194
LABOUR	280
LAW, JUSTICE AND SCI	164
LOK SABHA SECRETARIAT	353
MINES	456
M/O HOME AFFAIRS	392
NATIONAL DISASTER MANAGMENT AU	9
NATIONAL INVESTIGATION AGENCY	3
NEW AND RENEWABLE ENERGY	22
NORTH EASTERN COUNCIL	8
PAG (A&E)-I, MAHARASHTRA, MUMBAI	84
PERSONNEL,PUBLIC GRIEVANCES	1227
PETROLEUM AND NATURAL GAS	16
PLANG,STATS& PROG. IMPLMNTN	290
PONDICHERY ADMINISTRATION	1
POWER	59
PRASAR BHARTI	1115
PRESIDENT'S SECRETARIAT	29
RAJYA SABHA SECRETARIAT	69
RURAL DEVELOPMENT	32
SCIENCE & TECHNOLOGY	360
SHIPPING,ROAD TRNSPRT&HIGHWAYS	159
SKILL DEV. & ENTERPRENEURSHIP	83
SOCIAL JUSTICE AND EMPOWERMENT	49
SPACE	449
STEEL	11
SUPPLY	61
TELECOMMUNICATION	51
URBAN DEVELOPMENT	2279
UT LAKSHADWEEP	270
WATER RESOURCES	743
O/O PR. ACCOUNTANT GENERAL (AIS)	1
GRAND TOTAL	43069

REVISION OF SSAs ISSUED IN 2019-20

MINISTRY/DEPARTMENT	No. of revision SSAs
ACCOUNTANT GENERAL(A&E)	4499
ACCOUNTANT GENERAL(AIS)	103
ACCOUNTANT GENERAL(H C JUDGES)	210
ACCOUNTANT GENERAL(STATES)	145
AG(A&E) WEST BENGAL	1
AGRICULTURE	377
ANDAMAN & NICOBAR ISLAND ADMN.	3647
ATOMIC ENERGY	1436
CHANDIGARH ADMINISTRATION	568
CHEMICAL & FERTILIZER	16
CIVIL AVIATION	518
COAL	66
COMMERCE & TEXTILES	357
CONSUMER AFFAIR FOOD & PUB DST	960
CORPORATE AFFAIRS	44
DADRA & NAGAR HAVELI	154
DAMAN & DIU	44
DEFENCE (CIVIL)	52
DELHI ADMINISTRATION	7459
DEPARTMENT OF LAND RESOURCES	1
DEV. OF NORTH EASTERN REGION	7
DEPTT. OF FINANCIAL SERVICES	6
DIRECTOR PENSION (AIS)	3
DISABILITY AFFAIRS	1
DRINKING WATER SUPPLY	0
DIR.GEN. OF AUDIT, DEF. SERVICES	102
EARTH SCIENCES	141
ELECTION COMMISSION OF INDIA	17
ENVIRONMENT & FORESTS	418
EXTERNAL AFFAIRS	157
FINANCE	794
FINANCE – C.B.E.C.	2815
FINANCE- C.B.D.T.	1452
FOOD PROCESSING INDUSTRIES	2
HEALTH & FAMILY WELFARE	1457
HOME AFFAIRS	36714
HUMAN RESOURCES DEVELOPMENT	1567

INDUSTRY	274
INFORMATION & BROADCASTING	591
INFORMATION & TECHNOLOGY	88
INDIAN AUDIT & ACCOUNTS DEPTT.	8
LABOUR	261
LAKSHADWEEP ADMN.	13
LAW, JUSTICE AND SCI	258
LOK SABHA SECRETARIAT	805
MINES	522
NEW AND RENEWABLE ENERGY	22
NORTH EASTERN COUNCIL	2
NATIONAL INVESTIGATION AGENCY	2
NATIONAL DISASTER MANAGEMENT AU	2
PAG (A&E)-I, MAHARASHTRA, MUMBAI	293
PERSONNEL,PUBLIC GRIEVANCES	1826
PETROLEUM AND NATURAL GAS	16
PLANG,STATS& PROG. IMPLMNTN	664
POWER	161
PONDICHERY ADMINISTRATION	1
PRASAR BHARTI	771
PRESIDENT'S SECRETARIAT	13
RAJYA SABHA SECRETARIAT	218
RURAL DEVELOPMENT	21
SCIENCE & TECHNOLOGY	837
SHIPPING,ROAD TRNSPRT&HIGHWAYS	224
SKILL DEV. & ENTERPRENEURSHIP	28
SOCIAL JUSTICE AND EMPOWERMENT	51
SPACE	1291
STEEL	15
SUPPLY	152
TELECOMMUNICATION	317
URBAN DEVELOPMENT	1206
UT LAKSHADWEEP	98
WATER RESOURCES	986
GRAND TOTAL	78429

DELAY IN RECEIPT OF PPOs IN 2019-20

MINISTRY / DEPARTMENT	TOTAL PPO RECEIVED	PPO RECEIVED AT CPAO ON OR BEFORE LAST DAY OF PRECEEDING MONTH OF RETIREMENT	PPO RECEIVED AT CPAO AFTER THE MONTH OF RETIREMENT
ACCOUNTANT GENERAL(A&E)	1104	190	914
ACCOUNTANT GENERAL(AIS)	227	9	218
ACCOUNTANT GENERAL(H C JUDGES)	59	18	41
ACCOUNTANT GENERAL(STATES)	79	2	77
DIRECTOR PENSION (AIS)	2	0	2
DIR.GEN.OF AUDIT, DEF.SERVICES	30	1	29
AGRICULTURE	330	9	321
ATOMIC ENERGY	1125	233	892
CHEMICAL & FERTILIZER	33	0	33
CIVIL AVIATION	437	0	437
COAL	23	0	23
COMMERCE & TEXTILES	404	0	404
CONSUMER AFFAIR FOOD & PUB DST	117	3	114
CORPORATE AFFAIRS	52	1	51
DEFENCE (CIVIL)	79	9	70
DEPARTMENT OF LAND RESOURCES	5	0	5
DEV. OF NORTH EASTERN REGION	8	1	7
DRINKING WATER SUPPLY	2	0	2
DISABILITY AFFAIRS	5	0	5
DIR. OF ACCOUNTS & BUDGET	0	0	0
EARTH SCIENCES	288	4	284
ELECTION COMMISSION OF INDIA	4	0	4
ENVIRONMENT & FORESTS	117	1	116
EXTERNAL AFFAIRS	283	1	282
FINANCE	263	1	262
FINANCE - C.B.E.C.	2215	1	2214
FINANCE- C.B.D.T.	1488	25	1463
FOOD PROCESSING INDUSTRIES	5	0	5
HEALTH & FAMILY WELFARE	746	9	737
HOME AFFAIRS	13713	442	13271
HUMAN RESOURCES DEVELOPMENT	450	2	448
INDUSTRY	235	10	225
INFORMATION AND BROADCASTING	596	12	584
INFORMATION TECHNOLOGY	188	0	188
INIDIAN AUDIT & ACCOUNTS DEPTT.	42	0	42
LABOUR	254	21	233
LAW, JUSTICE AND SCI	144	0	144
LOK SABHA SECRETARIAT	58	0	58
MINES	406	35	371

