



# **ACCOUNTS AT A GLANCE 2016 - 17**

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

**Central Pension Accounting Office**  
Ministry of Finance  
Department of Expenditure  
New Delhi



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## **PREFACE**

It gives me immense pleasure to present the ‘**Accounts at a Glance**’ for the Central Pension Accounting Office (CPAO) for the year 2016-2017.

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 from Appropriation Accounts, Finance Accounts and Statement of Central Transactions as well as the database of the pensioners. New initiatives taken by CPAO in the Financial Year 2016-17 have also been included.

I trust that the information contained in this issue will be useful in understanding the Accounting trends and Finances of the Pension Grant.

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

**Dated: Nov, 2017**

**(Dr. Shakuntala)**  
**Chief Controller (Pensions)**



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# CHAPTER-I

## INTRODUCTION

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

### **Functions of CPAO:**

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

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

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



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

(ii) All India Service Pensioners.

(iii) Payment of pensions to former Members of Parliament and the payment of pension and other amenities to the former Presidents and Vice Presidents of India including payment of medical expenses, office expenses and travelling expenses towards medical check-up to the spouse of the former and deceased Presidents and Vice Presidents.

(iv) The Freedom Fighters pension approved by Ministry of Home Affairs.

(v) Payment of ex-gratia pensions to the families of deceased CPF beneficiaries introduced by Central Government w.e.f. 01.01.1986.

**3.** Payment of pensions, including Family Pensions once authorized by CPAO is made on monthly basis by Banks. The amount of monthly pension, including dearness relief on pension sanctioned by Government from time to time, is credited by the authorized banks in which pensioner has accounts or joint account with his/her spouse. Payment of pension in cash is not permitted.

**4.** Government of India introduced Defined Contribution Pension Scheme replacing the existing systems of Defined Benefit Pension System vide Government of India, Ministry of Finance, Department of Economic Affairs Notification, dated 22/02/2003. The New Pension Scheme came into operation with effect from 01/01/2004 and is applicable to all new entrants to Central Government service, except Armed Forces, joining Government service on or after 01/01/2004. As an interim arrangement, CPAO was made Custodian of maintenance of all records related to the fund of subscribers till an Authority-PFRDA, constituted by Government for framing all activities and to take over New Pension Scheme, came into force. Even after PFRDA came into operation, co-ordination, budgeting and accounting of NPS contribution is being handled by CPAO.

**5.** The decision of providing Provisional Pension under New Pension Scheme Additional Relief to the family members of deceased and disabled employees covered under New Pension Scheme came into force w.e.f. 05/05/2009. The Provisional Pension is being electronically remitted by CPAO in respect of Central Civil Pension – New Pension Scheme subscribers each month by direct credit to the bank account of the beneficiary after the completion of the first time identification formalities by the



pension account holding branch. During the year 2016-17, an expenditure of Rs.2987(th) (19 no. of pensioners) for ordinary pension (Invalid Pension) and Rs.18239 (th) (51 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.407724(th) and Rs.99334 (th) has been incurred for disbursement of Ordinary pension to 3144 pensioners and Extra ordinary pension to 377 pensioners respectively.

6. The budget of the Central Pension Accounting Office for the Pensions Grant, incorporating the Major Head 2071-Pension and other Retirement Benefits and Major Head 2235-Social Security and Welfare, stood at Rs.503 crores in the year 1990-91. Over a period of 26 years the expenditure under the grant has gone up by approximately 66 times to Rs. 33180 crores in the financial year 2016-17. 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 31-03-2017 was 130 against sanctioned strength of 174. The range and volume of work handled by this office in 2016-17 is apparent from the following:

- The final Grant in 2016-17 for Grant No.35-Pensions was Rs.33,180 crores.
- 29 Banks authorized to disburse pension through more than 68,000 Paying Branches of 42 CPPCs of banks.
- CPAO received PPOs from 595 PAOs and other offices all over India.
- Processed inward claims for reimbursement received from 29 A.Gs.
- Handled 35,689 new Pension cases during 2016-17.
- Handled 1,47,299 Revision Cases during 2016-17.
- Handled 79,249 Grievances during 2016-17.
- The RTI Section received 1,152 applications with 100% success ratio as in no case any penalty imposed against CPAO.
- Legal Cell dealt with 950 Legal matters consisting of Legal Notices and Notices of appearance received from various benches CAT, High Court, Consumer Forums etc.

8. The quantum of work detailed above is handled in an efficient and smooth manner through extensive use of information technology. A predominant range of functions starting from receipt of dak to final dispatch, alongwith the attendant stages of processing of pension papers have been computerized. The Software package “Pension Authorisation, Retrieval and Accounting System” (PARAS) has been developed by Central Pension Accounting Informatics Division of NIC in CPAO from August, 2007 onwards. The computerization has enhanced transparency and accountability of the processes of CPAO. 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 70 of GFRs 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 (Pensions). The Chief Controller (Pensions) reports to Controller General of Accounts through Additional Controller General of Accounts. The Organizational Chart is given at next page.

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

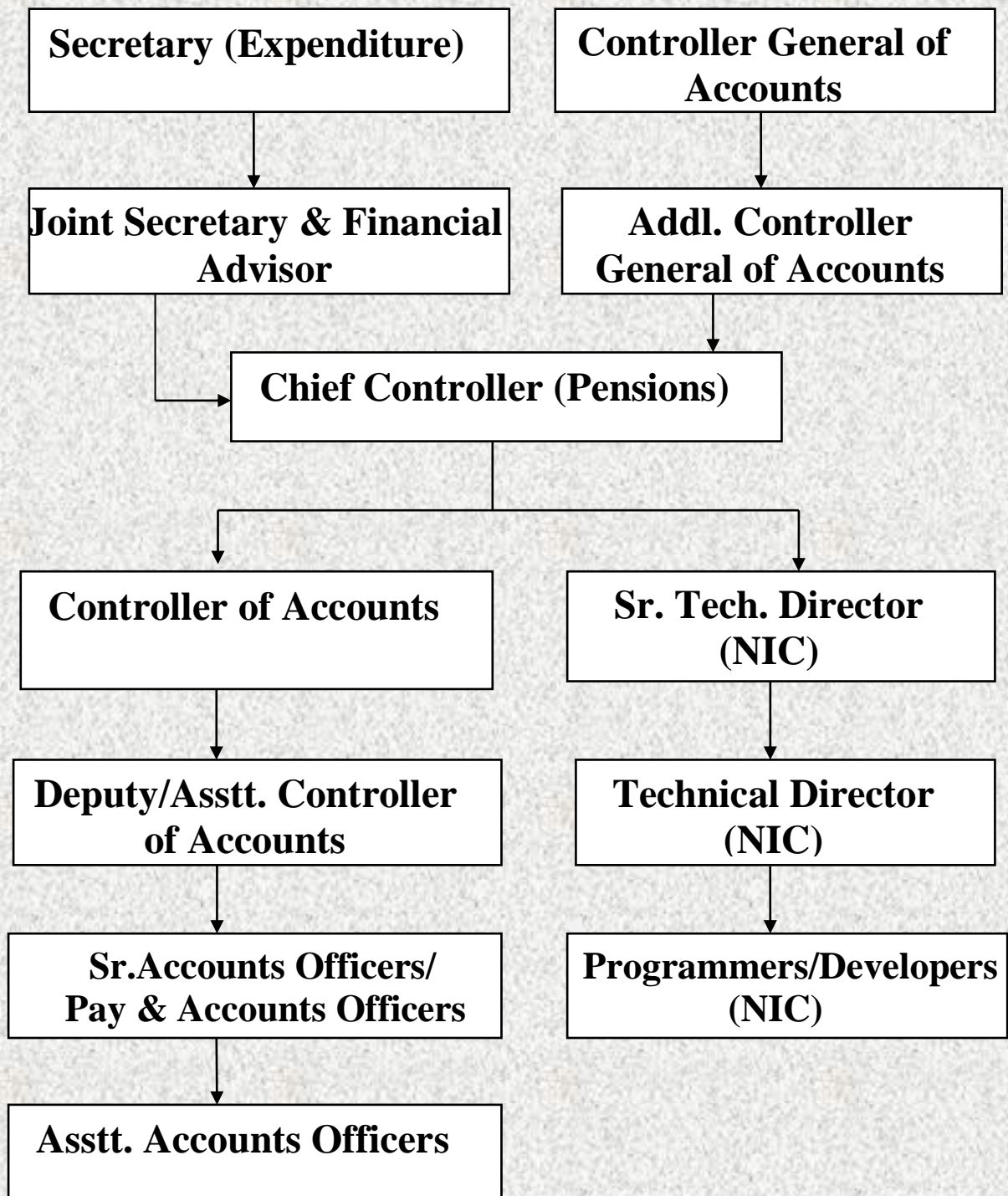
As per para 1.3 of Civil Accounts Manual, the Chief Controller (Pensions) for and on behalf of the Chief Accounting Authority is responsible for:-

- (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 submitting 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.35-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 Pension Payment Order (PPO)/Revision authority from PAOs concerned.

**Allocation of Ministries to Authorization Sections is as under:**

- **Authorization-I:** Ministry of Agriculture, Water Resources, Food, Rural Areas & Employment, Petroleum & Natural Gas, Fertilizer, Commerce, Power & Energy, Coal, Labour, Health & Family Welfare, Industry, Information & Broadcasting, Law & Justice including Judges of Supreme Court and High Courts, Planning, Surface Transport, Steel & Mines, Supply, Civil Aviation, Non-Conventional Energy, Chemical & Petro Chemicals, Human Resources Development, Urban Development, MP-Lok Sabha and Rajya Sabha, Lok Sabha and Rajya Sabha Sectt., NCT of Delhi.
- **Authorization-II:** Ministry of Finance including O/o CGA, Controller of Aid, Accounts & Audit, M/o Information Technology, Presidents Sectt., PPG & Pension, CBEC, CBDT, Science & Technology, Civil Supplies, External Affairs, Environment & Forest, CPAO, Food Processing, Telecommunication, Posts, Election Commission, Atomic Energy, Space, All AGs, Director of Audit & Accounts, All Union Territories without Legislature, Ministry of Defence (Civil).
- **Authorization-III:** Ministry of Home Affairs including CISF, BSF, CRPF and other Para Military Forces and Freedom Fighters.

**ii. Technical Section:** Technical Section is an important part of CPAO which not only provides technical expertise and required analysis but also plays an important role in

formulating and interpreting Rules & Regulations related to pensions by providing valuable feedbacks to DOPT and DPPW. This section also provides feedback to CGA Office for updation/amendments in Chapter-7 of Civil Account Manual. Modification of CPAO's publication "Scheme for Payment of Pensions to Central Government Civil Pensioners by Authorised Banks" is also dealt by this section. The project documents of any new e-project like e-Scroll, e-PPO etc. are also prepared by this section with the help of NIC, CPAO and O/o CGA. This section issues PPO numbers to all PAOs in November every year for the forthcoming calendar year. A system of digital allotment of PPO numbers has been implemented from calendar year 2016.

**iii. Accounts Section:** Co-ordinates Monthly Accounts for Grant No.35-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. Settles Inward and Outward claims against 29 AGs in respect of pension paid to Civil Pensioners, Family 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.

**iv. Budget Section:** Prepares Budget Estimates of the ensuing year and Revised Estimates of the current financial year. Prepares and maps Detailed Demands for Grants, incorporating figures of Budget Estimates/Revised Estimates and actual expenditure of the previous year. Allocates & maintains budget for field units i.e. about 70 budget authorities. Reviews Expenditure on monthly/quarterly basis to monitor the utilization of fund and follow up action. Submits quarterly return of expenditure to Internal Finance Unit of Ministry of Finance as well as Budget Division. Reviews expenditure trend of pension payment disbursed by Banks. Scrutinizes e-Lekha reports on weekly basis for effective control over budget.

**v. Data Bank Section:** Updates the BSR code Directory based on information received from different banks. Allots 12 digits PPO No. to Pre-1990 pension cases. It is custodian of records of pre-90 pensioners' data. Attends to General Dak related to BSR Code, modification of PAO code, allotment of New PPO number for Pre-90 cases received from PAO, Bank & Pensioners.



**vi. All India Service (AIS) Section:** This section process the Pension cases of All India Service officers as the Government of India has taken over the entire pension liability of AIS Officers who had already retired or would be retiring either from the State Government or from the Central Government with effect from 1st April, 2008. All India Service Officers and existing pensioners have the option of drawing pension through the Government of India or through the State Government on whose cadre they were borne.

**vii. Co-ordination Section:** Deals with co-ordination with Ministries/Departments, Authorized Banks & their CPPCs (Central Pension Processing Centers), Different sections of CPAO and O/o the CGA. Submission of various reports to O/o the CGA, DP&PW and D/o Expenditure (M/o Finance) on weekly, monthly, fortnightly, quarterly and yearly basis. Arranging Meetings/Seminars with Banks/Ministries/Departments & training for officials of Banks/Ministries/Departments/PAOs etc; Processing and submitting 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(Pensions) for its onwards 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 Pensioners' & updation of Induction Material of CPAO; All matters requiring collection of information relating to subject not being handled by other sections of the CPAO.

**viii.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. The adverse net suspense balance prior to the implementation of e-scroll(i.e. up to Financial Year 2012-13) was brought to zero. Total suspense up to FY 2012-13 was Rs.885.54 crores. Out of which an amount of Rs. 1.18 crore was cleared in FY 2015-16 and the balance of Rs.884.36 crores was cleared in FY 2016-17.

