



CPAO/IT & Tech/Master data/14 (Vol-III)/2017-18/196

15.02.2018

Minutes of the Meeting

Kindly find enclosed the Minutes of the Meeting held on 31st January, 2018 at 3:00 PM at Conference Hall of Central Pension Accounting Office (CPAO) with all Heads of CPPCs/ Government Business Divisions to review the implementation of 7th CPC pension revision under the Chairmanship of Controller of Accounts for information and further necessary action

Encl:- As above

(Subhash Chandra)
(Controller of Accounts)

To,

1. Heads of CPPCs & Heads of Govt. Business Divisions of all Authorised Banks.
2. General Managers of Government Business Divisions of all Authorised Banks.
3. Ms. Anjali Goyal, Principal Executive Director (Accounts), Ministry of Railways, Room No.423-E, Rail Bhawan, New Delhi-110 001.
4. Shri Kanwaldeep Singh, Jt. CGDA (Pen), Office of Controller General of Defence Accounts, Ministry of Defence, Ulan Batar Road, Palam, Delhi Cantt - 110010.
5. Shri Amit Yadav, JS (Admn), Department of Telecommunications, Room No. 315, Sanchar Bhawan, 20, Ashoka Road, New Delhi-110 001.
6. Shri Manish Sinha, DDG (PAF), Department of Posts, Dak Bhawan, New Delhi - 110001.

Copy for information to:-

- 1) Sr.PS to CGA, Mahalekha Niyantrak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi.
- 2) PS to Addl. CGA (VP), Mahalekha Niyantrak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi.
- 3) PS to Jt. CGA (VKS), O/o the CGA, Mahalekha Niyantrak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi.
- 4) Sh. Amar Nath Singh, Director (E-V Branch), Ministry of Finance, Deptt. of Expenditure, North Block, New Delhi w.r.t. his OM No.1(13)/EV/2017 dated- 24.01.2018.
- 5) Sh. Dilip Padhye, Sr. DDG (PAF), Deptt. of Posts, Dak Bhawan, New Delhi - 110001.
- 6) Sh. G. Bhaskaran, Director (Accounts-II), Department of Telecommunications, Room No. 702, Sanchar Bhawan, 20, Ashoka Road, New Delhi-110 001.
- 7) Sh. Utpal Majumdar, SAO (Dy. Secretary), Ministry of Railways, Room No.423-E, Rail Bhawan, New Delhi-110001.
- 8) PS to CC(P), CPAO, New Delhi
- 9) PA to CA, CPAO, New Delhi
- 10) Sr. TD (NIC), CPAO, New Delhi
- 11) Sr. AOs of all the Sections of CPAO for necessary action.

Minutes of the Meeting held on 31st January, 2018 with Heads of CPPCs/ Government Business Divisions to review the implementation of 7th CPC pension revision.

A Meeting was held on 31st January, 2018 under the chairmanship of Controller of Accounts with all the representatives of pension disbursing banks to discuss the timely payment of revised pension and arrears under 7th CPC and pension related issues. At the outset, Controller of Accounts welcomed all the participants and emphasized on the need of timely payment of revised pension and arrears in the accounts of the pensioners by the banks. After that agenda items of the meeting were discussed in detail and following decisions were taken.

List of participants is attached at Annexure.

1. **Payment of revised pension under 7th CPC by banks:** - Banks were requested to make the payment of revised pension and arrears to the pensioners within one week from the receipt of revised authority from the CPAO to avoid any financial hardship to pensioners. Almost all the banks reported that as on 30.01.2018 in most of the pension authorities received in the banks action has been taken and revised pension has been credited to the bank accounts of the pensioners along with arrears. All the banks were advised to process the revision authorities at least thrice in a month so as to avoid pendency at bank level. Controller of Accounts advised the banks that arrear payment should be made with the regular payment of pension or earlier. Sr. TD (NIC) reiterated the requirement of acknowledgement confirming the receipt of e-Revision Authorities from CPAO for reconciliation.

(Action: Banks)

2. **Reporting of payment of revised pension & arrears to CPAO by Banks:** - All the banks were advised to flag the payment of revised pension and arrears under 7th CPC in through the e-Scrolls so that monitoring of payment of revised pension may be ensured at CPAO.