NATIONAL DISASTER MANAGMENT AU	7	0	7
NEW AND RENEWABLE ENERGY	20	0	20
NORTH EASTERN COUNCIL	7	0	7
NATIONAL INVESTIGATION AGENCY	2	2	0
PERSONNEL,PUBLIC GRIEVANCES	1170	91	1079
PETROLEUM AND NATURAL GAS	12	0	12
PLANG,STATS & PROG. IMPLMNTN	248	19	229
POWER	61	0	61
PRASAR BHARTI	1007	7	1000
PRESIDENT'S SECRETARIAT	26	0	26
PAG (A&E)-I MAHARASHTRA	86	16	70
RAJYA SABHA SECRETARIAT	28	0	28
RURAL DEVELOPMENT	30	7	23
SCIENCE & TECHNOLOGY	350	15	335
SHIPPING,ROAD TRNSPORT& HIGHWAYS	132	2	130
SOCIAL JUSTICE AND EMPOWERMENT	44	0	44
SPACE	444	58	386
STEEL	11	0	11
SUPPLY	56	0	56
SKILL DEV. & ENTERPRENEURSHIP	73	0	73
TELECOMMUNICATION	53	0	53
URBAN DEVELOPMENT	1974	20	1954
WATER RESOURCES	630	21	609
ANDAMAN & NICOBAR ISLAND ADMN.	866	2	864
CHANDIGARH ADMINISTRATION	818	134	684
DADRA & NAGAR HAVELI	90	0	90
DAMAN AND DIU	184	0	184
DELHI ADMINISTRATION	4233	0	4233
PONDICHERY ADMINISTRATION	1	0	1
UT LAKSHADWEEP	262	0	262
LAKSHADWEEP ADMN.	0	0	0
O/o PR. ACCOUNTANT GENERAL (AIS)	1	0	1
DEPTT. OF FINANCIAL SERVICES	27	2	25
DEPTT. OF FISHRIES	2	0	2
DEPTT. OF SPACE	1	0	1
TOTAL	38624	1437	37187

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 withdraw 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 are accounted for. 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 Heads, which may in turn 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 Heads of Accounts of Union and States 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 contains 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 rests 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

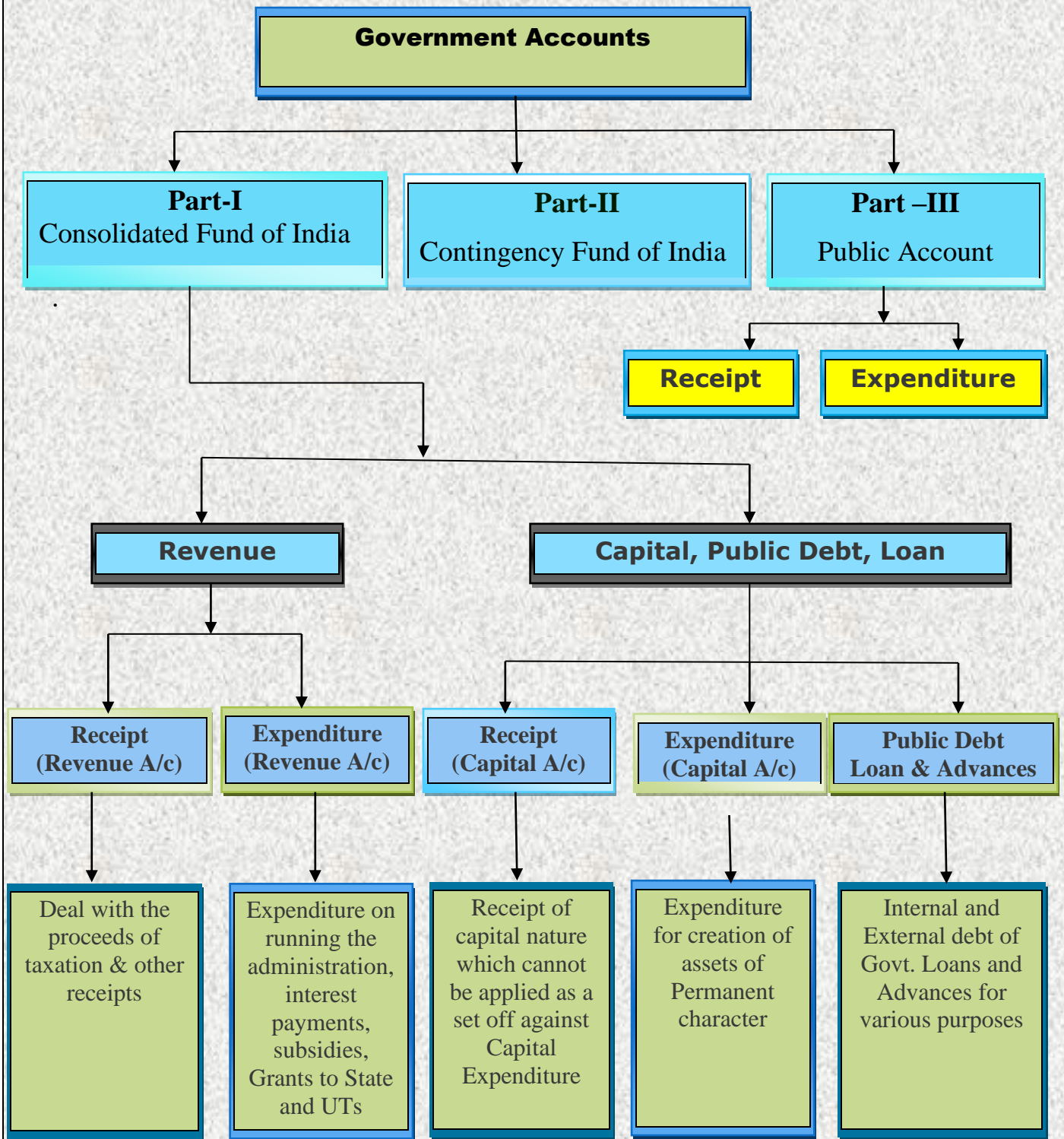
not for sale in the ordinary course of business) or enhancing the utility of existing assets, shall broadly be defined as Capital Expenditure. Subsequent charges on maintenance, repair upkeep and working expenses, which are required to maintain the assets in the running order as also all other expenses 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 dates 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. 37-Pensions 2019-20

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. 49565 crores. The Head wise Appropriation Accounts for 2019-20 are as under: -

(Rs.in crores)

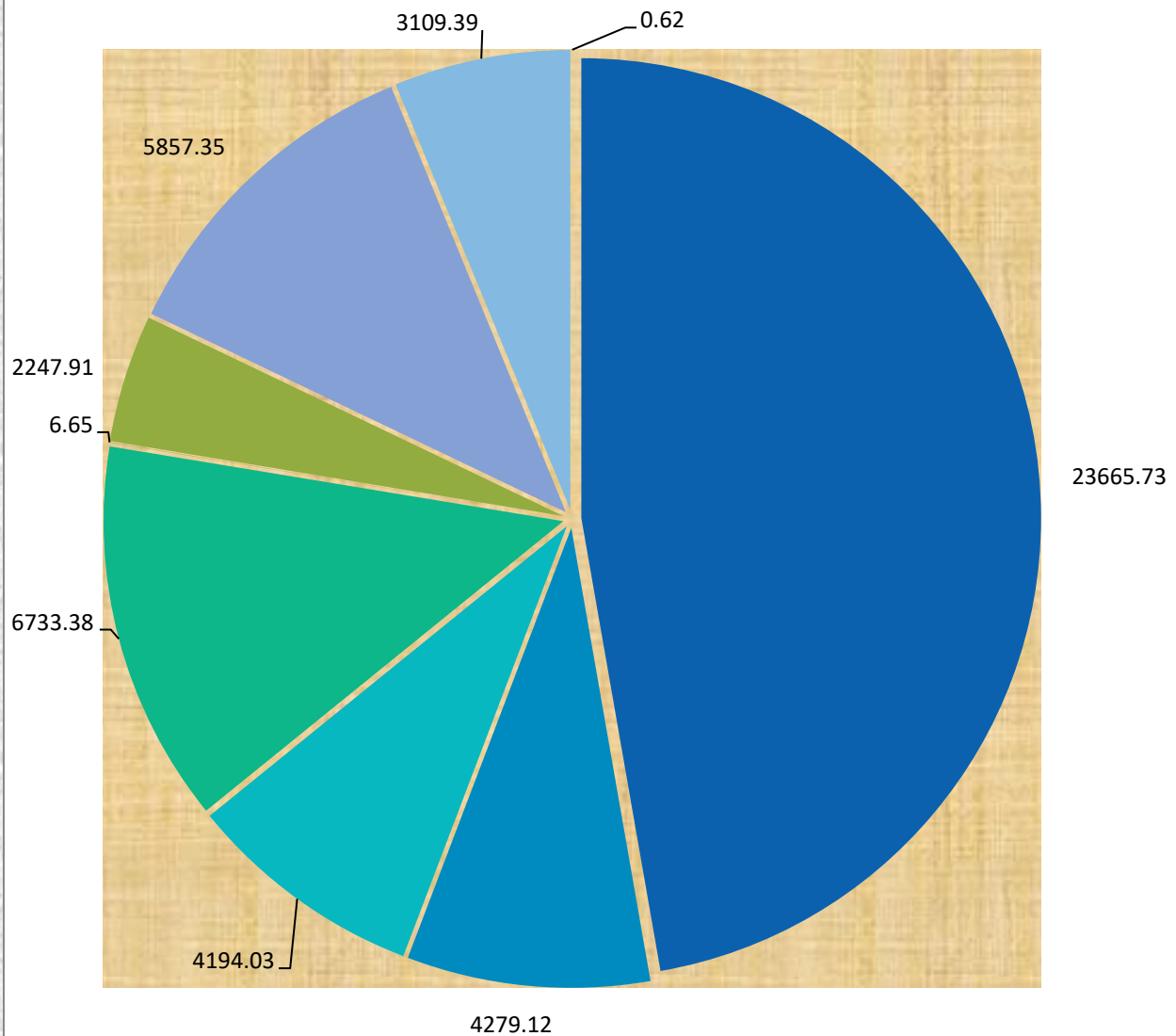
Sl. No.	Major Head	Budget Estimates 2019-20	Suppl. Grant 2019-20	Re-appropriation 2019-20	Final Grant 2019-20	Expenditure 2019-20	Excess (+) Saving (-) w.r.t. Final Grant
1	2071- Pension and other Retirement benefits						
	Total	49510.50	2000.00	15.00	51525.50	50094.19	(-)1431.31
	Charged	379.90	5.00	NIL	384.90	365.81	(-) 19.09
	Voted	49130.60	1995.00	15.00	51140.60	49728.38	(-) 1412.22
2	2235 – Social Security and Welfare						
	Total	54.50	NIL	-15.00	39.50	38.25	(-)1.25
	Charged	0.20	NIL	NIL	0.20	0.05	(-)0.15
	Voted	54.30	NIL	-15.00	39.30	38.20	(-) 1.10
	Total	49565.00	2000.00	NIL	51565.00	50132.44	(-)1432.56
	Charged	380.10	5.00	NIL	385.10	365.86	(-)19.24
	Voted	49184.90	1995.00	NIL	51179.90	49766.58	(-)1413.32