**ix. NPS Section:** Presently provisional pension/family pension is paid to the beneficiaries of New Pension Scheme (renamed as National Pension System) in case of death or disability in terms of Department of Pension and Pension Welfare O.M. No. 38/41/06/P&PW(A) dated 05th May 2009 read with CGA's O.M. No. 1(7)/DCPS (NPS)/2009/TA/221 dated 2<sup>nd</sup> July 2009. The provisional pension is centrally disbursed by the Central Pension Accounting Office (CPAO) on monthly basis in respect of all the Central Civil NPS subscribers directly in the pension accounts of the beneficiaries. Based on the Provisional Pension Payment Order (PPPO) received from the respective Ministry/Department, first time identification is sought by CPAO from the concerned bank branch of the beneficiary and on receipt of the same, bills are prepared by the NPS Section in CPAO and submitted to DDO, CPAO. After necessary scrutiny, the DDO, CPAO tenders the bill to pre-check section for payment to the beneficiaries through National Electronic Fund Transfer (NEFT) in the account of pensioner/family pensioner.

**x. Pre-Check Section:** Deals with the pre-check of bills concerning the establishment of Central Pension Accounting Office, New Pension Scheme—Additional Relief, Inward Claims and generates PFMS reports etc. Compiles and submits the monthly account of CPAO to CGA. Maintains the GPF Ledger and Broadsheets of Long Term Advances of employees of CPAO. Prepares DDR Register, PAO Suspense, Pension Cases, New Pension cases, Receipt & Payment scrolls. Generates and maintenance various reports, e-Lekha, e-scrolls. Reconciles work related to e-Payment System, Receipt & Payment with the DDO/Admin, Flash Figures, Review of balance, Provisional Accounts, Reconciliation of Head-wise Appropriation Accounts. Provides information for monthly D.O. to CGA. Uploads NPS Contribution, MIS-8 Reports, e-TABF(24G) Reports, e-Lekha and maintain CPAO data backups with PNB Locker.

**xi. Administration & Establishment Section:** Deals with Administrative and Establishment matters of the Central Pension Accounting Office.

**xii. 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.

**xiii. 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.

**xiv. Grievance Redressal Cell:** A Grievance Cell is functioning in CPAO to resolve the problems of pensioners since 14.09.2011. It has ten Toll-free telephone lines (No.1800-11-77-88) exclusively to attend to pension related queries. The pensioners can register their grievances/problems on the Website of CPAO through [www.cpaon.nic.in](http://www.cpaon.nic.in). They can also send their grievances/queries through e-mail to [cccpcpaon@nic.in](mailto:cccpcpaon@nic.in). The Grievance Cell also deals with grievances of pensioners received through letters, fax or personal visits. The grievances are settled/disposed-off in a time bound manner by a team of very experienced and dedicated persons deputed for this purpose.

**xv. RTI and Legal Cell:** Legal & RTI Cell was created in October, 2012 acknowledging the need for creating a separated 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 the information commission and legal matters such as Legal Notice served by advocates from all over India, Notices Forums, Public Grievance Commissions, National Human Right Commission and High Courts Benches from around the country. In the Financial Year 2016-2017 RTI Cell has dealt with 1152 RTI Applications, First Appeals and Second Appeals 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 2016-17 Legal cell has also performed in utmost Legal expertise and efficient manner by dealing with 950 Legal matters consisting Court Cases filed 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 forum, Public Grievance Commissions, National

Human Right Commission and various High Courts Benches and in no case any adverse remark or penalty has been imposed on CPAO.

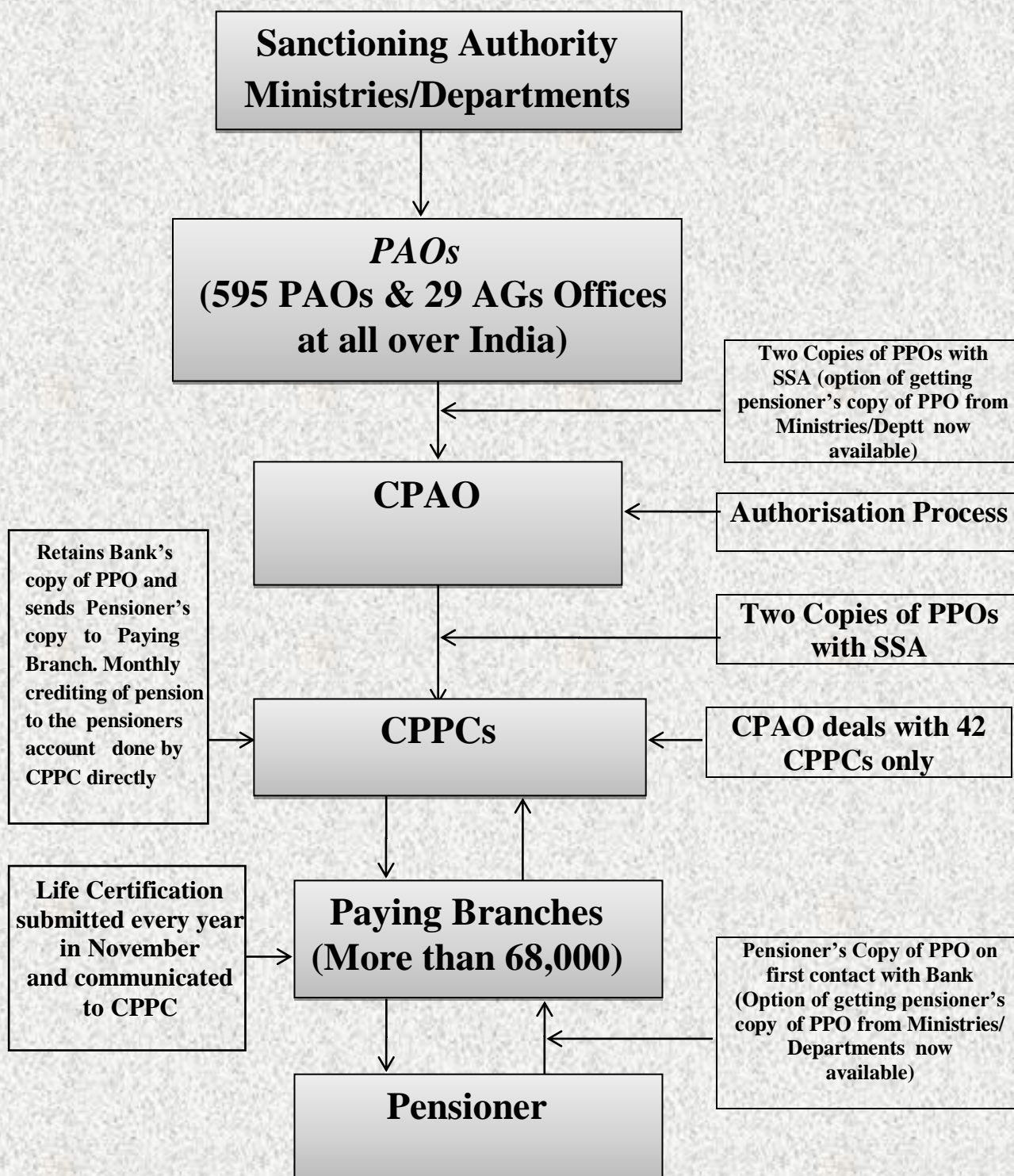
**xvi National Informatics Centre (NIC):** NIC plays an important role in implementation of computerization and improving Information Technology in CPAO. NIC performs the following duties:

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

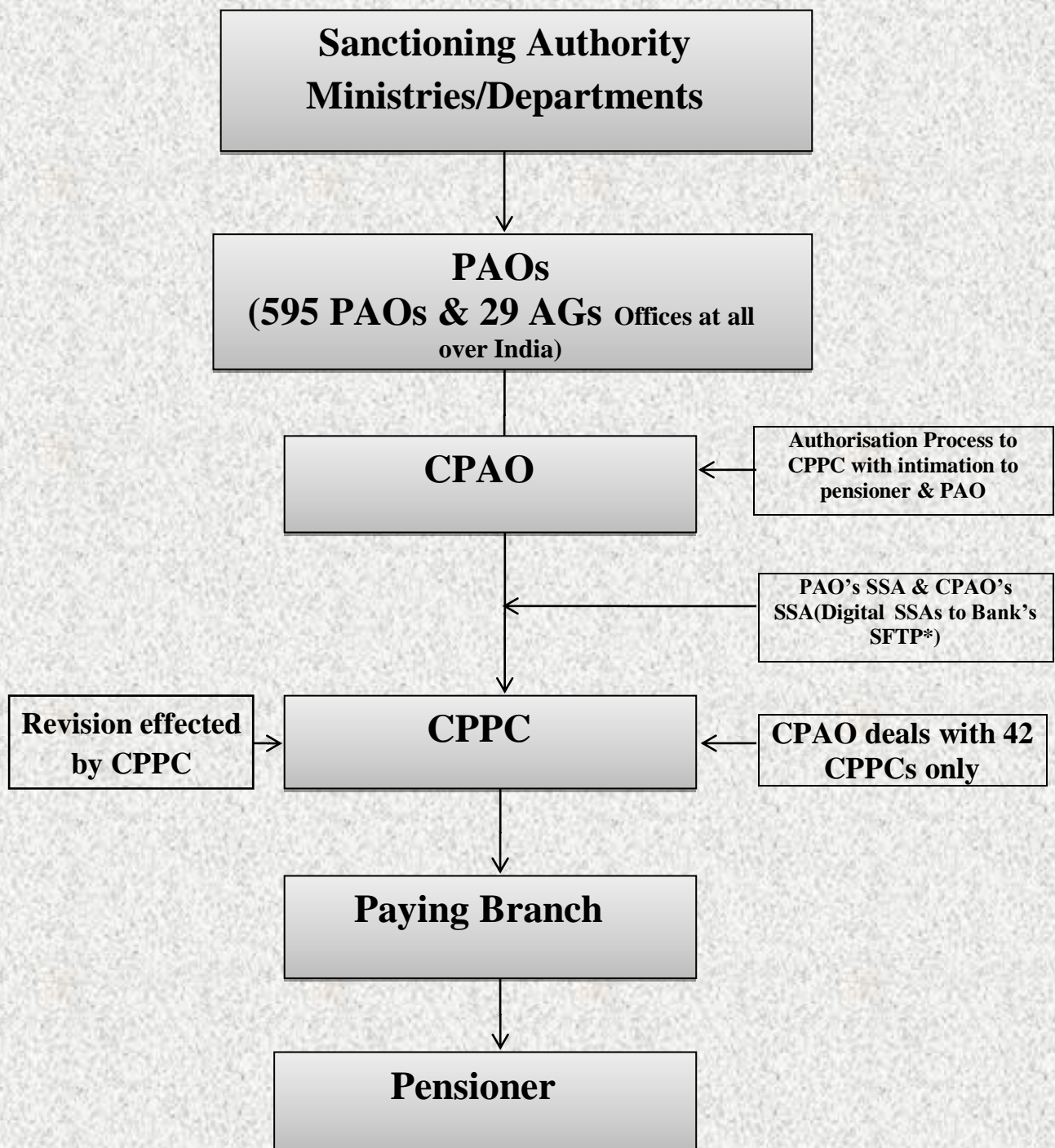


**System of Authorization of Pension  
Through Centralised Pension Processing Centres  
of the Banks**

**Movement of Pension Payment Order (PPO)**



**System of Authorization of Pension  
Through Centralised Pension Processing Centres  
Of the Banks  
Movement of Pension Revision Authority**



*\*SFTP-Secured File Transfer Protocol.*



## CHAPTER- III

### IT Initiatives of CPAO

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

#### Website: [cpao.nic.in](http://cpao.nic.in)

The Website **[www.cpaon.nic.in](http://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 DPPW and CPAO.
- Provides utility to PAOs for uploading quarterly list of government servants retiring in next 12-15 months.
- Provides online facility to PAOs for allocating PPO numbers at the stage of uploading the list of retiree government servants on CPAO website.
- Upload facility of e-Revision and e-PPO by PAOs.
- Upload facility of e-Scrolls by Banks.

## **PARAS**

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

- PARAS Software has been developed for Authorization, Accounting and Post audit of Central Civil Pensioners.
- Business Process Reengineering of PEARL (older system in Oracle 7.0 UnixWare 1.1 on dumb terminals)
- Authorizes Central Civil, All India Services, ex-MPs, ex-President & ex-Vice President, Central Freedom Fighters & Delhi Govt. Pensioners to 42 CPPCs for pension disbursed by more than 68,000 branches of 26 Public Sector Banks & 3 Private Sector Banks.
- Accounting of the pension disbursed by banks & reimbursed by Govt.
- Amendment (Revision, Commutation) of the Pensioners Cases
- Grievance Redressal
- Provisions for VIP, RTI & Court Cases
- Databank Creation of Pre-1990 pensioners
- AG Claims Management
- Tracking of the cases right from the receipt to dispatch
- Main Modules – ( Reception, Receipt & Dispatch, Authorization, SSA Printing, General Dak, Databank & database, AG Claims Mgt., MIS, RTI, Compilation, Enquiry)
- Enquiry of the pension case on website [www.cpao.nic.in/](http://www.cpao.nic.in/) [www.cpao.gov.in](http://www.cpao.gov.in)
- Database of about 12 Lakh Pensioners.