(Action: Banks)

3. **Master Data Reconciliation:** - Reconciliation of pensioners' Master Data of banks with that of CPAO is a must for the payment of correct pension to the pensioners. Cases of excess/less payment of pension occur due to errors in the banks' database which need to be rectified by way of regular reconciliation with CPAO. Status of master data reconciliation was reviewed in the meeting and it was observed that twelve banks have not submitted their master data since last 2 years to CPAO for reconciliation. These banks were requested to submit the updated master data within 15 days and other banks on quarterly basis to CPAO.

(Action: Banks)

4. **Issues related with e-Revision of pension and e-PPO for fresh pension:** - It was observed in the meeting that many banks had confusion regarding e-Revision Authority and e-PPO (PPO Booklet). Their doubts were cleared by the Controller of accounts and difference between the two was clarified that presently online digitally signed e-Revision Authorities are being sent to the banks in the revision cases. In fresh pension cases, PPO booklets are sent manually in paper form to the banks. However, banks were informed that development for sending the electronic PPO Booklet online to the banks is underway is likely to be implemented from 1st April, 2018. To facilitate the banks in making necessary changes in their pension processing software, format of electronic PPO Booklet was shared by the CPAO with them and the same is also available on CPAOs website for ready reference. Banks were advised to download the same and make necessary provisions in their software to implement the e-PPO in fresh pension cases. In case of any doubt, they were requested to contact Sr. TD (NIC), CPAO.

(Action: NIC-CPAO/Banks)

5. **Compliance of Internal Audit observations on 7th CPC revisions:** - Status of pending Internal Audit Paras was discussed in the meeting. Sr. Accounts Officer, Internal audit Wing informed that more than 1500 audit Paras are pending for settlement for want of compliance report from the banks. It was noticed that Dena Bank and Central Bank of India have not yet submitted the compliance reports to CPAO. Some banks reported that they have submitted their compliance report on 24th or 25th January, 2018 by e-mail which needs to be confirmed by Internal Audit Wing. None the less, these banks and others also were advised to send the physical copies of compliance reports to CPAO at the earliest so that pendency can be settled.

(Action: Internal Audit/ Banks)

Cases of deducting the TDS at the fag end of the year which have been cause of the financial hardship to the pensioners were also discussed and all banks were advised to deduct the TDS from each payment. All banks requested to take a considerable view of the recovery of excess/overpayment to be made by banks from the pensioners.

6. **Timely commencement of family pension:** - It is observed that considerable numbers of pensioners' grievances received in CPAO pertain to late commencement of family pension after the death of the pensioners. The report prepared by CPAO revealed that in many cases conversion of pension to family pension took more than 6 months which is a serious matter of concern. Taking into consideration the sensitiveness of the issue, all banks were advised to start the family pension within one month from the receipt of the death certificate from the family pensioner so that they will not face any financial hardship. Banks were also advised to give the acknowledgement of receipt of application/ death certificate received from the family pensioners for start of family pension.

(Action: Banks)

7. **Timely commencement of Additional Pension on attaining the age of 80 years:** - Based on the report provided by NIC, CPAO, it was observed that only few pensioners were paid additional pensioners on time. Therefore, all the banks were advised to improve their internal system and make necessary flagging in their software to ensure timely commencement of additional pensions.

(Action: Banks)

8. **Timely restoration of commuted portion of pension:** - Commuted value of pension should be restored after fifteen years from the date of its payment automatically by the banks. But it was observed that banks had restored commuted portion of pension only in few cases on time. For this also they were advised to make necessary flagging of the dates of commutation restoration in their software so that timely restoration may be ensured.

(Action: Banks)

9. **Timely submission of life certificates:** - Instances have come to the notice of CPAO that even after submission of "Life Certificate" on time in November by the pensioners, banks had stopped their pension putting them under acute financial hardship. Accordingly, all CPPCs and Business Divisions of banks were advised to issue necessary instructions to all their paying branches to upload the 'Life Certificates' on their system immediately on receipt of the same from the pensioners to enable the CPPCs to continue the payment of pensions.

Banks were also advised to put all the systems in place well before the submission of next Life Certificate in coming November for receiving the Digital Life Certificate from the pensioners either through finger/thumb impression or Irish scan.