PENSIONS & OTHER RETIREMENT BENEFITS (MAJOR HEAD – 2071)

Sl. No.	Category	Final Grant 2019-20	Actual Exp. 2019-20	Excess (+) Saving (-)	% Increase (+) Decrease (-)over Final Grant 2019-20	
1	SUPERANNUATION	Total	24691.70	23665.73	(-)1025.97	(-)4.15 %
		Charged	40.99	31.53	(-)9.46	(-)23.07%
		Voted	24650.71	23634.20	(-)1016.51	(-)4.12%
2	COMMUTED VALUE OF PENSION	Total	4410.00	4279.12	(-)130.88	(-)2.96%
		Charged	25.86	29.36	(+)3.50	(+)13.53%
		Voted	4384.14	4249.76	(-)134.38	(-)3.06%
3	GRATUITY	Total	4327.60	4194.02	(-)133.58	(-)3.08%
		Charged	24.24	29.97	(+)5.73	(+)23.64%
		Voted	4303.36	4164.05	(-)139.31	(-)3.23%
4	FAMILY PENSION	Total	6957.00	6733.38	(-)223.62	(-)3.21%
		Charged	7.38	3.25	(-)4.13	(-)55.96%
		Voted	6949.62	6730.13	(-)219.49	(-)3.16%
5	CONTRIBUTIONS TO PROVIDENT FUND	Total	10.43	6.65	(-)3.78	(-) 36.24%
		Charged	0.05	0.07	(+)0.02	(+)40.00%
		Voted	10.38	6.58	(-)3.80	(-)36.60%
6	LEAVE ENCASHMENT	Total	2219.00	2247.91	(+)28.91	(+)1.30%
		Charged	18.76	17.18	(-)1.58	(-)8.42%
		Voted	2200.24	2230.73	(+)30.49	(+)1.38%
7	CONTRIBUTION FOR DEFINED CONTRIBUTION PENSION SCHEME	Total	5860.00	5857.35	(-)2.65	(-)0.04%
		Charged	16.91	12.47	(-)4.44	(-)26.25%
		Voted	5843.09	5844.87	(+)1.78	(+)0.03%
8	MISC. PENSIONARY PAYMENTS	Total	3047.24	3109.39	(+)62.15	(+)2.03%
		Charged	250.71	241.98	(-)8.73	(-)3.48%
		Voted	2796.53	2867.41	(+)70.88	(+)2.53%
9	OTHERS TOTAL		2.51	0.62	(-)1.89	(-)75.29%
		Charged	-	-	-	-
		Voted	2.51	0.62	(-)1.89	(-)75.29%
	TOTAL	51525.50	50094.19	(-)1431.31	(-)2.81%	
	Charged	384.90	365.81	(-)19.09	(-)4.96%	
	Voted	51140.60	49728.38	(-)1412.22	(-)2.79%	

(Rupees in crore)

Actual Expenditure 2019-20



■ superannuation

■ CVP

■ Gratuity

■ Family

■ Cont. to Provident Fund

■ Leave encashment

■ Cont. to DCPS

■ Misc. Pens

■ Other Pension

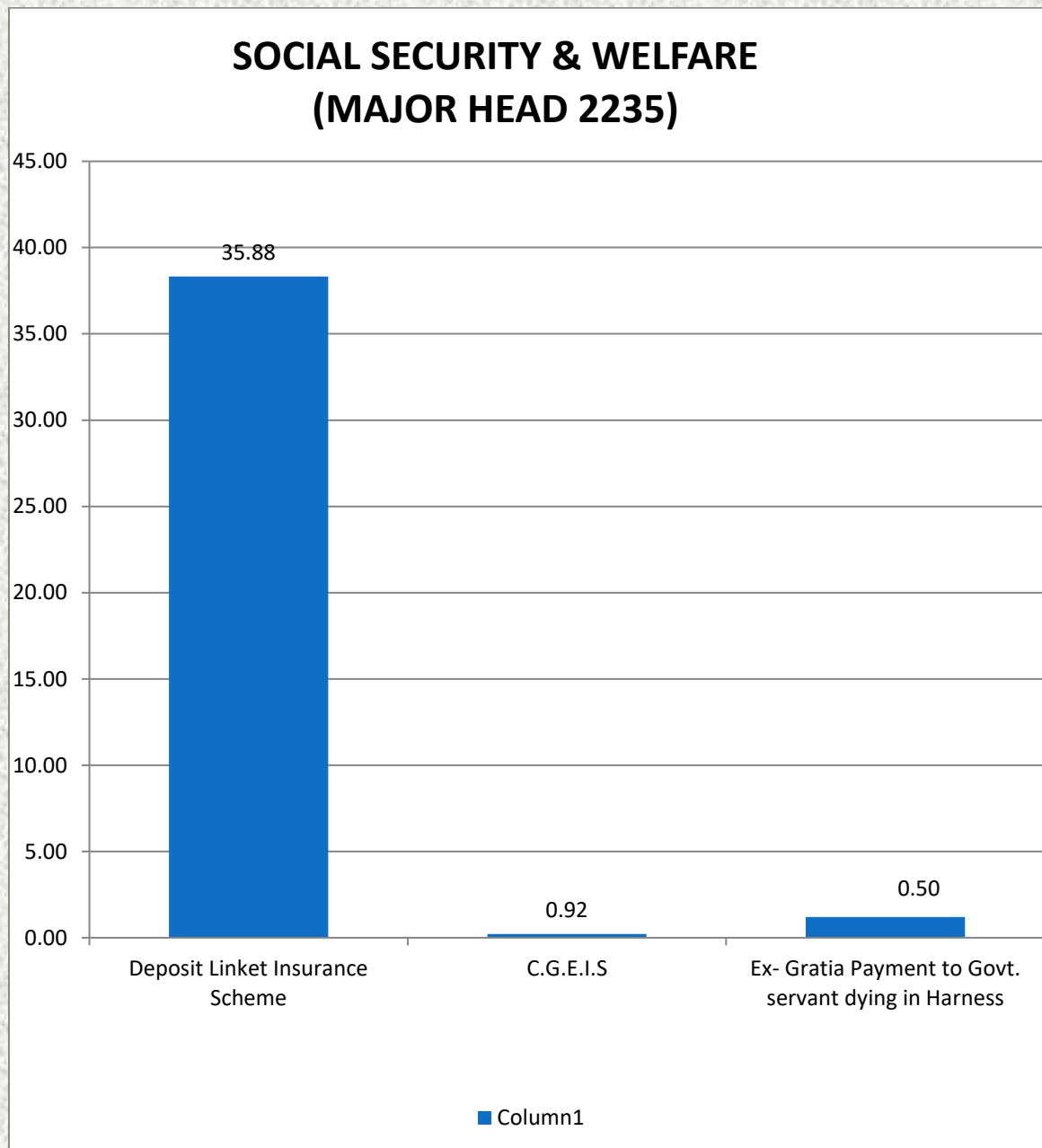
SOCIAL SECURITY & WELFARE (MAJOR HEAD 2235)