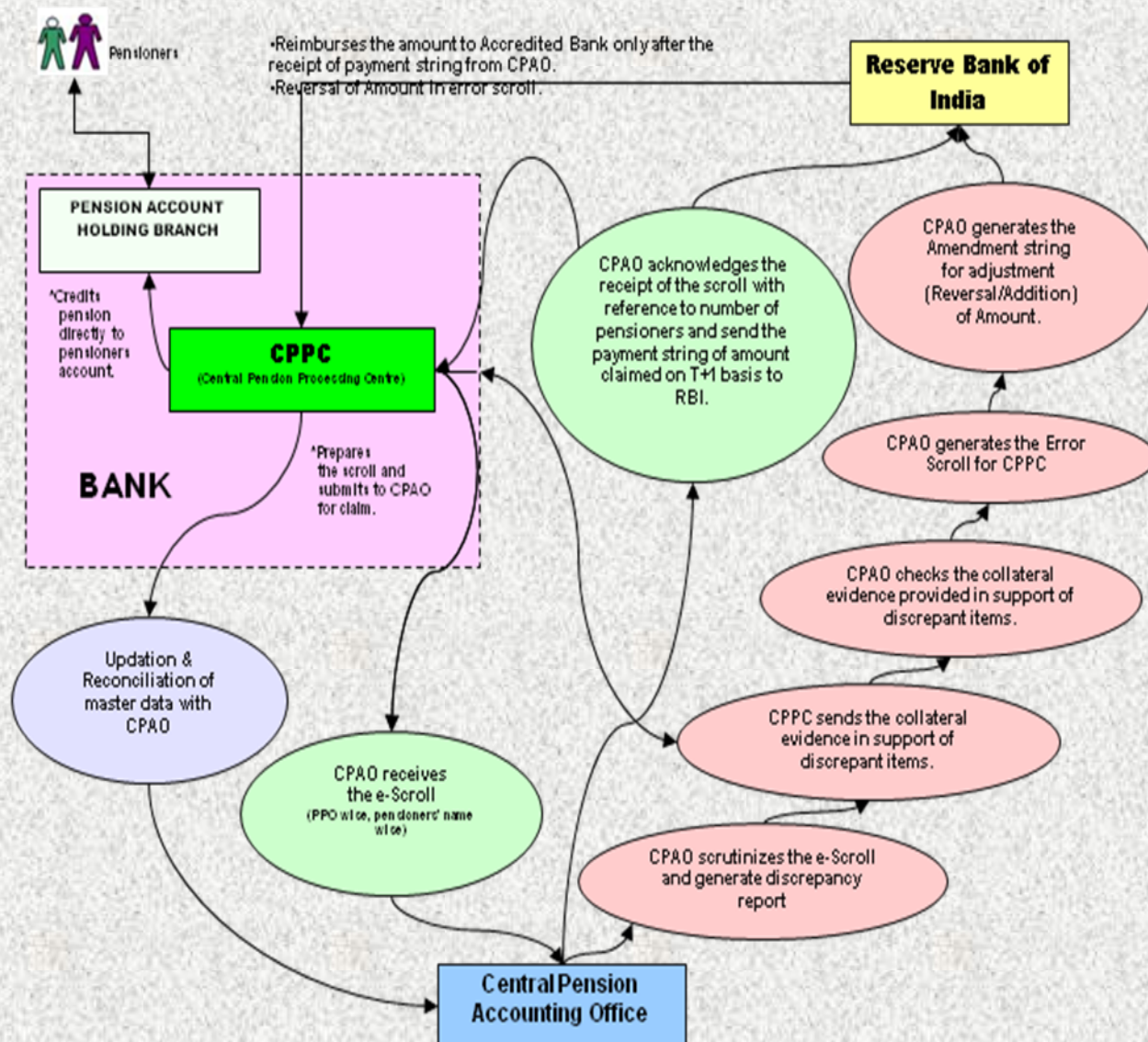
**e-Revision:** National Informatics Centre (CGA) in association with CPAO has developed e-Revision to facilitate the Pay and Accounts Offices to finalize electronically the revision of pension cases of pre-2016 pensioners. This has helped PAOs in quick and accurate disposal of pre-2016 cases.

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



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

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



### **Objectives of e-scroll system:**

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

### **Benefits of e-Scroll system:**

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

### **Effect of Introduction of e-scrolls during the year 2016-17**

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

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

#### **The benefits are:**

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



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

**Benefits of this system are as under:**

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

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

**Grievances:** Web based Pensioners Grievance module is implemented on CPAO website [www.cpao.nic.in](http://www.cpao.nic.in), on which pensioners can register their Grievances and monitor them.

## CHAPTER –IV

### Key Statistics & Performance of CPAO during 2016-17

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

- Maintaining database of about 12 lakh Central Civil Pensioners/Family Pensioners/Freedom Fighter Pensioners.
- In Financial Year 2016-17, managed the pension Budget of Rs.33,180 Crore.
- Received pension cases from more than 600 offices across India.
- Deals with 24 banks, 42 CPPCs with pensioners spread over more than 68,000 pension disbursing branches.
- In 2016-17, processed about 35,689 fresh and 1,47,299 revision of pension cases.
- In 2016-17, handled 79,249 pensioners' grievances.
- Processing inward claims for reimbursement received from 29 A.Gs.
- Deals with about 70 budget units.
- Handled 1,152 RTI and 950 legal cases in 2016-17.
- During 2016-17, e-PPO Project was implemented in all banks for sending online revision authorities.
- Weekly Monitoring of seeding of Aadhaar with PPO and pension accounts by banks which has reached more than 93 percent.
- Making direct payments to 3,878 NPS subscribers' banks accounts.
- Against approved time schedule of 21 days, new PPOs issued in average 15 days and revision in average 10 days in 2016-17.
- Digital allotment of PPO numbers to field units implemented from calendar year 2016.
- Web interface/facilities with banks, ministries & pensioners strengthened through identifying of pensioners covered under specific revision and providing list to ministries/departments, data exposure to pensioners, departments and banks.



- ‘**Web Responsive Pensioners’ Service’(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(Admin)/PAOs in the Ministries/Departments through dashboard can track the pensioners grievances pertaining to their Ministry/Deptt. & action taken on their disposal.
- Utility to PAO provided for uploading quarterly lists of government officials retiring in next 12-15 months.
- ‘Link to **Jeevan Pramaan** Portal has been provided on CPAO website to enable pensioners to submit Digital Life Certificate (DLC). For retiring government servants, a link has been established with **Bhavishya** Portal of DP&PW to enable them to track status of their pension cases even before the case reaches CPAO. A link to **CPENGRAMS** (Centralized Pension Grievance Redress and Monitoring System) has also been provided so as to enable pensioners to lodge and track their grievances on CPENGRAMS.
- Pensioners are now provided with an SMS facility for tracking status of pension process at CPAO, and at the stage of grievance registration and disposal.
- PFMS (Public Financial Management System) system implemented for payment and accounting.
- Modification of FAQs for Central Civil Pension and preparation of FAQs for pensioners covered under NPS –AR Scheme. Both the FAQs were put on CPAO website.
- Home page of CPAO website made bilingual.
- Introduction of Risk Based Internal Audit approach for Banks.
- Total 494 audit paras settled which is highest so far and more than the total number of paras settled in previous three years.
- Conducted internal audit of 19 CPPCs,DDO, CPAO & revision of pension/family pension under 7th CPC of 29 CPPCs in 2016-17 (highest so far).
- Receipt of Rs. 87.10 Crore as a result of internal audit observations.



## CHAPTER –V

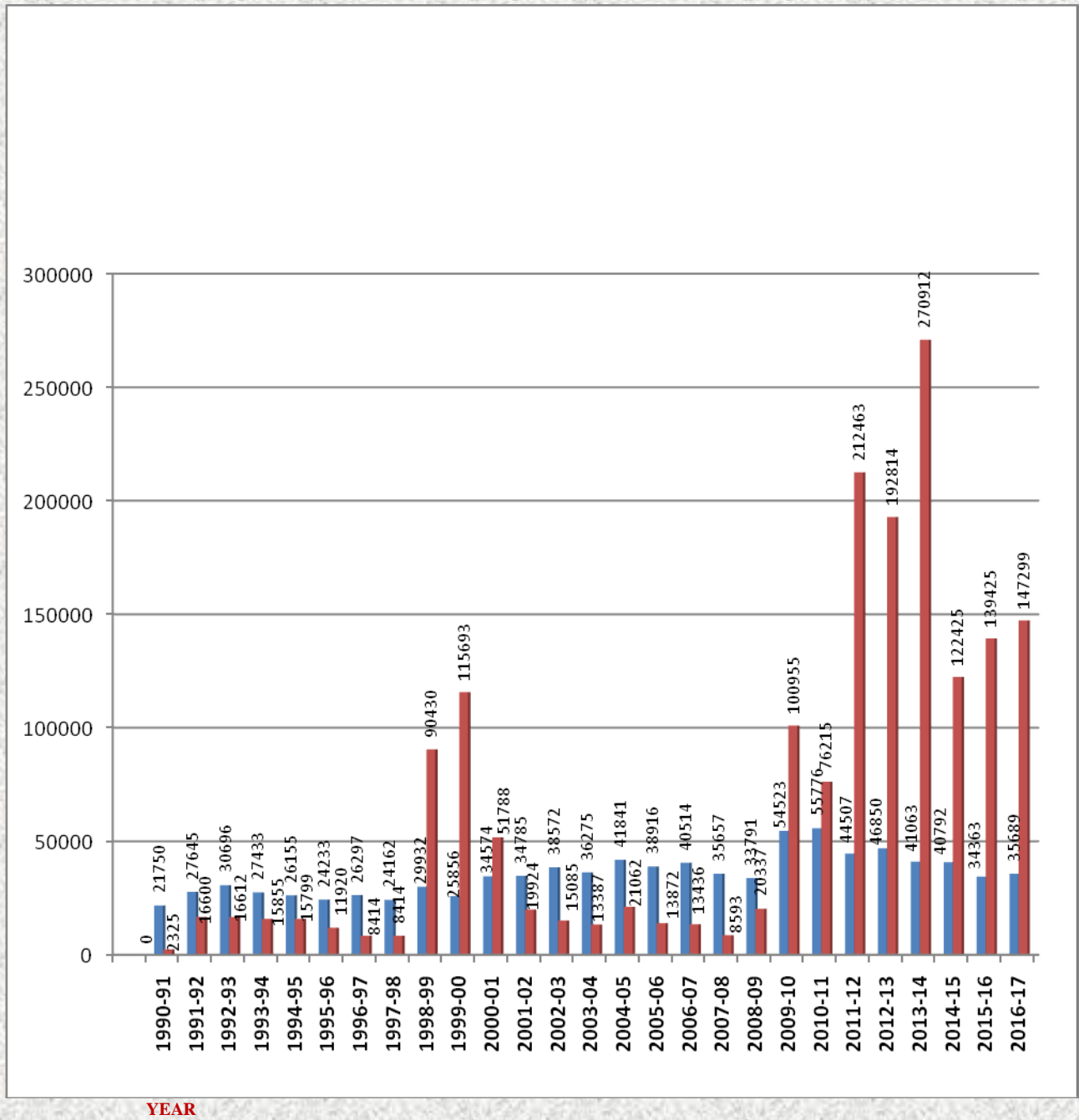
### Physical Performance

#### 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

## Performance over the years

NUMBER OF CASES



■ NEW PPOs  
■ OTHERS

## NEW PPO/SSA ISSUED IN 2016 -2017

MINISTRY/DEPARTMENT	No. of PPO/SSA
ACCOUNTANT GENERAL(A&E)	1321
ACCOUNTANT GENERAL(AIS)	199
ACCOUNTANT GENERAL(H C JUDGES)	51
ACCOUNTANT GENERAL(STATES)	78
AGRICULTURE	370
ANDAMAN & NICOBAR ISLAND ADMN.	822
ATOMIC ENERGY	1039
CHANDIGARH ADMINISTRATION	825
CHEMICAL & FERTILIZER	34
CIVIL AVIATION	90
COAL	33
COMMERCE & TEXTILES	429
CONSUMER AFFAIR FOOD & PUB DST	123
CORPORATE AFFAIRS	69
DADRA & NAGAR HAVELI	72
DAMAN & DIU	142
DEFENCE (CIVIL)	68
DELHI ADMINISTRATION	4429
DEPARTMENT OF LAND RESOURCES	6
DEV. OF NORTH EASTERN REGION	5
Dir.Gen.of Audit, Def.Services	37
DIRECTOR PENSION (AIS)	1
DISABILITY AFFAIRS	6
DRINKING WATER SUPPLY	1
EARTH SCIENCES	254
ELECTION COMMISSION OF INDIA	3
ENVIRONMENT & FORESTS	143
EXTERNAL AFFAIRS	247
FINANCE	389
FINANCE – C.B.E.C.	2244
FINANCE- C.B.D.T.	1440
FOOD PROCESSING INDUSTRIES	10
HEALTH & FAMILY WELFARE	723
HOME AFFAIRS	11218
HUMAN RESOURCES DEVELOPMENT	479
INDUSTRY	247



INFORMATION AND BROADCASTING	547
INFORMATION TECHNOLOGY	134
LABOUR	283
LAW, JUSTICE AND SCI	144
LOK SABHA SECRETARIAT	88
MINES	565
NEW AND RENEWABLE ENERGY	16
NORTH EASTERN COUNCIL	9
PERSONNEL,PUBLIC GRIEVANCES	785
PETROLEUM AND NATURAL GAS	6
PLANG,STATS& PROG. IMPLMNTN	236
PONDICHERY ADMINISTRATION	2
POWER	54
PRASAR BHARTI	791
PRESIDENT'S SECRETARIAT	35
RAJYA SABHA SECRETARIAT	70
RURAL DEVELOPMENT	22
SCIENCE & TECHNOLOGY	463
SHIPPING,ROAD TRNSPRT&HIGHWAYS	128
SOCIAL JUSTICE AND EMPOWERMENT	26
SKILL DEV. & ENTERPRENURSHIP	22
SPACE	443
STEEL	15
SUPPLY	115
TELECOMMUNICATION	73
URBAN DEVELOPMENT	2113
UT LAKSHADWEEP	176
WATER RESOURCES	681
<b>GRAND TOTAL</b>	<b>35689</b>