(Action: Banks)

10. **Timely Submission of first time identification report and Life Certificate in NPS Cases:** CPAO is responsible for the disbursement of death/disability pension under NPS- Additional Relief. First time identification of the pensioners is being done the Bank branches based on the KYC details available with the Banks where the pensioners/family pensioners have opened their pension accounts.

CPAO starts the pension payment based on the first time identification report received from Banks. Also these banks branches are responsible for sending the life certificates of the pensioners/family pensioners to CPAO for the continuation of pension to NPS-AR pensioners, in the month of November as CPAO is the disbursing authority under NPS-AR cases. However, it is noticed that in many cases, despite submission of life certificates by the pensioners, bank branches have not forwarded the same to CPAO. In the absence of life certificates, CPAO was forced to stop the pension of such pensioners.

Because of the delay in the receipt of the first time identification report and life certificate, CPAO faces problems in disbursing the pension payments. To avoid this, it was decided in the meeting that in future CPAO will forward the details of these cases to the CPPCs/GBDs also so that they can also pursue the matter with their branches for early submission of first time identification report to CPAO. It was also agreed to provide the list of cases pending as on date to the concerned CPPCs/GBDs for necessary action.

Accordingly, Banks were advised to ensure that these reports/certificates are furnished to CPAO in time (not more than 31 days), so that pensioners are not put under any financial hardship. It was decided that pending list of life certificates will be sent by RBD section to GBDs/CPPCs of all the pension disbursing banks so that they can co-ordinate with the bank branches to resolve the issue.

(Action: RBD Section (CPAO)/Banks)

11. Any other point with the permission of the chair:-

- i) **Pendency of pensioners' grievances for more than 3 months:** - Grievance Cell, CPAO reported that there is a pendency of more than three months in grievance resolution at the banks. Banks representatives mentioned that they are disposing the grievances at their level; however it is not being updated at Web Responsive Pensioners Service (WRPS) of CPAO. Therefore, all the banks were advised to dispose-off all the grievances pending with them within one month and update the same on the Web Responsive Pensioners Service (WRPS) so that pensioners are informed accordingly.

(Action: Banks)

- ii) **Providing of payment details of all the pensions:** - As per the CPPC guidelines, all the paying branches are responsible for providing pension slip and details of all the payments made to the pensioners. Also, as per these guidelines, all the CPPCs are required to create their website/web page with facility to know the PPO status and registration of the pensioners' grievances. Banks were requested to follow the CPPC guidelines and provide the pension slip, breakup of the pension and arrear payments and other information as required to the pensioners.

(Action: Banks)

- iii) **TDS deduction by Banks:** - It was reported by some pensioners to CPAO that some banks are deducting the TDS at the fag end of the year which causes financial hardship to them. This issue was discussed in the meeting and all the banks were advised to deduct the TDS uniformly from the payment of pension instead of recovering it in last quarter of the financial year.

(Action: Banks)

- iv) Some banks had confusion on indication of date of effect of family pension mentioned in e-Revision Authorities sent by CPAO under 7th CPC. They were made clear that in case of any doubt they may refer to the original PPOs of the pensioners lying with them.

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

List of Participants

CPAO:

1. Sh. Davinder Kumar, Sr. TD (NIC), CPAO
2. Md. Shahid Kamal Ansari, ACA, CPAO
3. Sh. S. Raghuraman, Sr. AO, (IAW), CPAO.
4. Smt. Krishna Sharma, Sr. AO, Coordination
5. Sh. P.K. Sapra, Sr. AO, RBD
6. Smt. Rajni Dhawan, Sr. AO, Grievance Cell
7. Sh. Khushal Singh Rawat, AAO, Coordination
8. Sh. Satish D Jaswani, AAO, IT&Tech
9. Sh. S.P. Sharma, Consultant, Grievance Cell
10. Sh. D. K. Sibal, Consultant, Grievance Cell
11. Sh. Vijay Singh, Consultant, IT&Tech
12. Sh. Milind Krishna, Sr. Software Developer, CPAO
13. Md. Akram, Team Leader, CPAO

Ministry of Defence:

1. Sh. Arun Kr. Srivastava, AAO, PCDA (P), Allahabad
2. Sh. Manish Nagar, AAO, PCDA (P), Allahabad

Deptt. of Telecommunication

1. Sh. G. Bhaskaran, Director (Accounts-II)
2. Sh. B.R. Sreenivasa, Dy. Controller, DOT
3. Sh. Shree Gopal Saxena, AO, DOT