(Rs in crores)

Sl. No.	Category	Final Grant 2019-20	Actual Expenditure 2019-20	Excess (+) Savings(-)	% Increase (+) Decrease (-) over Final Grant in 2017-18
1.	DEPOSIT LINKED INSURANCE SCHEME				
	Total	36.37	35.88	(-)0.49	(-)1.34%
	Charged	0.19	0.05	(-)0.14	(-)89.47%
	Voted	36.18	35.83	(-)0.35	(-) 23.38 %
2.	C.G.E.I.S.				
	Total	1.18	0.92	(-)0.26	(-)22.03%
	Charged	0.01	-	(-)0.01	(-)100.00%
	Voted	1.17	0.92	(-)0.25	(-) 21.36%
3.	EX-GRATIA PAYMENT TO GOVERNMENT SERVANT DYING IN HARNESS				
	Total	0.60	0.50	(-)0.10	(-)0.16%
	Charged	-	-	-	-
	Voted	0.60	0.50	(-)0.10	(-)0.16%
4.	OTHERS				
	Total	1.35	0.95	(-)0.40	(-)29.62%
	Charged	-	-	-	-
	Voted	1.35	0.95	(-)0.40	(-)29.62%
	TOTAL	39.50	38.25	(-)1.25	(-)3.16%
	Charged	0.20	0.05	(-)0.15	(-)75.00%
	Voted	39.30	38.20	(-)1.11	(-)2.82%
	PENSIONS GRANT TOTAL MAJOR HEAD 2071+2235				
	Total	51565.00	50132.44	(-)1432.56	(-)2.77%
	Charged	385.10	365.86	(-)19.24	(-)4.99%
	Voted	51179.90	49766.58	(-)1413.32	(-)2.76%

SOCIAL SECURITY & WELFARE (MAJOR HEAD 2235)

(Rs. In Crores)



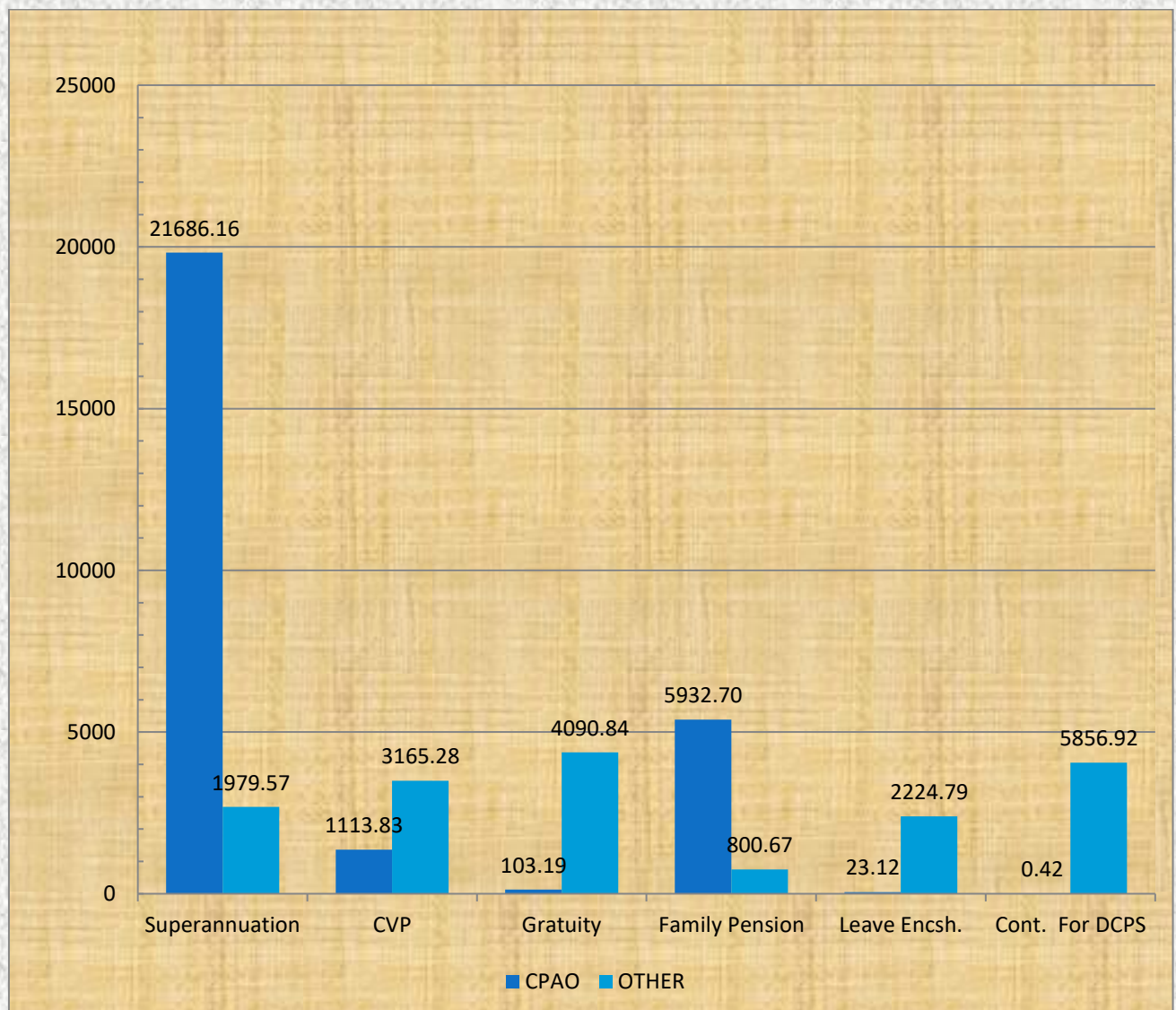
EXPENDITURE UNDER SIX MAIN HEADS (MAJOR HEAD – 2071)

(Rs. in Crores)

Sl. No.	Category	Expenditure Booked by CPAO	Expenditure booked by Other Ministries	TOTAL
1.	SUPERANNUATION			
	Total	21686.16	1979.57	23665.73
	Charged	30.49	1.04	31.53
	Voted	21655.67	1978.53	23634.20
2.	COMMUTED VALUE OF PENSION			
	Total	1113.83	3165.28	4279.11
	Charged	-	29.35	29.35
	Voted	1113.83	3135.93	4249.76
3.	GRATUITY			
	Total	103.19	4090.84	4194.03
	Charged	-	29.96	29.96
	Voted	103.19	4060.88	4164.07
4.	FAMILY PENSION			
	Total	5932.70	800.67	6733.37
	Charged	3.13	0.12	3.25
	Voted	5929.57	800.55	6730.12
5.	LEAVE ENCASHMENT			
	Total	23.12	2224.79	2247.91
	Charged	-	17.18	17.18
	Voted	23.12	2207.61	2230.73
6.	CONTRIBUTION FOR DEFINED CONTRIBUTION PENSION SCHEME			
	Total	0.42	5856.92	5857.34
	Charged	-	12.48	12.48
	Voted	0.42	5844.44	5844.44