## REVISION OF SSAs ISSUED IN 2016-17

MINISTRY/DEPARTMENT	No. of revision SSAs
ACCOUNTANT GENERAL(A&E)	5517
ACCOUNTANT GENERAL(AIS)	100
ACCOUNTANT GENERAL(H C JUDGES)	329
ACCOUNTANT GENERAL(STATES)	117
AG (A&E) WEST BENGAL	1
AGRICULTURE	1281
ANDAMAN & NICOBAR ISLAND ADMN.	1690
ATOMIC ENERGY	9605
CHANDIGARH ADMINISTRATION	390
CHEMICAL & FERTILIZER	128
CIVIL AVIATION	2814
COAL	681
COMMERCE & TEXTILES	1054
CONSUMER AFFAIR FOOD & PUB DST	797
CORPORATE AFFAIRS	242
DADRA & NAGAR HAVELI	132
DAMAN AND DIU	44
DEFENCE (CIVIL)	112
DELHI ADMINISTRATION	5731
DEPARTMENT OF LAND RESOURCES	1
DIRECTOR PENSION (AIS)	5
DIR. GEN. OF AUDIT DEFENCE SERVICES	20
DEV. OF NORTH EASTERN REGION	8
DISABILITY AFFAIRS	1
DRINKING WATER SUPPLY	2
EARTH SCIENCES	679
ELECTION COMMISSION OF INDIA	26
ENVIRONMENT & FORESTS	352
EXTERNAL AFFAIRS	623
FINANCE	2463
FINANCE - C.B.E.C.	4875
FINANCE- C.B.D.T.	3377
FOOD PROCESSING INDUSTRIES	31
HEALTH & FAMILY WELFARE	2370
HOME AFFAIRS	77955
HUMAN RESOURCES DEVELOPMENT	764

INDUSTRY	995
INFORMATION AND BROADCASTING	2261
INFORMATION TECHNOLOGY	267
LABOUR	853
LAKSHADWEEP ADMN.	5
LAW, JUSTICE AND SCI	464
LOK SABHA SECRETARIAT	129
MINES	1711
NATIONAL DISASTER MANAGEMENT AU	2
NATIONAL INVESTIGATION AGENCY	2
NEW AND RENEWABLE ENERGY	66
NORTH EASTERN COUNCIL	12
PERSONNEL,PUBLIC GRIEVANCES	1242
PETROLEUM AND NATURAL GAS	31
PLANG,STATS& PROG. IMPLMNTN	998
POWER	484
PRASAR BHARTI	1142
PRESIDENT'S SECRETARIAT	42
RAJYA SABHA SECRETARIAT	104
RURAL DEVELOPMENT	142
SCIENCE & TECHNOLOGY	1939
SHIPPING,ROAD TRNSPRT&HIGHWAYS	619
SKILL DEV. & ENTERPRENEURSHIP	2
SOCIAL JUSTICE AND EMPOWERMENT	60
SPACE	2315
STEEL	42
SUPPLY	565
TELECOMMUNICATION	1370
URBAN DEVELOPMENT	3303
UT LAKSHADWEEP	190
WATER RESOURCES	1625
<b>GRAND TOTAL</b>	<b>147299</b>



## DELAY IN RECEIPT OF PPOs IN 2016-17

MINISTRY / DEPARTMENT	TOTAL PPO RECEIVED	PPO RECEIVED AT CPAO ON OR BEFORE LAST DAY OF PRECEEDING MONTH OF RETIREMENT	PPO RECEIVED AT CPAO DURING THE MONTH OF RETIREMENT	PPO RECEIVED AT CPAO AFTER THE MONTH OF RETIREMENT
ACCOUNTANT GENERAL(A&E)	1243	113	384	746
ACCOUNTANT GENERAL(AIS)	194	8	12	174
ACCOUNTANT GENERAL(H C JUDGES)	48	1	4	43
ACCOUNTANT GENERAL(STATES)	69	1	7	61
DIRECTOR PENSION (AIS)	1	0	0	1
Dir.Gen.of Audit, Def.Services	31	1	29	1
AGRICULTURE	340	9	122	209
ATOMIC ENERGY	985	193	577	215
CHEMICAL & FERTILIZER	33	1	10	22
CIVIL AVIATION	75	0	38	37
COAL	27	0	13	14
COMMERCE & TEXTILES	395	8	74	313
CONSUMER AFFAIR FOOD & PUB DST	104	8	28	68
CORPORATE AFFAIRS	62	2	27	33
DEFENCE (CIVIL)	62	0	33	29
DEPARTMENT OF LAND RESOURCES	6	0	2	4
DEV. OF NORTH EASTERN REGION	5	1	0	4
DISABILITY AFFAIRS	7	0	3	4
DRINKING WATER SUPPLY	1	0	0	1
EARTH SCIENCES	240	26	51	163
ELECTION COMMISSION OF INDIA	3	0	0	3
ENVIRONMENT & FORESTS	119	1	58	60
EXTERNAL AFFAIRS	222	11	67	144
FINANCE	305	1	80	224
FINANCE - C.B.E.C.	2013	4	86	1923
FINANCE- C.B.D.T.	1,313	33	77	1,203
FOOD PROCESSING INDUSTRIES	10	0	3	7
HEALTH & FAMILY WELFARE	641	1	69	571
HOME AFFAIRS	10709	331	1485	8893
HUMAN RESOURCES DEVELOPMENT	450	6	26	418
INDUSTRY	209	19	78	112
INFORMATION AND BROADCASTING	462	1	64	397
INFORMATION TECHNOLOGY	121	1	70	50
LABOUR	265	6	59	200
LAW, JUSTICE AND SCI	140	13	36	91
LOK SABHA SECRETARIAT	42	0	3	39
MINES	533	32	172	329

NATIONAL DISASTER MANAGMENT AU	1	0	1	0
NEW AND RENEWABLE ENERGY	14	0	5	9
NORTH EASTERN COUNCIL	9	0	0	9
PERSONNEL,PUBLIC GRIEVANCES	724	71	189	464
PETROLEUM AND NATURAL GAS	9	7	2	0
PLANG,STATS & PROG. IMPLMNTN	216	20	82	114
POWER	50	5	17	28
PRASAR BHARTI	664	3	89	572
PRESIDENT'S SECRETARIAT	30	0	0	30
RAJYA SABHA SECRETARIAT	11	0	6	5
RURAL DEVELOPMENT	25	6	11	8
SCIENCE & TECHNOLOGY	423	5	188	230
SHIPPING,ROAD TRNSPRT&HIGHWAYS	108	5	48	55
SKILL DEV. & ENTERPRENEURSHIP	29	0	4	25
SOCIAL JUSTICE AND EMPOWERMENT	25	1	6	18
SPACE	413	50	224	139
STEEL	14	0	7	7
SUPPLY	95	6	36	53
TELECOMMUNICATION	70	0	0	70
URBAN DEVELOPMENT	1861	69	320	1472
WATER RESOURCES	643	5	124	514
ANDAMAN & NICOBAR ISLAND ADMN.	662	11	119	532
CHANDIGARH ADMINISTRATION	749	166	103	480
DADRA & NAGAR HAVELI	62	0	4	58
DAMAN AND DIU	123	0	2	121
DELHI ADMINISTRATION	3827	1	15	3811
PONDICHERY ADMINISTRATION	1	0	1	0
UT LAKSHADWEEP	150	0	14	136
<b>TOTAL</b>	<b>32493</b>	<b>1,263</b>	<b>5,464</b>	<b>25,766</b>



## CHAPTER- VI

### GOVERNMENT ACCOUNTS

Any organization in order to attain efficiency and effectiveness in its operations 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 receipts 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 and Payments)



Rules 1983, Government Accounting Rules, 1990; Accounting Rules for Treasuries; Account Code Vol.-III and Civil Accounts Manual (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 Accounts

### **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 receipts 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 Governments 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 withdrawn 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 up 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 purpose 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 the 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 relate to debt other than those included in the Consolidated Fund of India. The transactions under Debt, Deposit 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. The 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. Parliamentary 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 Heads wherever necessary) are divided into Minor Heads. Minor Heads may have a number of subordinate heads, generally known as Sub-Heads. The sub-Heads are further divided into Detailed Heads followed by Object Heads.

The Major Head of Account falling within the sectors of expenditure 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, grants-in-aid etc. The above six tiers are represented by a unique 15 digit numeric code.

**Authority to open new Head of Account:** The List of Major and Minor Head of Accounts of Union and State is maintained by the Ministry of Finance (Department of Expenditure-Controller General of Accounts) which is authorized to open a new Head of Account on the advice of the Comptroller and Auditor General of India under the powers of Article 150 of the Constitution. It contains General Directions for opening Heads of Accounts (and also some Sub/Detailed Heads under some of them authorized to be so opened). Ministries/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 orders below Rule 8 of Delegations of Financial Powers Rules. The power to amend or modify these Object Heads and to open new Object Heads rest with Department of Expenditure of Ministry of Finance on the advice of the Comptroller and Auditor General of India.

**Conformity of Budget Heads with rules of classification:**

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

**Responsibility of Departmental Officer:** Every Officer responsible for the collection of Government dues or expenditure of Government money shall see that proper accounts of the receipts and expenditure, as the case may be, are maintained in such form as may have been prescribed for the financial 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 Government, 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/Department 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 a 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.

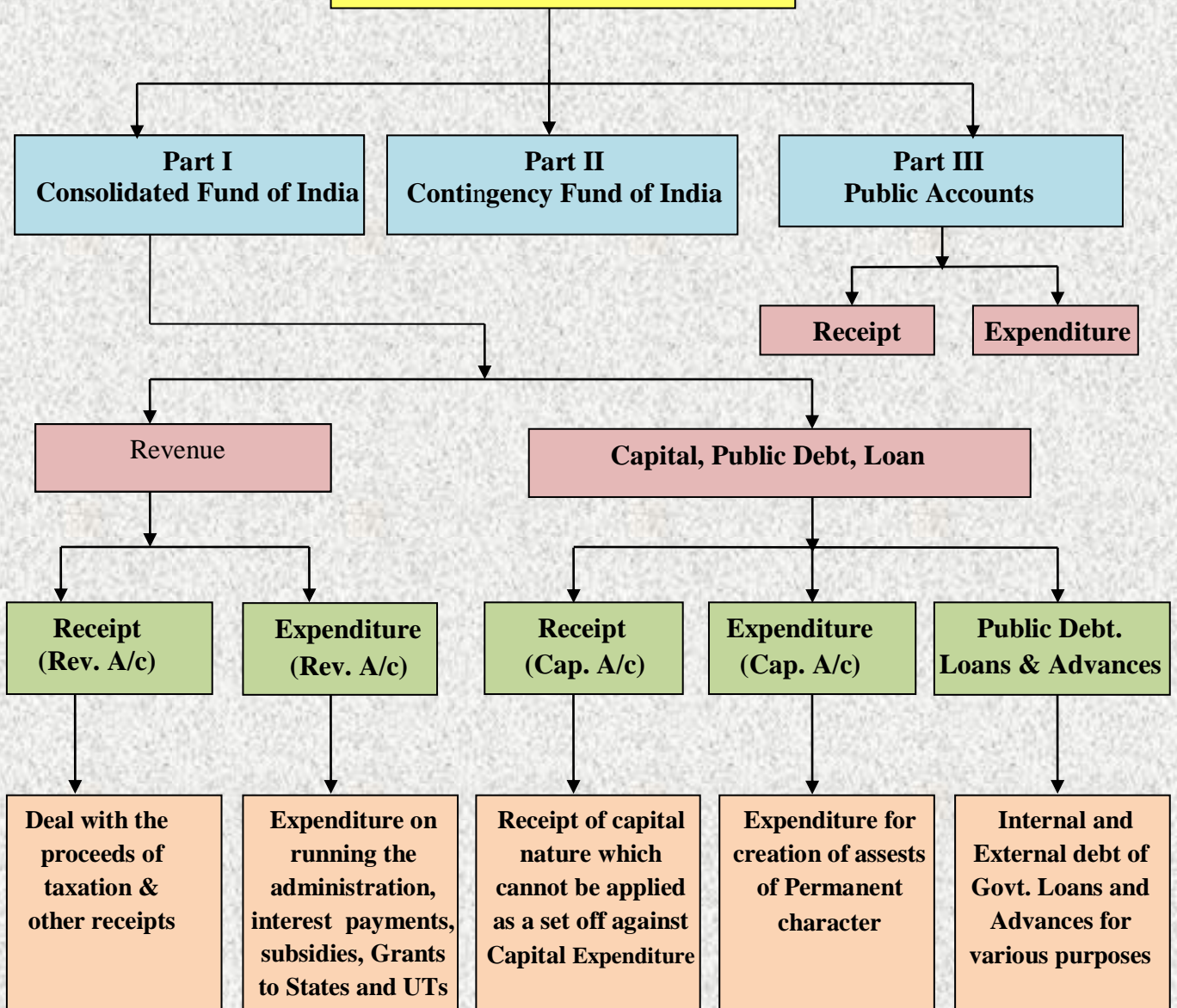
### **ANNUAL ACCOUNTS**

**Appropriation Accounts:** Appropriation Accounts of Central Ministries (other than Ministry of Railways) and of Central Civil Departments (excluding Department of Posts and Defense Services) shall be prepared by the Principal Accounts Office of the respective Ministries and Departments (Under the 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 Defence and Railways and transactions under Public Account of India of Union Territory Governments), showing under the respective Heads the annual receipts and disbursements for the purpose of the Union, called Finance Accounts, shall be prepared by the Controller General of Accounts.