Deptt. of Posts:

1. Sh. Banwari Lal, AO
2. Sh. D.C. Pandey

Ministry of Railways:

1. Sh. Utpal Majumdar, SAO (Dy. Secy.)
2. Ms. Padmini

Bank:

1. Sh. Anil K. Sharma, SBI – GBU, Delhi
2. Sh. Ajit Kumar Verma, SBI, GAD
3. Ms. Kalavathy Subramanian, AGM, SBI – CPPC, Chennai
4. Sh. Arvind Kumar, Manager, SBI – CPPC, Patna
5. Sh. S.K. Singh, AGM, SBI – CPPC, Patna
6. Sh. Chandra Prakash Vashistha, SBI – CPPC, Jaipur
7. Sh. K. Srinivasa Rao, SBI – CPPC, Hyderabad
8. Sh. K. R. Prakash, CM, SBI – CPPC, Amaravati Circle (Hyderabad)
9. Sh. Vijay Tiwari, Manager, SBI – CPPC, Chandigarh
10. Sh. Satish Kumar. S, AGM, SBI – CPPC, Trivandrum
11. Sh. Nitin Sharma, Asst. Manager, SBI – CPPC, Belapur
12. Sh. A.K. Mishra, AGM, SBI, Mumbai
13. Sh. Pratap Mukherjee, AGM, SBI, Kolkata
14. Sh. Nagesh. B, SBI, Bangalore
15. Sh. S. N. Das, CM, SBI – CPPC, Bhubaneswar
16. Sh. Dilip Kumar, SBI, CPPC Ahmedabad
17. Sh. B. P. Singh, SBI, CPPC, Delhi
18. Sh. Virendra Singh, SBI – CPPC, Delhi
19. Sh. Gurdeep Singh, SBI – CPPC, Bhopal
20. Sh. Jayanta Sengupta, SBI, CPPC, Guwahati
21. Sh. Ajay Singh Shakya, AGM, SBI – CPPC, Lucknow
22. Sh. Abhilash Namboodiri, Sr. Manager, Syndicate Bank – CPPC
23. Sh. Muthu. J, Dy.GM, Syndicate Bank, GAD
24. Sh. B. D. Mane, CM, Indian Bank
25. Sh. P. Vasundhara, Indian Bank
26. Sh. A.K. Mandal, AGM, Central Bank of India – CPPC
27. Sh. Divya Kumar Acharya, CM, United Bank of India
28. Sh. Sanjay Singh, Sr. Manager, United Bank of India
29. Sh. J. S. Bhatia, C.M, Bank of India
30. Sh. D. V. Joshi, AGM, Bank of India
31. Sh. Manish Kumar, Bank of Baroda
32. Sh. Aniket Sharma, Officer, Bank of Baroda - CPPC
33. Sh. Rajiv Sharma, UCO Bank
34. Sh. Vijay Kumar Uppal, Corporation Bank
35. Sh. P. Ravikumar, CM, Andhra Bank
36. Sh. Mani Kant, Canara Bank
37. Sh. R. Murugesan, AGM, Canara Bank
38. Sh. Dinish Pachparde, IDBI Bank
39. Sh. R. M. Dixit, Bank of Maharashtra, GAD

40. Ms. Gayatri Rattan, Dena Bank, CPPC
41. Sh. Yashpal, Sr. Manager, PNB – CPPC
42. Sh. Rajesh Chhtani, CM, PNB
43. Ms. Ramanjeet Kaur, Sr. Manager, PNB
44. Ms. Kalyani Meshram, PNB
45. Sh. K. Malhotra, CM, Punjab & Sind, CPPC
46. Sh. Maneesh Kushwaha, CM, ICICI Bank
47. Sh. Rajesh Kumar Jha, Allahabad Bank
48. Sh. Tanuj Aggarwal, Vijaya Bank
49. Sh. R. Shan Mugasondaram, AGM, Indian Overseas Bank
50. Sh. Rahul Tyagi, Sr. Manager, HDFC Bank Ltd
51. Sh. Anil Sharma, Dy. Manager, HDFC Bank Ltd