EXPENDITURE IN RESPECT OF SUPERANNUTION, COMMUTED VALUE AND FAMILY PENSION

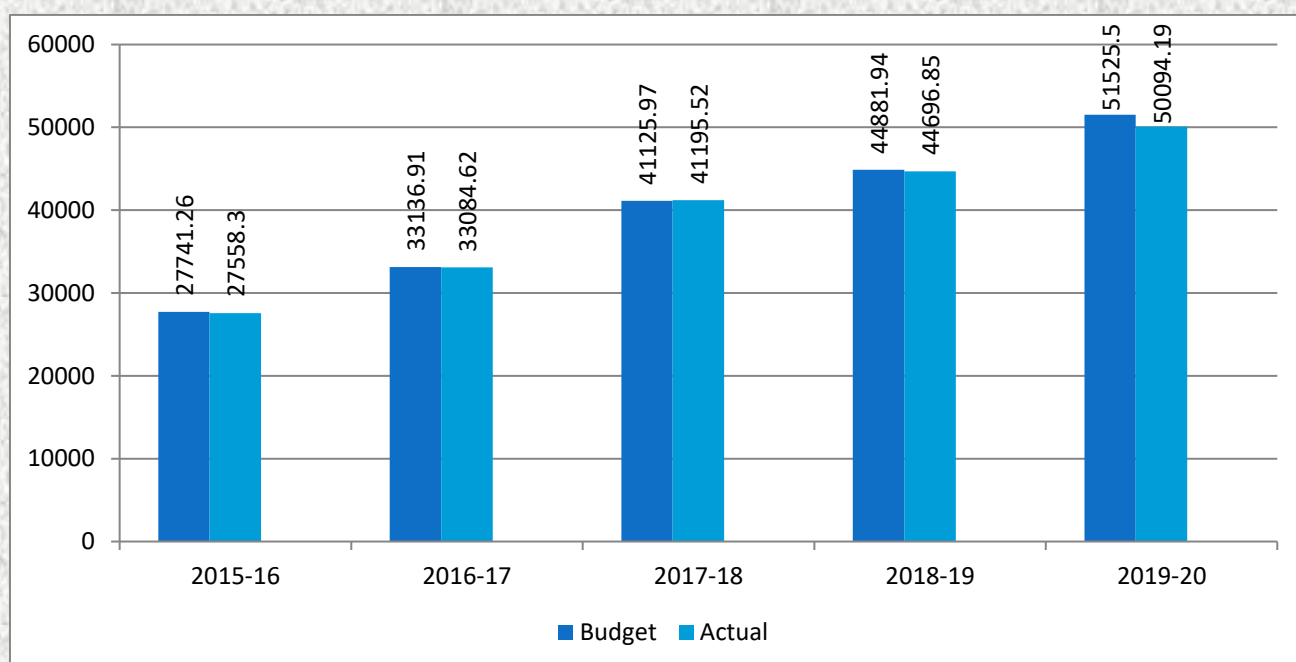
(Rs. In crores)



**STATEMENT OF EXPENDITURE
IN RESPECT OF PENSIONS GRANT 2015-16 TO 2019-20
MAJOR HEAD 2071-PENSION AND
OTHER RETIREMENT BENEFITS (NON-PLAN)**

(Rs. in crores)

Sl. No	Category	2015-16		2016-17		2017-18		2018-19		2019-20	
		Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
1	Superannuation	15055.63	15113.84	18021.61	17286.56	19246.30	19086.98	22545.96	22504.73	24691.70	23665.73
2	Commutated value of Pension	1550.58	1486.17	2224.74	2645.59	5492.54	5462.12	4921.72	4854.64	4410.00	4279.12
3	Gratuity	2518.52	2454.09	2956.00	3135.45	4647.98	4722.61	4585.26	4503.72	4327.60	4194.02
4	Family pension	4602.45	4571.07	4983.26	4967.91	5960.17	5764.50	6144.12	6133.05	6957.00	6733.38
5	Contribution to Provident Fund	7.00	5.23	7.50	11.11	13.99	9.21	14.69	8.93	10.43	6.65
6	Leave Encashment	1459.00	1457.02	1747.60	1785.92	2363.75	2438.45	2496.76	2450.64	2219.00	2247.91
7	Cont. for Defined Pension Scheme	2407.00	2334.70	3050.82	3116.42	3184.61	3537.94	3950.16	4057.36	5860.00	5857.35
8	Misc. Pensionary Payments	138.67	134.61	143.38	134.28	214.44	172.93	219.85	181.85	3047.24	3109.39
9	Others	2.41	1.57	2.00	1.38	2.19	0.78	3.42	1.93	2.51	0.62
	M.H. Total-2071	27741.26	27558.30	33136.91	33084.62	41125.97	41195.52	44881.94	44696.85	51525.50	50094.19

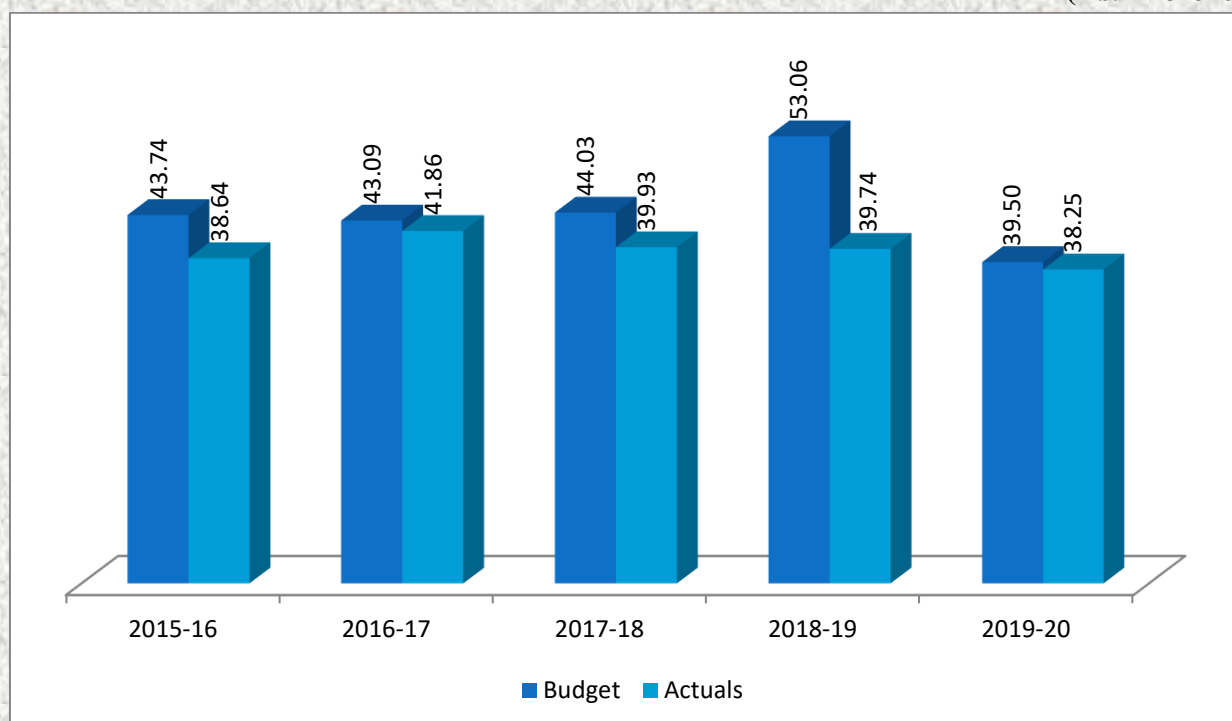


STATEMENT OF EXPENDITURE
IN RESPECT OF PENSIONS GRANT 2015-16 TO 2019-20
MAJOR HEAD 2235-SOCIAL SECURITY AND WELFARE (NON-PLAN)

(Rs. in crores)

Sl. No	Category	2015-16		2016-17		2017-18		2018-19		2019-20	
		Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
1	Deposit Linked Insurance Scheme	41.83	38.14	41.67	40.87	42.18	39.11	50.19	38.32	36.37	35.88
2	C.G.E.I.S.	1.50	0.25	1.01	0.52	1.07	0.21	1.47	0.22	1.18	0.92
3	Ex-gratia payment to Government servant dying in harness	0.35	0.25	0.35	0.47	0.75	0.60	1.37	1.20	0.60	0.50
4	Others	0.06	0.00	0.06	0.00	0.03	0.01	0.03	0.00	1.35	0.95
M.H. Total-2235		43.74	38.64	43.09	41.86	44.03	39.93	53.06	39.74	39.50	38.25