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

# Government Accounts



## APPROPRIATION ACCOUNTS

### Grant No. 35-Pensions 2016-17

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. 32070 crores and Supplementary was taken amounting to Rs. 1110crores (Total Final Grant was Rs. 33180 crores). The Head wise Appropriation Accounts for 2016-17 are as under: -

(Rs.in crores)

Sl. No.	Major Head	Budget Estimates 2016-17	Suppl. Grant 2016-17	Re-appropriation 2016-17	Final Grant 2016-17	Expenditure 2016-17	Excess (+) Saving (-) w.r.t. Final Grant
1	2071- Pension and other Retirement benefits Total	32018.41	1110.00	8.50	33136.91	33084.62	(-)52.29
	Charged	159.82	10.00	NIL	169.82	163.82	(-) 6.00
	Voted	31858.59	1100.00	8.50	32967.09	32920.80	(-) 46.29
2	2235 – Social Security and Welfare Total	51.59	NIL	(-) 8.50	43.09	41.86	(-)1.23
	Charged	0.18	NIL	NIL	0.18	0.13	(-)0.05
	Voted	51.41	NIL	(-) 8.50	42.91	41.73	(-)1.18
	<b>Total</b>	<b>32070.00</b>	<b>1110.00</b>	<b>0.00</b>	<b>33180.00</b>	<b>33126.48</b>	<b>(-)53.52</b>
	<b>Charged</b>	<b>160.00</b>	<b>10.00</b>	<b>0.00</b>	<b>170.00</b>	<b>163.95</b>	<b>(-) 6.05</b>
	<b>Voted</b>	<b>31910.00</b>	<b>1100.00</b>	<b>0.00</b>	<b>33010.00</b>	<b>32962.53</b>	<b>(-) 47.47</b>



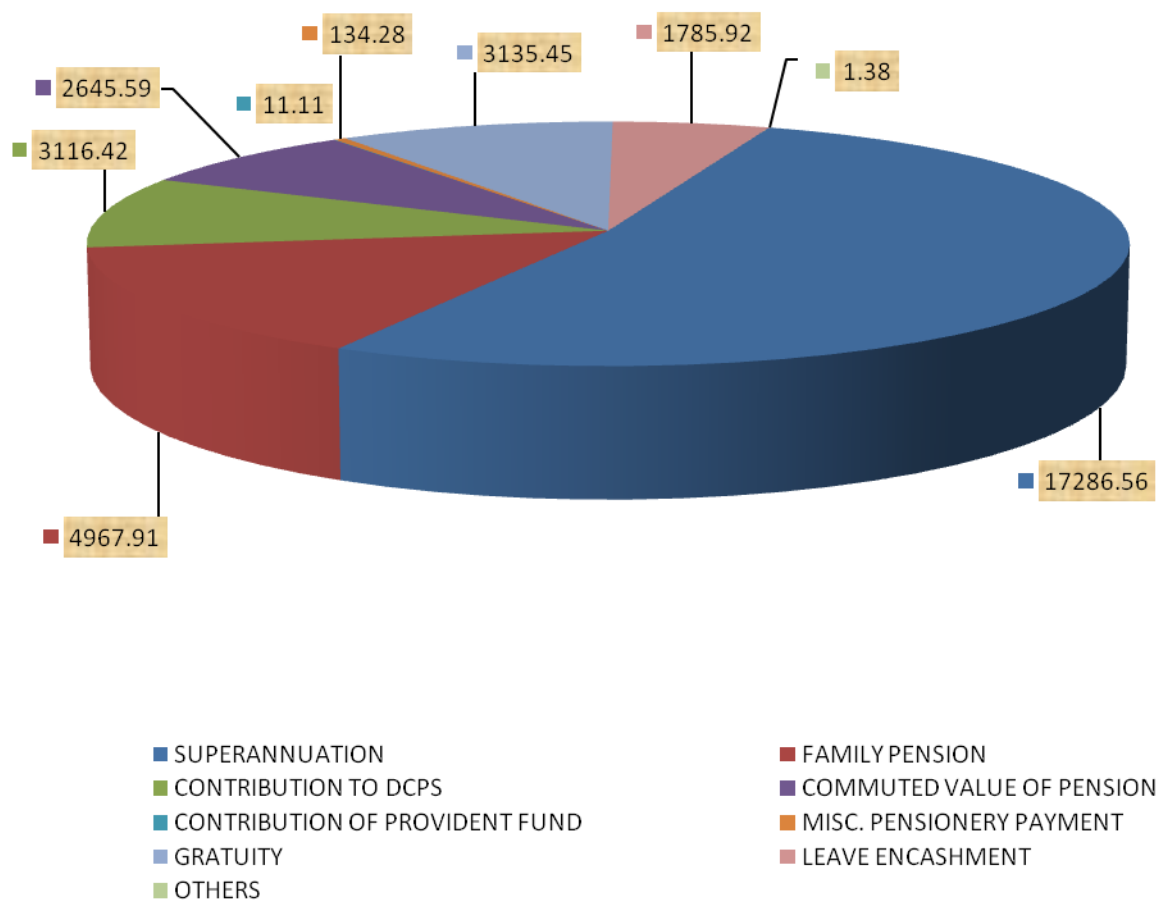
## PENSIONS & OTHER RETIREMENT BENEFITS (MAJOR HEAD – 2071)

(Rs. in crores)

Sl. No.	Category	Final Grant 2016-17	Actual Exp. 2016-17	Excess (+) Saving (-)	% Increase (+) Decrease (-) over Final Grant in 2016-17
1	SUPERANNUATION				
	<b>Total</b>	<b>18021.61</b>	<b>17286.56</b>	<b>(-)735.05</b>	<b>(-)4.08%</b>
	Charged	18.86	17.18	(-)1.68	(-)8.91%
	Voted	18002.75	17269.38	(-) 733.37	(-) 4.07%
2	COMMUTED VALUE OF PENSION				
	<b>Total</b>	<b>2224.76</b>	<b>2645.59</b>	<b>(+) 420.85</b>	<b>(+)18.92%</b>
	Charged	18.65	19.68	(+) 1.03	(+)5.52%
	Voted	2206.09	2625.91	(+) 419.82	(+)19.03%
3	GRATUITY				
	<b>Total</b>	<b>2956.00</b>	<b>3135.45</b>	<b>(+) 179.45</b>	<b>(+)6.07%</b>
	Charged	19.72	20.98	(+) 1.26	(+)6.39%
	Voted	2936.28	3114.47	(+)178.19	(+)6.07%
4	FAMILY PENSION				
	<b>Total</b>	<b>4983.26</b>	<b>4967.91</b>	<b>(-) 15.35</b>	<b>(-)0.31%</b>
	Charged	3.62	2.79	(-) 0.83	(-) 22.93%
	Voted	4979.64	4965.12	(-) 14.52	(-) 0.29%
5	CONTRIBUTIONS TO PROVIDENT FUND				
	<b>Total</b>	<b>7.50</b>	<b>11.11</b>	<b>(+) 3.61</b>	<b>(+) 48.13%</b>
	Charged	0.05	0.02	(-) 0.03	(-) 0.60%
	Voted	7.45	11.09	(+) 3.64	(+) 48.86%
6	LEAVE ENCASHMENT				
	<b>Total</b>	<b>1747.60</b>	<b>1785.92</b>	<b>(+) 38.32</b>	<b>(+)2.19%</b>
	Charged	14.92	15.37	(+) 0.45	(+) 3.02%
	Voted	1732.68	1770.55	(+)37.87	(+) 2.19%
7	CONTRIBUTION FOR DEFINED CONTRIBUTION PENSION SCHEME				
	<b>Total</b>	<b>3050.82</b>	<b>3116.42</b>	<b>(+)65.60</b>	<b>(+)2.15%</b>
	Charged	11.00	8.64	(-) 2.36	(-) 21.45%
	Voted	3039.82	3107.78	(+)67.96	(+) 2.24%
8	MISC. PENSIONARY PAYMENTS				
	<b>Total</b>	<b>143.38</b>	<b>134.28</b>	<b>(-) 9.10</b>	<b>(-) 6.35%</b>
	Charged	83.00	79.16	(-) 3.84	(-) 4.63%
	Voted	60.38	55.12	(-) 5.26	(-) 8.71%
9	OTHERS PENSIONS				
	<b>Total</b>	<b>2.00</b>	<b>1.38</b>	<b>(-)0.62</b>	<b>(-)31.00%</b>
	Charged	NIL	NIL	NIL	NIL
	Voted	2.00	1.38	(-)0.62	31.00%
	<b>TOTAL</b>	<b>33136.91</b>	<b>33084.62</b>	<b>(-) 52.29</b>	<b>(-) 0.16%</b>
	<b>Charged</b>	<b>169.82</b>	<b>163.82</b>	<b>(-) 6.00</b>	<b>(-) 3.53%</b>
	<b>Voted</b>	<b>32967.09</b>	<b>32920.80</b>	<b>(-)46.29</b>	<b>(-) 0.14%</b>

## PENSIONS & OTHER RETIREMENT BENEFITS MAJOR HEAD -2071

(Rupees in crores)



## SOCIAL SECURITY & WELFARE (MAJOR HEAD 2235)

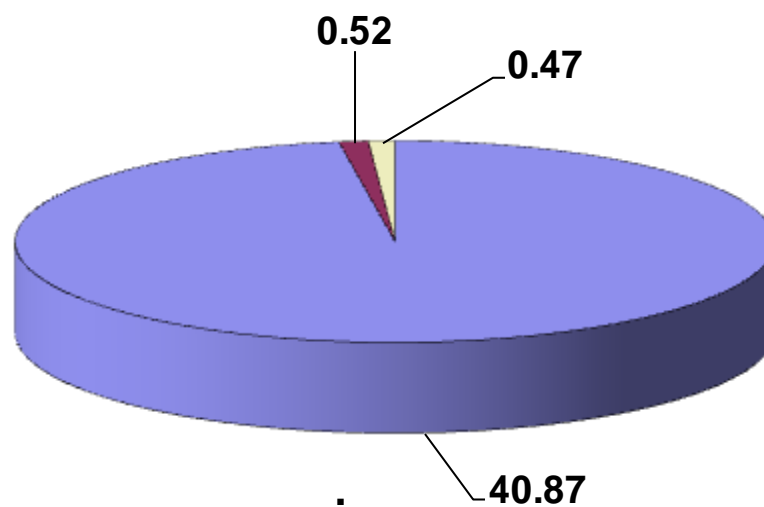
(Rs in crores)

Sl. No.	Category	Final Grant 2016-17	Actual Expenditure 2016-17	Excess (+) Savings(-)	% Increase (+) Decrease (-) over Final Grant in 2016-17
1.	DEPOSIT LINKED INSURANCE SCHEME Total Charged Voted	41.67 0.17 41.50	40.87 0.13 40.74	(-)0.80 (-)0.04 (-)0.76	(-) 1.92% (-)23.53% (-) 1.83%
2.	C.G.E.I.S. Total Charged Voted	1.01 0.01 1.00	0.52 - 0.52	(-) 0.49 (-)0.01 (-) 0.48	(-)48.51% 100% 48.00%
3.	EX-GRATIA PAYMENT TO GOVERNMENT SERVANT DYING IN HARNESS Total Charged Voted	0.35 - 0.35	0.47 - 0.47	(+)0.12 - (+)0.12	(+) 34.29% - (+) 34.29%
4.	OTHERS Total Charged Voted	0.06 - 0.06	- - -	(-)0.06 - (-) 0.06	(-)100.00% - (-)100.00%
	TOTAL Charged Voted	43.09 0.18 42.91	41.86 0.13 41.73	(-)1.23 (-) 0.05 (-) 1.18	(-)2.85% (-)27.78% (-)2.75%
	PENSIONS GRANT TOTAL MAJOR HEAD 2071+2235 Total Charged Voted	33180.00 170.00 33010.00	33126.48 163.95 32962.53	(-)53.52 (-) 6.05 (-) 47.47	(-)0.16% (-)3.56% (-) 0.14%



## **SOCIAL SECURITY & WELFARE (MAJOR HEAD 2235)**

*(Rs. in crores)*



■ DLIS

■ CGEIS

■ EX-GRATIA

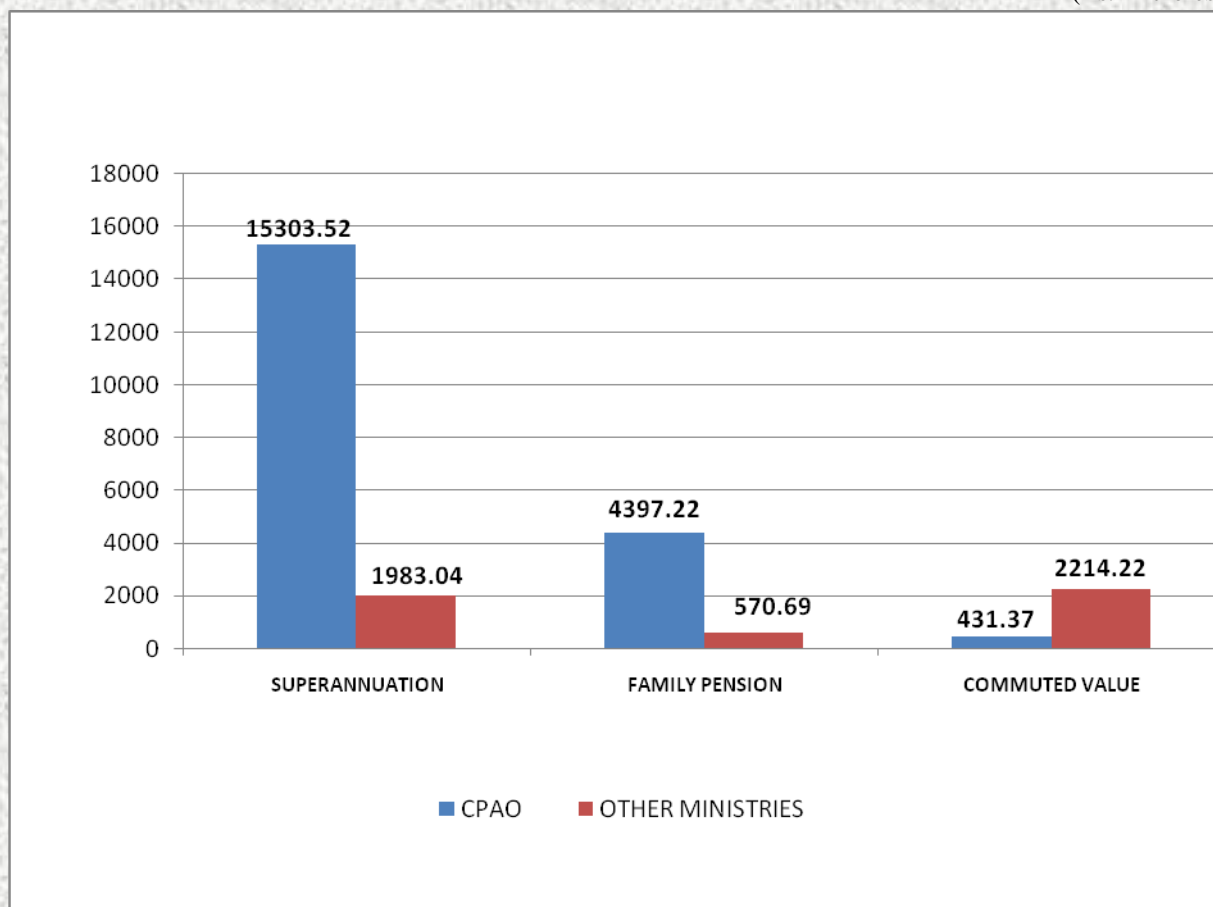
## EXPENDITURE UNDER SIX MAIN HEADS (MAJOR HEAD – 2071)