(Rs. in crores)



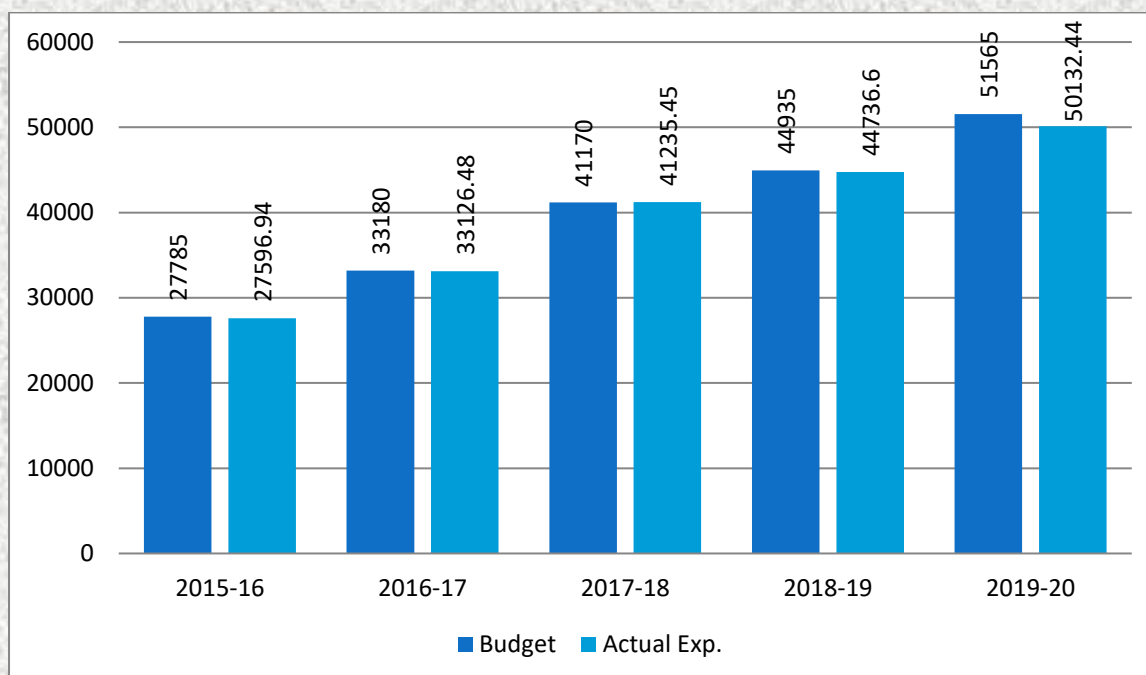
STATEMENT OF EXPENDITURE
IN RESPECT OF PENSIONS GRANT 2015-16 TO 2019-20
MAJOR HEAD 2071-PENSIONS AND OTHER RETIREMENT
BENEFITSAND 2235-SOCIAL SECURITY AND WELFARE
(NON-PLAN)

(Rs. in crores)

Sl. No.	Category	2015-16		2016-17		2017-18		2018-19		2019-20	
		Budget	Actual Exp.	Budget	Actual Exp.	Budget	Actual Exp.	Budget	Actual Exp.	Budget	Actual Exp.
	PENSION GRANT TOTAL M.H. (2071+2235)	27785.00	27596.94	33180.00	33126.48	41170.00	41235.45	44935.00	44736.60	51565.00	50132.44

(Rs.in crores)

Expenditure of Major Head: 2071+2235



CHAPTER-VII

FINANCE ACCOUNTS – 2019-20

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 2019-20 is on the next page.

FINANCE ACCOUNT- UNION GOVERNMENT 2019-20

Statement No. 13

FINANCE ACCOUNT – UNION GOVERNMENT 2019-20 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 01.04.2019	Receipts	Disbursements	Closing Balance as on 31.03.2020
PART – I CONSOLIDATED FUND				
Receipt Heads (Revenue Account)		1178581		
Receipt Heads (Capital)				
Expenditure (Revenue)			314829501	
Expenditure (Capital)				
T O T A L E – Public Debt				
F Loans & Advances				
7610 – 201 – HBA.	399 Dr.	82 Cr	2091 Dr	2408 Dr.
7610 – 202 – MCA.	192 Cr.	-82 Cr	-	110 Cr.
7610 – 203 – Advance for purchase of other Conveyance	9 Dr.	-	-	9 Dr.
7610-204- Computer Advances	55 Dr.	51 Cr	-	4 Dr.
7610 – 800 – Other Advances	1Cr.	-	-	1 Cr.
G Inter-state settlement				
7810 Inter-state Settlement				-
T O T A L	270 Dr.	51 Cr	2091 Dr	2310 Dr.
8000 Contingency Fund	-	-	-	-
PART – III PUBLIC ACCOUNT				
I Small Saving Provident Fund etc.				
8009 – 101 – GPF	139857 Cr.	40477 Cr	24526 Dr	155808 Cr.
8011 – 103 – CGEIS	969 Dr.	90 Cr	262 Dr	1141 Dr.
8011 – 101 – Postal Insurance & LAF	-	-	-	-
8014-101 – Postal Insurance & LAF	31 Cr.	-	-	31 Cr.
T O T A L	138919 Cr.	40567 Cr.	24788 Dr.	154698Cr.
J Reserve Fund				

(Rs. in thousands)

Major/Minor Head of Account	Opening balance as on 01.04.2019	Receipts	Disbursements	Closing Balance as on 31.03.2020
K Deposits & Advances				
(a) Deposits bearing interest	-	-	-	-
(b) Deposits not bearing interest				
8443 Civil Deposits				
103 – Security Deposits	179 Cr.	-5Cr	-	174 Cr.
(c) Advances				
8550 Civil Advances				
103 – Other Departmental Advances	18 Dr	-	-	18 Dr.
(d) 104-Other Advance	-	-	-	-
TOTAL	161 Cr.	-5 Cr	-	156 Cr.
L Suspense & Miscellaneous				
8658 Suspense Account				
101 – PAO Suspense	17 cr	-16 Cr	-	1 Cr.
102 – Suspense Civil	708 Dr.	127 Cr	-	581 Dr.
108 –PSB Suspense	97454894 Dr.	-7461878 Cr	-393524 Dr	104523248 Dr
138 –Other Nominated Banks (Private Sector Banks) Suspense	564362 Dr.	-829426 Cr	-2643 Dr.	1391145 Dr.
139- GST-TDS	--	116 Cr	--	116 Cr.
TOTAL-8658	98019947 Dr.	-8291077 Cr	-396167 Dr	105914857Dr
8670 – Cheque& Bills				
102 – PAO Cheques	1313644Cr.	-67506 Cr	-	1246138 Cr.
111 – Pay & Accounts Offices Electronic Advices	-41516 Cr.	2191 Cr	-	-39325 Cr.
TOTAL- 8670	1272128 Cr.	-65315 Cr	-	1206813 Cr.
8672 – Permanent Cash Imprest				
101 – Civil	5 Dr.	-	-	5 Dr.
8675 – Reserve Bank Deposit				
101 – Central Civil	-	324469048 Cr	2870274 Dr	-
TOTAL -L – Suspense & Miscellaneous	96747824 Dr.	316112656 Cr	2474107 Dr	104708049 Dr.
M-Remittances				
8797-Exchange Accounts				
01-Exchange between Civil & Civil				
101- Exchange between PAO & PAO	2027 Cr	-1363 Cr	-	664 Cr.
TOTAL - Public Account	96606717 Dr.	316151855 Cr	2498895 Dr	104552531 Dr.
GRAND TOTAL	96606987 Dr.	316151906 Cr	2500987 Dr	104554841 Dr.

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

In addition to its own expenditure (Grant No.46), the Central Pension Accounting Office incurs expenditure on pensions of Freedom Fighters on behalf of Ministry of Home Affairs (Grant No.46) 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
2018-19	841.78
2019-20	817.72

CHAPTER – VIII

STATE-WISE AND CATEGORY-WISE BREAK-UP OF NEW AUTHORISATIONS ISSUED UPTO 2019-20

Sl. No	Name of State	Opening Balance as on 1.4.2019	M.Ps	Judges	Freedom Fighters Central	Others	Total for 2019-20	Total PPOs From 01.01.90 To 31.03.2020
1	Andaman & Nicobar	12143	0	0	0	0	0	12143
2	Andhra Pradesh	42459	8	1	1	776	786	43245
3	Arunachal Pradesh	2182	0	0	0	0	0	2182
4	Assam	34486	7	1	0	1851	1859	36345
5	Bihar	47769	2	5	4	1214	1225	48994
6	Chandigarh	35174	2	9	4	4336	4351	39525
7	Chhattisgarh	249	0	0	0	0	0	249
8	Daman & Diu	0	0	0	0	0	0	0
9	Delhi	224857	215	5	13	8347	8580	233437
10	Goa	1410	0	0	0	0	0	1410
11	Gujarat	28356	5	1	11	2179	2196	30552
12	Haryana	55961	0	0	0	327	327	56288
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	45404	11	2	12	3636	3661	49065
17	Kerala	50637	3	8	1	1344	1356	51993
18	Madhya Pradesh	34623	5	2	1	1140	1148	35771
19	Maharashtra	113695	17	21	11	6267	6316	120011
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	9838	0	0	0	852	852	10690
25	Orissa	16623	7	3	0	717	727	17350
26	Pondicherry	1347	0	0	0	0	0	1347
27	Punjab	23567	0	0	0	0	0	23567
28	Rajasthan	31584	2	5	0	1197	1204	32788
29	Sikkim	584	0	0	0	0	0	584
30	Tamil Nadu	49776	19	10	5	2074	2108	51884
31	Telangana	3200	4	2	1	708	715	3915
32	Tripura	3818	0	0	0	0	0	3818
33	Uttar Pradesh	98111	8	14	5	1958	1985	100096
34	Uttarakhand	401	0	0	0	0	0	401
35	West Bengal	93948	10	2	11	3650	3673	97621
	Grand Total	1099873	325	91	80	42573	43069	1142942

CHAPTER – IX

MINISTRY AND DEPARTMENT-WISE EXPENDITURE 2019-20 (Including Recoveries)

(Rs. in thousands)

Sl No.	Ministry/Departments	Total Charged	Total Voted	Total Charged+Voted
1	Agriculture	0	825229	825229
2	Water Resources	0	1962785	1962785
3	Consumer Affairs & Public Distribution	0	561695	561695
4	Rural Area & Development	0	133252	133252
5	Department of Fertilizer	0	44157	44157
6	Commerce	0	1273168	1273168
7	Higher Education	-161	163454	163293
8	School Education & Literacy	0	48397	48397
9	Social Justice & Employment	0	116980	116980
10	Power	0	277124	277124
11	Coal	0	60174	60174
12	Tribal Affairs	0	38351	38351
13	Finance (Exp.)	0	184947	184947
14	Finance (Economic Affairs)	0	275948	275948
15	Finance (Revenue)	0	560627	560627
16	Health & Family Welfare	0	3267011	3267011
17	Home Affairs	0	60047164	60047164
18	Industry	0	970706	970706
19	Information & Broadcasting	0	5535282	5535282
20	Labour	0	976043	976043
21	Law & Justice	394217	344137	738354
22	Planning Commission	0	1125863	1125863
23	Road Transport	0	155335	155335
24	Steel	0	37893	37893
25	Mines	0	1688237	1688237
26	Supply	0	225375	225375
27	Culture	0	990289	990289
28	Civil Aviation & Tourism	0	306865	306865
29	Urban Development	0	5649898	5649898
30	Atomic Energy	585	5958377	5958961
31	Information Technology	0	1047146	1047146
32	President Secretariat	82133	0	82133
33	PPG & Pension	241711	2419952	2661663
34	CBEC	0	9464262	9464262
35	CBDT	0	6585251	6585251

Cont

(Rs. in thousands)

Sl No.	Ministry/Departments	Total Charged	Total Voted	Total Charged+ Voted
36	Science & Technology	0	1122766	1122766
37	Department of Space	0	3469835	3469835
38	AG (Audit) Delhi	177475	9969507	10146982
39	Lok Sabha	0	388762	388762
40	Rajya Sabha	0	195020	195020
41	NCT of Delhi	0	13166597	13166597
42	Youth Affairs	0	78547	78547
43	Women & Child Development	0	88275	88275
44	AG Calcutta	0	21654	21654
45	Dadar Nagar Heveli	0	336548	336548
46	AG Chandigarh	0	2178871	2178871
47	UT Daman & Diu	0	424655	424655
48	CGDA (Civil)	0	1177540	1177540
49	Andaman Nicobar Admn.	0	2750822	2750822
50	New & Renewable Energy	0	87710	87710
51	External Affairs	0	5100577	5100577
52	Environment, Forest & Wild Life	0	496372	496372
53	Food Processing	0	22011	22011
54	Earth Science	0	1019056	1019056
55	CPAO	2756034	303689711	30644574
56	Chemical & Petroleum	0	80573	80573
57	Election Commission	0	57108	57108
58	Lakshadweep Island	0	608448	608448
59	Company Affairs	0	232231	232231
60	Ministry of Shipping	0	391483	391483
61	Panchayati Raj	0	24612	24612
62	Disinvestment	0	10713	10713
63	Ministry of Minority Affairs	0	13385	13385
64	Petroleum & Natural Gas	0	48981	48981
65	Postal Department	0	10918	10918
66	Telecommunication	0	333772	333772
67	NER	0	72932	72932
68	CGDA (Defence)	6526	35674441	35680967
69	Drinking Water & Sanitation	0	16049	16049
70	Department of Financial Services	0	104135	104135
71	Skill Development	0	302772	302772
72	Fisheries Animal Husbandry & Dairying	0	400673	400673
	Total	3658520	497489433	501147953

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 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). 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 276.98 grievances were received daily. The grievances redressed during last financial year from 01/04/2019 to 31/03/2020 were as under :

Sl. No.	Source of Grievance	No. of Grievances	Grievances per day- average 19 days per month
1	Telephone	25035	109.80
2	Emails with Web-site complaints	22732	99.71
3	Physical presence of Pensioners	5589	24.51
4	VIP letters	31	0.13
5	CPENGRAM	764	3.35
6	WRPS	9002	39.48
	Total	63153	276.98

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 Jeevan Pramaan, Bhavishya and CPENGRAMS Portals
- ❖ Dashboards for banks, PAOs, ministries/departments
- ❖ Facility for obtaining feedback of pensioners

Pensioners’ Information Service:

The ‘Web Responsive Pensioners Service’ have 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, 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 Grievances 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) :

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

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

Step-3: Select the concerned link for 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**".