(Rs. in crores)

Sl. No.	Category	Expenditure Booked by CPAO	Expenditure booked by Other Ministries	TOTAL
1.	SUPERANNUATION			
	<b>Total</b>	<b>15303.52</b>	<b>1983.04</b>	<b>17286.56</b>
	Charged	16.79	0.39	17.18
	Voted	15286.73	1982.65	17269.38
2.	COMMUTED VALUE OF PENSION			
	<b>Total</b>	<b>431.37</b>	<b>2214.22</b>	<b>2645.59</b>
	Charged	-	19.68	19.68
	Voted	431.37	2194.54	2625.91
3.	GRATUITY			
	<b>Total</b>	<b>120.48</b>	<b>3014.97</b>	<b>3135.45</b>
	Charged	-	20.98	20.98
	Voted	120.48	2993.99	3114.47
4.	FAMILY PENSION			
	<b>Total</b>	<b>4397.22</b>	<b>570.69</b>	<b>4967.91</b>
	Charged	2.79	-	2.79
	Voted	4394.43	570.69	4965.12
5.	LEAVE ENCASHMENT			
	<b>Total</b>	<b>25.26</b>	<b>1760.66</b>	<b>1785.92</b>
	Charged	-	15.37	15.37
	Voted	25.26	1745.29	1770.55
6.	CONTRIBUTION FOR DEFINED CONTRIBUTION PENSION SCHEME			
	<b>Total</b>	<b>0.20</b>	<b>3116.22</b>	<b>3116.42</b>
	Charged	-	8.64	8.64
	Voted	0.20	3107.58	3107.78

## EXPENDITURE IN RESPECT OF SUPERANNUATION, COMMUTED VALUE AND FAMILY PENSION

(Rs. In crores)



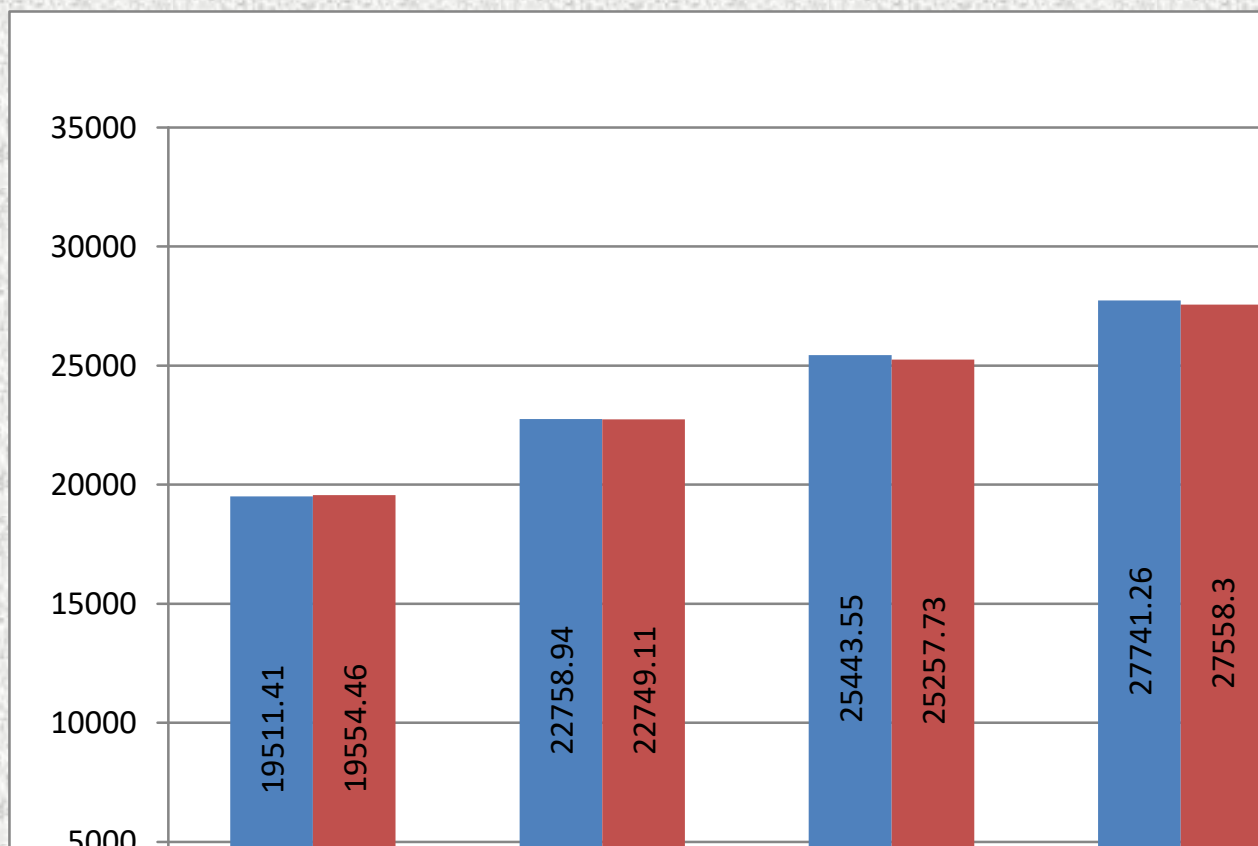


**STATEMENT OF EXPENDITURE  
IN RESPECT OF PENSIONS GRANT 2012-13 TO 2016-17  
MAJOR HEAD 2071-PENSION AND OTHER RETIREMENT  
BENEFITS(NON-PLAN)**

(Rs. in crores)

Sl. No.	Category	2012-13		2013-14		2014-15		2015-16		2016-17	
		Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
1	Superannuation	10342.51	10380.55	12013.20	12139.38	13597.53	13565.06	15055.63	15113.84	18021.61	17286.56
2	Commuted value of Pension	1695.20	1590.54	1641.20	1649.48	1603.50	1565.46	1550.58	1486.17	2224.74	2645.59
3	Gratuity	2328.50	2401.03	2350.27	2374.66	2380.00	2436.85	2518.52	2454.09	2956.00	3135.45
4	Family pension	2593.80	2582.57	3500.72	3518.95	4145.55	4010.79	4602.45	4571.07	4983.26	4967.91
5	Contribution to Provident Fund	22.00	9.42	22.00	6.55	12.00	7.14	7.00	5.23	7.50	11.11
6	Leave Encashment	1309.00	1308.57	1430.00	1318.22	1442.00	1432.69	1459.00	1457.02	1747.60	1785.92
7	Cont. for Defined Pension Scheme	1132.00	1198.77	1652.80	1598.12	2001.50	1991.77	2407.00	2334.70	3050.82	3116.42
8	Misc. Pensionary Payments	86.40	81.14	103.00	98.57	132.70	119.28	138.67	134.61	143.38	134.28
9	Others	2.00	1.92	45.75	45.18	128.77	128.69	2.41	1.57	2.00	1.38
	<b>M.H. Total-2071</b>	<b>19511.41</b>	<b>19554.46</b>	<b>22758.94</b>	<b>22749.11</b>	<b>25443.55</b>	<b>25257.73</b>	<b>27741.26</b>	<b>27558.30</b>	<b>33136.91</b>	<b>33084.62</b>

(Rs. in crores)

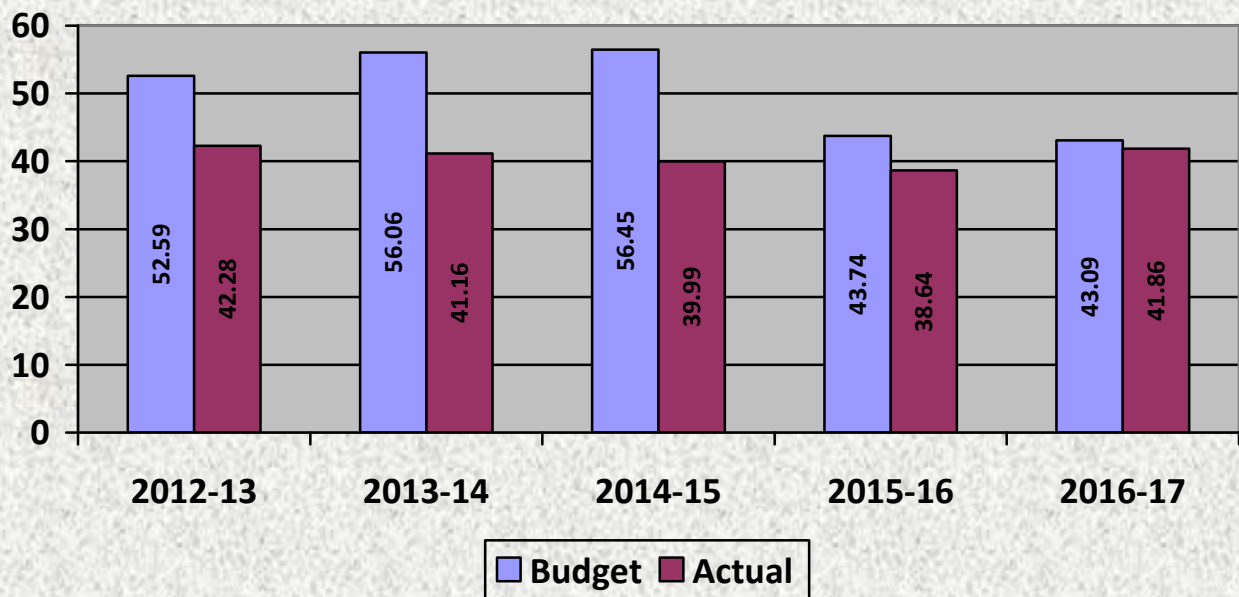


**STATEMENT OF EXPENDITURE  
IN RESPECT OF PENSIONS GRANT 2012-13 TO 2016-17  
MAJOR HEAD 2235-SOCIAL SECURITY AND WELFARE  
(NON-PLAN)**

(Rs. in crores)

Sl. No	Category	2012-13		2013-14		2014-15		2015-16		2016-17	
		Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
1	Deposit Linked Insurance Scheme	50.09	41.54	53.06	40.54	54.54	39.52	41.83	38.14	41.67	40.87
2	C.G.E.I.S.	1.00	0.72	1.50	0.59	1.50	0.37	1.50	0.25	1.01	0.52
3	Ex-gratia payment to Government servant dying in harness	0.76	0.00	0.50	0.00	0.38	0.10	0.35	0.25	0.35	0.47
4	Others	0.74	0.02	1.00	0.03	0.03	0.00	0.06	0.00	0.06	0
<b>M.H. Total-2235</b>		<b>52.59</b>	<b>42.28</b>	<b>56.06</b>	<b>41.16</b>	<b>56.45</b>	<b>39.99</b>	<b>43.74</b>	<b>38.64</b>	<b>43.09</b>	<b>41.86</b>

(Rs. in crores)



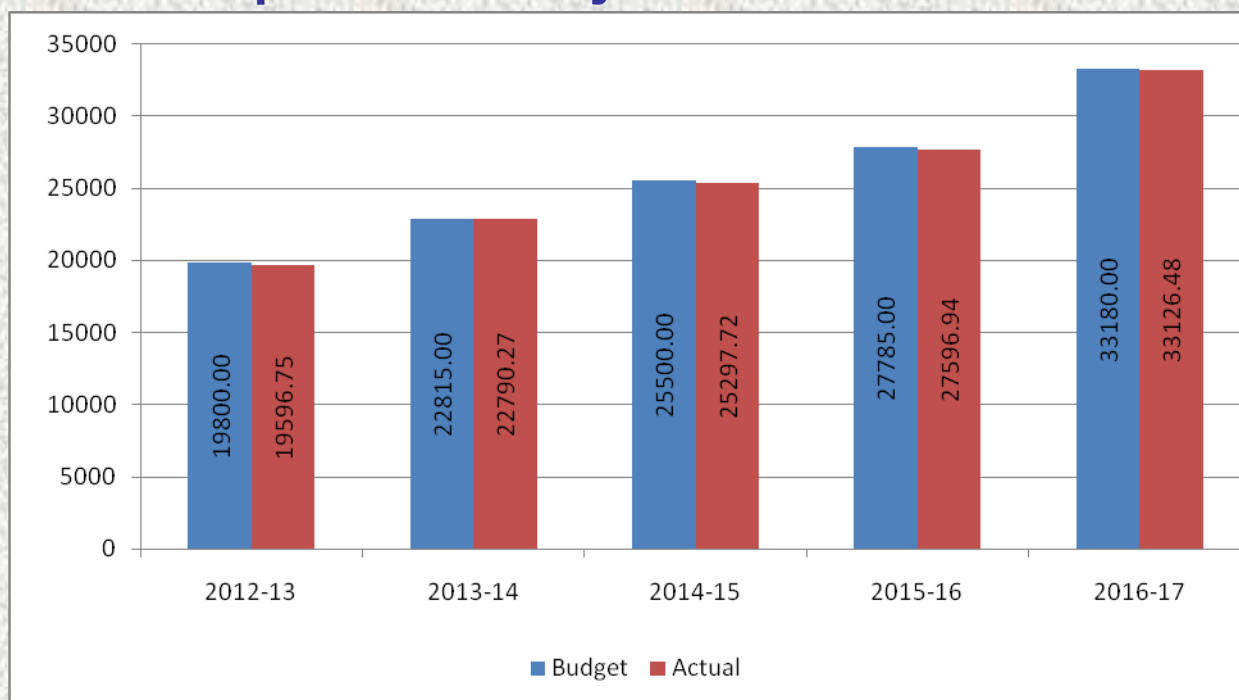
**STATEMENT OF EXPENDITURE  
IN RESPECT OF PENSIONS GRANT 2012-13 TO 2016-17  
MAJOR HEAD 2071-PENSIONS AND OTHER RETIREMENT  
BENEFITS AND 2235-SOCIAL SECURITY AND WELFARE  
(NON-PLAN)**

(Rs. in crores)

Sl. No.	Category	2012-13		2013-14		2014-15		2015-16		2016-17	
		Budget	Actual Exp.	Budget	Actual Exp.	Budget	Actual Exp.	Budget	Actual Exp.	Budget	Actual Exp.
	PENSION GRANT TOTAL M.H. (2071+2235)	19800.00	19596.75	22815.00	22790.27	25500.00	25297.72	27785.00	27596.94	33180.00	33126.48

(Rs.in crores)

**Expenditure of Major Head :2071+2235**





## **CHAPTER-VII**

### **FINANCE ACCOUNTS – 2016-17**

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 2016-17 is on next page.

# FINANCE ACCOUNT- UNION GOVERNMENT 2016-17

## Statement No. 13

### FINANCE ACCOUNT – UNION GOVERNMENT 2016-17 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 01.04.2016	Receipts	Disbursements	Closing Balance as on 31.03.2017
<b>PART – I CONSOLIDATED FUND</b>				
Receipt Heads (Revenue Account)		697293		
Receipt Heads (Capital)				
Expenditure (Revenue)			211899597	
Expenditure (Capital)				
<b>TOTAL E – Public Debt</b>				
F        Loans & Advances				
7610 – 201 – HBA.	715 Dr.	137	-	578 Dr.
7610 – 202 – MCA.	98 Cr.	44	-	142 Cr.
7610 – 203 – Advance for purchase of other Conveyance	9 Dr.	-	-	9 Dr.
7610-204- Computer Advances	8Dr.	29	-	21 Cr.
7610 – 800 –Other Advances	1 Cr.	-	-	1 Cr.
G        Inter-state settlement				
7810        Inter-state Settlement	-	-	-	-
<b>TOTAL</b>	<b>633 Dr.</b>	<b>210</b>	<b>-</b>	<b>423 Dr.</b>
8000 Contingency Fund	-	-	-	-
<b>PART – III PUBLIC ACCOUNT</b>				
I        Small Saving Provident Fund etc.				
8009 – 101 – GPF	127963Cr.	29650	17304	140309 Cr.
8011 – 103 – CGEIS	262Dr.	77	171	356 Dr.
8011 – 101 – Postal Insurance & LAF	-	-	-	-
8014-101 – Postal Insurance & LAF	31 Cr.	-	-	31 Cr.
<b>TOTAL</b>	<b>127732 Cr.</b>	<b>29727</b>	<b>17475</b>	<b>139984Cr.</b>
J        Reserve Fund				

(Rs. in thousands)

Major/Minor Head of Account	Opening balance as on 01.04.2016	Receipts	Disbursements	Closing Balance as on 31.03.2017
<b>K Deposits &amp; Advances</b>				
(a) Deposits bearing interest	-	-	-	-
(b) Deposits not bearing interest				
8443 Civil Deposits				
103 – Security Deposits	224 Cr.	-	10	214 Cr.
Advances				
8550 Civil Advances				
103 – Other Departmental Advances	18 Dr.	-	-	18 Dr.
<b>TOTAL</b>	<b>206 Cr.</b>	<b>-</b>	<b>10</b>	<b>196 Cr.</b>
<b>L Suspense &amp; Miscellaneous</b>				
8658 Suspense Account				
101 – PAO Suspense	-	--	-	-
102 – Suspense Civil	943 Cr.	-622	-	321 Cr.
108 –PSB Suspense	7808231 Cr.	-44218165	-424888	35985046 Dr.
138 –Other Nominated Banks (Private Sector Banks) Suspense	-7799Cr.	-270232	-1301	276730Dr.
<b>TOTAL</b>	<b>7801375 Cr.</b>	<b>-44489019</b>	<b>-426189</b>	<b>36261455 Dr.</b>
8670 – Cheque& Bills				
102 – PAO Cheques	1006532 Cr.	-821691	-	184841 Cr.
111 – Pay & Accounts Offices Electronic Advices	-44053 Cr.	-897	-	-44950 Cr.
<b>TOTAL</b>	<b>962479 Cr.</b>	<b>-822588</b>	<b>-</b>	<b>139891Cr.</b>
8672 – Permanent Cash Imprest				
101 – Civil	5 Dr.	-	-	5 Dr.
8675 – Reserve Bank Deposit				
101 – Central Civil	-	258250225	2174955	-
<b>TOTAL -L – Suspense&amp;Miscellaneous</b>	<b>8763849 Cr.</b>	<b>212938618</b>	<b>1748766</b>	<b>36121569 Dr.</b>
<b>TOTAL - Public Account</b>	<b>8891787 Cr.</b>	<b>212968345</b>	<b>1766251</b>	<b>35981389Dr.</b>
<b>GRAND TOTAL</b>	<b>8891154 Cr.</b>	<b>213665848</b>	<b>213665848</b>	<b>35981812Dr.</b>



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

In addition to its own expenditure (Grant No.35), 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 thousands)	
<b>Year</b>	<b>Expenditure</b>
2012-13	765,64,40
2013-14	826,11,97
2014-15	779,94,21
2015-16	789,15,75
2016-17	761,85,75

## CHAPTER – VIII

### STATE-WISE AND CATEGORY-WISE BREAK-UP OF NEW AUTHORISATIONS ISSUED DURING 2016-17

Sl. No	Name of State	Opening Balance as on 1.4.2016	M.Ps	Judges	Freedom Fighters Central	Others	Total for 2016-17	Total PPOs From 01.01.90 To 31.03.2017
1	Andaman & Nicobar	12143	0	0	0	0	0	12143
2	Andhra Pradesh	39181	5	4	2	1343	1354	40535
3	Arunachal Pradesh	2182	0	0	0	0	0	2182
4	Assam	25780	5	6	2	1385	1398	27178
5	Bihar	40894	2	5	1	1124	1132	42026
6	Chandigarh	18347	0	0	0	0	0	18347
7	Chhattisgarh	249	0	0	0	0	0	249
8	Daman & Diu	0	0	0	0	0	0	0
9	Delhi	184188	45	4	17	9209	9275	193463
10	Goa	1410	0	0	0	0	0	1410
11	Gujarat	23259	1	0	0	869	870	24129
12	Haryana	51709	2	0	2	3304	3308	55017
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	31660	7	7	3	3003	3020	34680
17	Kerala	44719	2	3	3	1156	1164	45883
18	Madhya Pradesh	29659	2	8	0	900	910	30569
19	Maharashtra	89929	9	15	9	5212	5245	95174
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	8149	0	0	0	176	176	8325
25	Orissa	13549	0	3	1	467	471	14020
26	Pondicherry	1347	0	0	0	0	0	1347
27	Punjab	22448	0	4	0	665	669	23117
28	Rajasthan	27549	1	0	0	220	221	27770
29	Sikkim	584	0	0	0	0	0	584
30	Tamil Nadu	41108	6	7	6	1768	1787	42895
31	Tripura	3818	0	0	0	0	0	3818
32	Uttar Pradesh	88867	3	8	1	1726	1738	90605
33	Uttarakhand	401	0	0	0	0	0	401
34	West Bengal	78849	5	7	5	2934	2951	81800
<b>Grand Total</b>		<b>919649</b>	<b>95</b>	<b>81</b>	<b>52</b>	<b>35461</b>	<b>35689</b>	<b>955338</b>

## CHAPTER – IX

### MINISTRY AND DEPARTMENT-WISE EXPENDITURE 2016-17

(Rs. in thousands)

Sl No	Ministry/Departments	Total Charged	Total Voted	Total Charged+Voted
1.	Agriculture	0	822804	822804
2.	Water Resources	0	1284564	1284564
3.	Consumer Affairs & Public Distribution	0	388798	388798
4.	Rural Area & Development	0	89128	89128
5.	Department of Fertilizer	0	57526	57526
6.	Commerce	0	847982	847982
7.	Higher Education	0	160724	160724
8.	School Education & Literacy	0	28265	28265
9.	Social Justice & Employment	0	76836	76836
10.	Power	0	187185	187185
11.	Coal	0	64744	64744
12.	Tribal Affairs	0	27189	27189
13.	Finance (Exp.)	0	118080	118080
14.	Finance (Economic Affairs)	0	281296	281296
15.	Finance (Revenue)	0	387490	387490
16.	Health & Family Welfare	0	1765684	1765684
17.	Home Affairs	0	34201317	34201317
18.	Industry	0	617105	617105
19.	Information & Broadcasting	0	2686825	2686825
20.	Labour	0	665196	665196
21.	Law & Justice	237863	188833	426696
22.	Planning Commission	0	747325	747325
23.	Road Transport	0	89122	89122
24.	Steel	0	34952	34952
25.	Mines	0	1490605	1490605
26.	Supply	0	254969	254969
27.	Culture	0	623085	623085
28.	Civil Aviation & Tourism	0	240537	240537
29.	Urban Development	0	3916898	3916898
30.	Atomic Energy	0	3699926	3699926
31.	Information Technology	0	477842	477842
32.	President Secretariat	56885	0	56885
33.	PPG & Pension	97817	1366698	1464515
34.	CBEC	0	6418717	6418717
35.	CBDT	0	4144760	4144760

Contd..



(Rs. in thousands)

Sl No.	Ministry/Departments	Total Charged	Total Voted	Total Charged+ Voted
36	Science & Technology	0	910557	910557
37	Department of Space	0	2245639	2245639
38	AG (Audit) Delhi	259450	8037838	8297288
39	Lok Sabha	0	254727	254727
40	Rajya Sabha	0	65370	65370
41	NCT of Delhi	0	8181079	8181079
42	Youth Affairs	0	32051	32051
43	Women & Child Development	0	76101	76101
44	AG Culcutta	0	29499	29499
45	Dadar Nagar Heveli	0	192689	192689
46	AG Chandigarh	0	1670723	1670723
47	UT Daman & Diu	0	343289	343289
48	CGDA (Civil)	0	861027	861027
49	Andaman Nicobar Admn.	0	1678217	1678217
50	New & Renewable Energy	0	70717	70717
51	External Affairs	0	3107437	3107437
52	Environment, Forest & Wild Life	0	369720	369720
53	Food Processing	0	22393	22393
54	Earth Science	0	555493	555493
55	CPAO	987519	203128271	204115790
56	Chemical & Petroleum	0	63978	63978
57	Election Commission	0	13954	13954
58	Lakshadweep Island	0	412198	412198
59	Company Affairs	0	156451	156451
60	Ministry of Shipping	0	202952	202952
61	Panchayati Raj	0	23318	23318
62	Disinvestment	0	7772	7772
63	Overseas Indian Affairs	0	0	0
64	Ministry of Minority Affairs	0	29035	29035
65	Petroleum & Natural Gas	0	20848	20848
66	Postal Department	0	5072	5072
67	Telecommunication	0	516141	516141
68	NER	0	38806	38806
69	CGDA (Defence)	0	27725543	27725543
70	Skill Development	0	113501	113501
	<b>Total</b>	<b>1639534</b>	<b>329615413</b>	<b>331254947</b>

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

## CHAPTER – X

### Grievances Redressal Machinery for Pensioners

A Grievance Cell was formed to resolve the problems of pensioners. Ten Toll-free telephone lines under No. **1800-11-77-88** are provided to attend to pension related queries. The pensioners can register their grievances/problems on the Website of CPAO through [www.cpao.nic.in](http://www.cpao.nic.in), e-mails 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 was also inaugurated by Hon,ble Finance Minister on 14.11.2016.

The telephone lines are open from 10:00 am to 5:00 pm on all working days. The Grievance Cell redress grievances received through telephone, emails, fax, letters, web site grievance or physical presence of pensioners in CPAO. Average 301 grievances are received daily. These grievances are generally redressed within one to two weeks. The grievances redressed during last financial year from 01.04.2016 to 31.03.2017 were as under:-

Sl. No.	Source of Grievance	No. of Grievances	Grievances per day-based on actual average attendance of 22 days per month
1	Telephone	28474	108
2	Emails with Web-site complaints	42664	162
3	Physical presence of Pensioners	5502	21
4	Important/General letters	2609	10
<b>Total</b>		<b>79249</b>	<b>301</b>

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



## CHAPTER –XI

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

#### **What is Web Responsive Pensioners’ Service?**

In its constant endeavour 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](http://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 pensioner

#### **Pensioners’ Information Service:**

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



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

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

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

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

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

#### **Pension Processing Tracking and Grievance Redressal:**

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

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

**Link to Jeevan Pramaan, Bhavishya and CPENGRAMS Portals:** - Link to Jeevan Pramaan Portal has been provided on CPAO website to enable pensioners to use

facility of Digital Life Certificate(DLC). For retiring government servants, a link has been established with Bhavishya Portal of DP&PW to enable them to track status of their pension cases even before the case reaches CPAO. A link to CPENGRAMS (Centralized Pension Grievance RedressAnd Monitoring System) has also been provided so as to enable pensioners to lodge and track theirgrievances on CPENGRAMS.