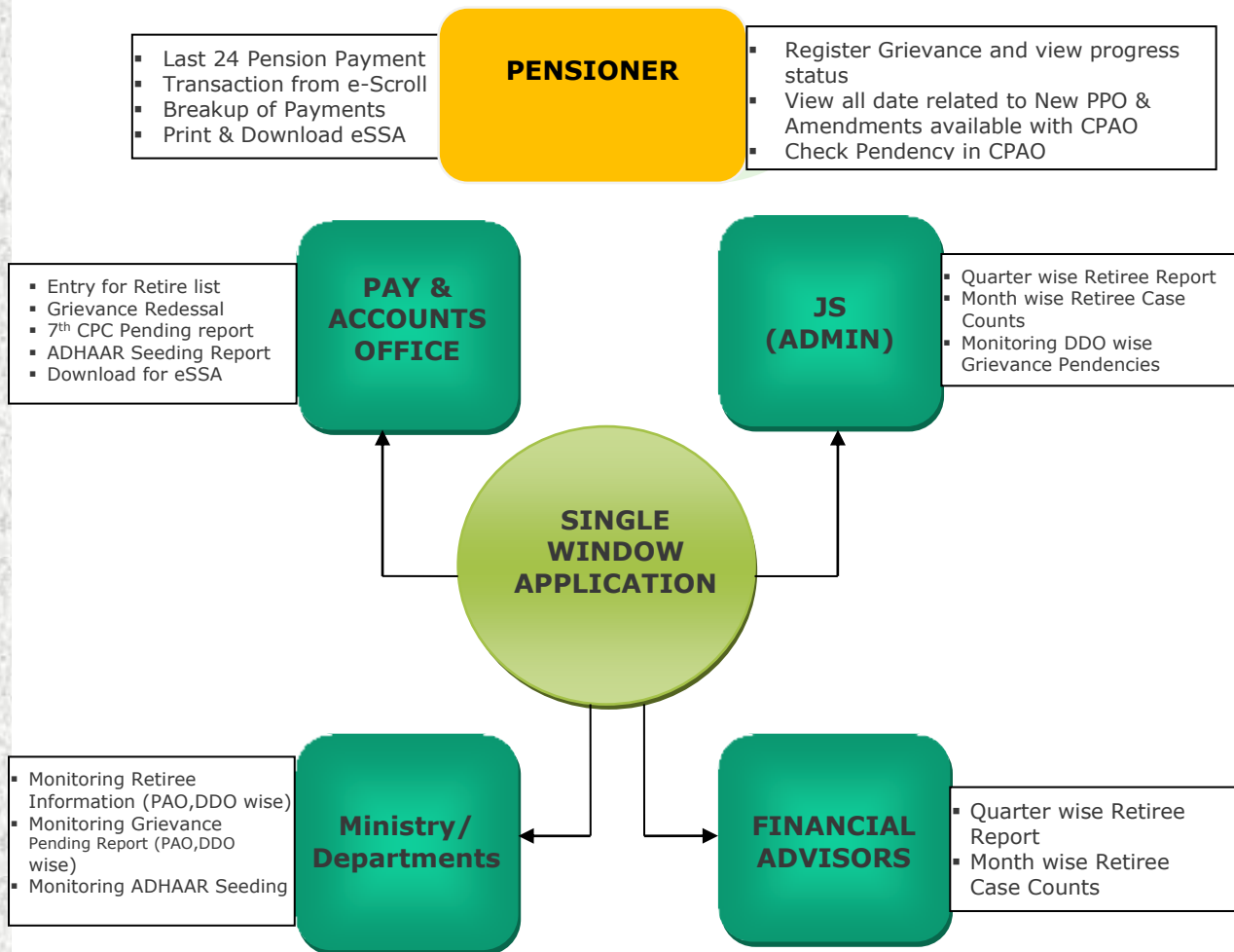
Step-5: After entering your PPO Number/Bank Account Number, enter date of Birth and Date of Retirement / Death and click "**SUBMIT**".

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 pensions to around 11 lakhs central civil pensioners. There are certain inherent risks involved in the disbursal 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 Rs. 51,565 Crores as per BE/RE of 2019-20, the role of Internal Audit Wing of CPAO becomes vital in assessing the risks involved in the process of pension disbursal. The Internal Audit Wing of CPAO conducts audits by adopting risk-based approach and brings forth these risks to the notice of higher management of banks and CPAO for taking corrective action to mitigate them. 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 of pensions, accurate accounting, reporting and redressal of grievances in accordance with the authorisation made to banks.

As mentioned above 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 2019-20, total 29 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 2019-20, audit plan was chalked out for 29 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 he/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 their 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 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 programmes. 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, Banks may 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
29	24	29	-	---

The Status of Audit observations as on 31.03.2020:-

Number of Audit paras outstanding as on 01.04.2019	Number of Audit paras settled during 01.04.2019 to 31.03.2020	Number of Audit paras raised during 01.04.2019 to 31.03.2020	Number of Audit paras outstanding as on 31.03.2020
1238	621	574	1191

Achievements of Internal Audit during 2019-20

The following are the main achievements of Internal Audit Wing during 2019-20.

- (i) Audit of 29 CPPCs were conducted.
- (ii) Detection of 53,729 errors of financial as well as non financial nature.(5.74% of number of pension accounts audited)
- (iii) Detection of 30,687 errors of financial nature with the financial implications to the tune of Rs. 632.69 Lakhs per month.
- (iv) Pension of 1100 eligible Central civil pensioner we.f. 01.01.2016 under 7th CPC and that of 07 Freedom fighter pensioners w.e.f. 15.08.2016 have not been revised by CPPCs.
- (v) Pension of 105 Ex-Members of Parliaments, IDA Pensioners, Pro-Rata Pensioners etc have been revised by the CPPCs under 7th CPC without any authority.
- (vi) Raising of 574 fresh audit paras
- (vii) Settlement of 621 outstanding audit paras
- (viii) Receipt of Rs.14547.72 lakhs during 2019-20 as a result of audit observations.
- (ix) 97 Pensioners drawing pension as per 7th CPC are being paid dearness relief at the rate applicable to the pre-revised pension under 6th CPC and 03 Pensioners drawing pension as per 5th CPC are being paid dearness relief at the rate applicable to the pre-revised pension under 6th CPC resulting into excess payment to them to the tune of Rs.23,68,454/- per month

Nature & number of irregularities observed with financial implication:-

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.	4004	145.57
2	Less /Non-payment of Pension, Family Pension, Additional Pension, Commuted Value of Pension, Dearness Relief, Fixed Medical Allowance, etc.	24,637	430.72
3	Unauthorized payment of pension to the non Central Civil Pensioners, Payment of Pension to non-eligible children of Pensioners, etc. Unauthorized revision of cases of Pension by banks under 7 th CPC (ie. Ex-MPs, Judges, Chandigarh Administration retirees, Freedom fighters, IDA & Pro-Rata pensioners)	2046	56.40
4	Non revision of Pension/Family pension of Central Government Civil Pensioners by banks under 7 th CPC (725 cases) and of Freedom Fighter we.f. 15.08.2016	1107	0
5	Non-financial 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.	21,935	0
	Total	53,729	632.69

LIST OF BANK WITH 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 & 1800-11-7789(for NPS-AR)

Sl. No.	Officer/Section	Name of Official/ Designation	Telephone/E-mail ID
1.	CC(P)	Sh. Rokhum Lalremruata, Chief Controller (Pensions)	26169406(O),26174864 (O) 26715108 (Fax)
2.	CA	Dr. N. Shravan Kumar Controller of Accounts	26174809(O)26167326 (Fax)
3.	ACA	Sh. Anang Rawat Asstt. Controller of Accounts	26103074
4.	NIC Cell	Sh. Davinder Kumar, Sr. Technical Director	26175099 Kumar.davinder@nic.in
5.	Reception	–	26174438, 26174456 26715109, 26715112
6.	Technical	Sh. Satish Kumar Garg, Sr.AO	26166758
7.	Budget & Accounts	Sh. Rajneesh Goel, Sr.AO	26174675
8.	Grievance Cell	Sh. J. Raghuraman , Sr.AO	26174596, 26715110 1800117788 (Toll-Free)
9.	Authorisation – I	Smt. Rekha Jaiwal, Sr.AO Ms. Rimmi Mehta, AO Sh. Virender Sharma , AO	26162078
10.	Authorisation – II	Sh. Girish Kumar, Sr.AO Ms. R. Srilatha, Sr.AO Smt. Daisy Tyagi, AO Ms. Shashi Kumar, AO	26162074
11.	Authorisation – III	Sh. Naresh Kumar, Sr.AO Sh. Chander Mohan, Sr.AO Ms. Ritu Gosain, Sr.AO Sh. Sunil Kumar Rana, Sr.AO	26162075
12.	Administration & Establishment	Sh. Yash Pal Gera, Sr. Accounts Officer	26177071
13.	Internal Audit	Sh. Dwarka Dass, Sr.AO Sh. Ajay Kumar, Sr.AO	26103075
14.	RBD	Smt. Ritu Pathak Kulshreshth, Sr.AO	26162083
15.	NPS	Sh. C. B. Prasad, Sr.AO	26162083
16.	Pre-Check	Sh. Naresh Kumar, Sr.AO	26181081
17.	Legal Cell, RTI	Sh. Gian Chand, Sr.AO	26166759
18.	Co-ordination/AIS and AG Claims	Sh. Yash Pal Gera, Sr.AO	26178990
19.	R& D Section	Sh. S. M. Abu Qaisar , Sr.AO	26178990

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