### **Dashboards:**

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

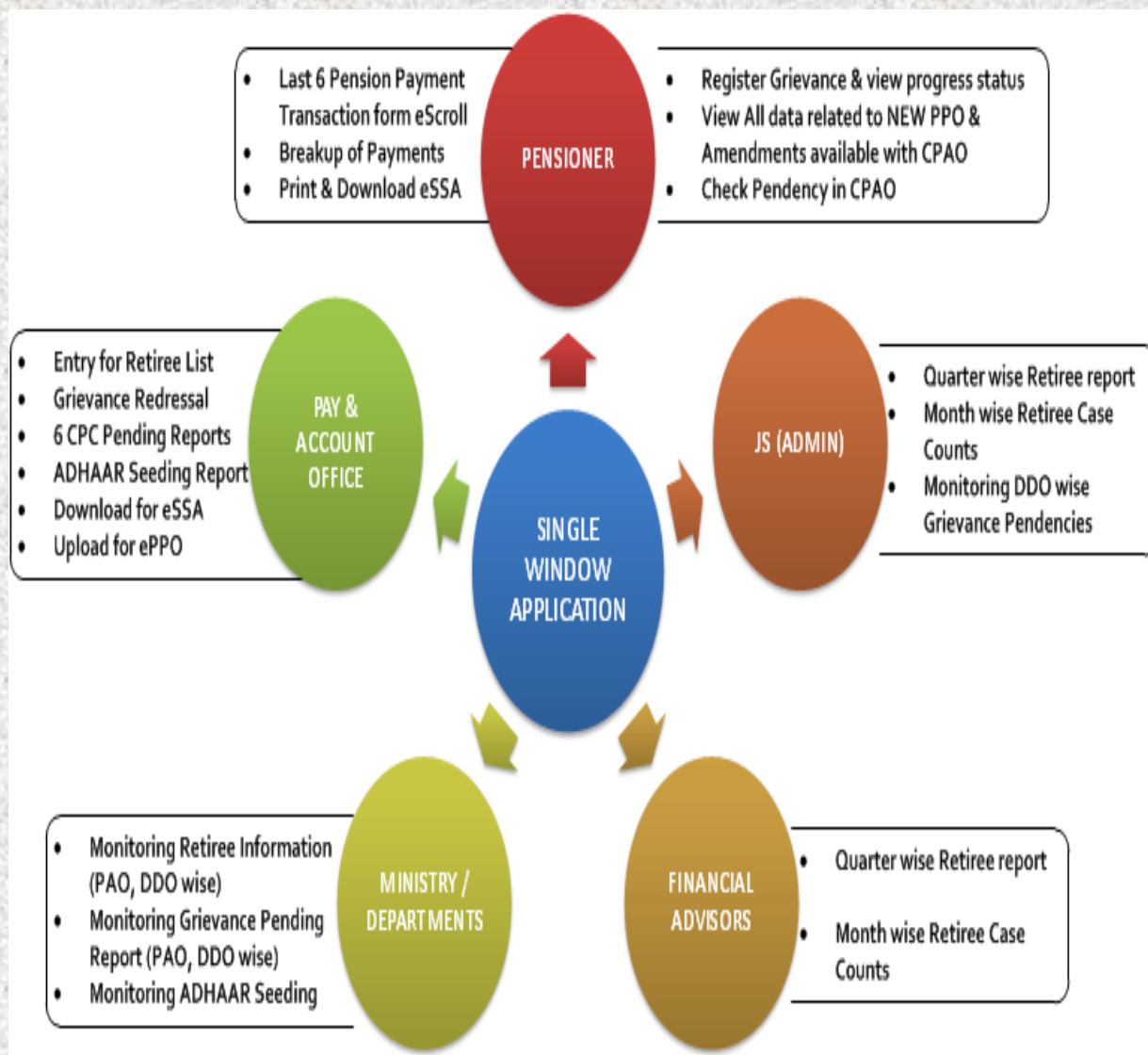
**Pensioners:** In the pensioners' dashboard, facilities to view personal and pension information, last six payments transactions, view and download Special Seal Authority (SSA), registration and tracking of grievances have been provided.

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

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



## Services at a Glance



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



## **CHAPTER –XII**

### **Internal Audit**

Central Pension Accounting Office (CPAO) is responsible for the implementation of the Scheme for Payment of Pensions to Central Government Civil Pensioners through Authorised Banks. It acts as a bridge between the pension sanctioning authorities and pension disbursing agencies. Presently 29 banks through their 42 CPPCs are disbursing the pensions to around 12 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 more than Rs. 33,000 Crores as per BE/RE of 2016-17, the role of Internal Audit Wing of CPAO becomes vital in assessing the risks involved in the process of pension disbursal and conduct the audit by adopting risk based approach and bring forth these risks to the notice of higher management of banks and CPAO for taking corrective action to mitigate them. Thus the main objective of Internal Audit Wing of CPAO is to see that the Internal Controls of banks are robust enough to ensure correct and timely payment pensions, accurate accounting, reporting and redressal of grievances in accordance with the authorisation made to banks.

The risk based audit approach is followed by the Internal Audit Wing of CPAO in the selection of the CPPCs while preparing the Annual Audit Plan. In the Annual Audit Plan of 2016-17, total 24 CPPCs have been selected for audit depending on their risk profile. While conducting the audit of CPPCs, audit teams invariably focus on various Financial Risks and Procedural risks inherent in the functioning of the CPPCs.

#### **Steps involved in Auditing of the CPPCs of Banks.**

##### **1. Selection of the CPPCs of Banks.**

Due to shortage of manpower in the Internal Audit Wing of CPAO, it has not been possible to conduct the audit of all 42 CPPCs annually. Therefore, CPAO has adopted risk based approach in the selection of the CPPCs on the basis four parameters

viz. number of Pension Accounts(more than 20 thousand) maintained by the CPPC, pending audit Paras(15 or above), CPPCs which have not yet been audited and left out CPPCs of previous year's Annual Audit Plan. Keeping this in view, all the CPPCs have been graded in three categories- high risk, medium risk and low risk. The criterion for grading is as follows:-

**1. High Risk-** CPPCs, which qualify minimum three criteria, are put under this category.

**2. Medium Risk.** CPPCs, which qualify two criteria, are put under this category.

**3. Low Risk-** CPPCs, which qualify one or less criterion, are put under this category.

For the Financial year 2016-17, audit plan was chalked out for 24 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.

#### **Identification of Key Risk Areas for audit of CPPCs.**

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

1. Financial Risks.
2. Procedural Risks.
- a. Financial Risks.

#### **(i) Excess Payment of Pension:**

- On account of additional pension to pensioners / family pensioners,
- Additional payment of pension to freedom fighters,
- On account of dearness relief
- On account of Enhanced Family Pension
- On account of non-deduction of Commuted Portion of Pension
- Irregular payment of Fixed Medical Allowance
- Improper payment of pension (irrespective of SSAs issued by CPAO)

#### **(ii) Less Payment of Pension:**

- Payment of Pension to Family Pensioners (i.e. less than Rs. 9,000)
- Non-restoration of commuted portion of pension
- Deduction of commutation from family pensioners
- Additional Pension due but not granted



### **(iii) Unauthorised Payment of Pension.**

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

### **b. Procedural Risks.**

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

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

**1. Fixation of pension by the bank, non-payment of arrears, non-issue of pension slips and calculation statements** defeat the objectives of the Scheme of pensions formulated by the Government of India. The pensioners undergo hardships in case of delayed payment / non-payment of pensions due to them. A pensioner receiving an excess amount can also be put to hardship if 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 his records leads to delays in pension revision. Lack of information and service in the paying branch leads to pensioners running from pillar to post and hampers their physical and mental well-being.

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



Accounts presented to Parliament under Constitutional requirements are vitiated to that extent.

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

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

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

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

**Targets fixed for audit for 2016-17 and achievements:**

Units due for audit during the year	Target for the year	Units audited during the year	Arrear, if any	Reasons for Arrear
31	25	49( 20 by physical visits and 29 at Headquarter)	5(Physical visit)	Due to the implementation of 7th CPC, the pension/family pension of very large number of Central Civil pensioners/ family pensioners was revised by pension disbursing banks, a need was felt to conduct timely audit of revision of pension/family pension done by them to ascertain the status and to verify the correctness of revision of pension/family pension done by pension disbursing banks and also provide them feedback about the errors & shortcomings observed by the Audit for immediate re-examination and rectification. As such audit of 5 CPPCs by physical visits planned to be conducted during last quarter of 2016-17 was dropped and audit of 29 CPPCs involving 7,27,133 pensioners/ family pensioners was conducted at Headquarter.

**Status of Audit Para during 2016-17:**

	Number of paras outstanding at the beginning of the year	Number of paras settled during the year	Number of paras raised during the year	Number of paras outstanding at the end of the year
Internal Audit Para	1113	494	715*	1334

\*237 Out of 715 Audit paras related to audit of pension revision under 7th CPC

**Achievements of Internal Audit during 2016-17:**

- (a) Audit of 19 CPPCs, DDO of CPAO & verification of revision of pension under 7th CPC by 29 CPPCs were conducted against planned 24 CPPCs & DDO, CPAO.
- (b) Pointing out of various types of non financial irregularities in 53859 cases.
- (c) Pointing out of various types of financial irregularities to the tune of Rs. 526.47 lakh per month in 32087 cases.
- (d) Pointing out of incorrect/unauthorized revision of pension under 7th CPC to the tune of Rs. 533.46 lakhs per month in 15639 cases.
- (e) Pointing out of non revision of pension under 7th CPC in 3318 cases.
- (f) Pointing out of non revision of pension of freedom fighters w.e.f. 15.08.2016 in 1746 cases.
- (g) Raising of 715 fresh audit paras.
- (h) Settlement of 494 outstanding audit paras.
- (i) Receipt of Rs. 8709.85 lakh during 2016-17 as a result of audit observations.

**(d) Detection of Excess / Less Payments:**

*Internal Audit detected the following Irregularities & financial irregularities:*

Sl. No.	Nature of Financial Irregularity	No. of Cases	Amount for one Month (Rupees in Lakh)
1	<b>Excess Payment</b> of Pension, Family Pension, Additional Pension, Commuted Value of Pension, Dearness Relief, Fixed Medical Allowance, etc.	10266	169.84
2.	<b>Less/Non-payment</b> of pension, Family Pension, Additional Pension Commuted value of pension, Dearness Relief, Fixed Medical Allowance, etc	21724	336.34



3	<b>Un-authorized payment</b> of Pension to the non Central Civil Pensioners, Payment of Pension to non-eligible children of Pensioners, etc.	97	20.29
4	<b>Non revision</b> of Pension/Family Pension of Central Government Civil Pensioners by banks under 7th CPC(3318 cases) and of Freedom Fighter w.e.f. 15.08.2016(1746 cases)	5064	-
5	<b>Excess revision</b> of Pension/Family Pension by banks under 7th CPC	2570	113.05
6	<b>Less revision</b> of Pension/Family Pension by banks under 7th CPC	11885	269.96
7	<b>Unauthorized revision</b> of Pension by banks under 7th CPC (i.e.ExMP,Judges,Chandigarh Administration retirees, Freedom Fighters, IDA & Pro-Rata pensioners)	1184	150.45
8	<b>Other type of Irregularities:</b> 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 6th CPC, non-returning of Disbursers portion of PPO to CPAO in respect of inoperative pension accounts.	53859	-



**(A) LIST OF PUBLIC SECTOR BANKS.**

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

**(B) OTHER BANKS**

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

## CONTACT DETAILS IN CPAO

Sl. No.	Officer/Section	Name of Official/ Designation	Telephone/E-mail ID
1.	CC(P)	Dr. Shakuntala Chief Controller (Pension)	2616 9406(O), 2617 4864 (O) 2671 5108 (Fax) Shakuntala.23@gov.in
2.	CA	Sh. Subhash Chandra Controller of Accounts	2617 4809(O) 2616 7326 (Fax) s.patel@nic.in
3.	ACA	Md. Shahid K. Ansari Assistant Controller of Accounts	2610 3074 msk.ansari@gov.in
4.	NIC Cell	Sh. Davinder Kumar Sr. Technical Director	2671 5388 kumar.davinder@nic.in
5.	Reception	—	2617 4438, 2617 4456 2671 5109, 2671 5112
6.	Administration & Establishment	Sh. R.K. Jain Sr. Accounts Officer	2617 7071 srao-cpao@gov.in
7.	Technical	--	2616 6758
8.	Budget & Accounts	Sh. M.S. Jain Sr. Accounts Officer	ms.jain@gov.in 2616 6844
9.	Grievance Cell	Smt. Rajni Dhawan Sr. Accounts Officer	r.dhawan11@gov.in 2617 4596, 2671 5110 1800 11 77 88 (Toll-Free)
10.	Authorisation – I	Sh. V.K. Kharb, Sr.AO Sh. Dilip Pathak, Sr.AO Smt. Chanchal Rani, Sr.AO Sh. Ajay Kumar, AO Sh. Dwarka Das, AO	vinod.kharb@gov.in dilip.pathak73@gov.in chanchal.rani29@gov.in  a1section-cpao@gov.in 2616 2078
11.	Authorisation – II	Sh.Chandra Bhan Prasad,Sr.AO Sh. Ashok Kumar,Sr. AO Sh Yashpal Gera, Sr. AO Sh. Gyan Chand, Sr.AO Smt. R. Srilatha, Sr.AO	cb.prasad@gov.in ashok.k66@gov.in  gian.chand67@gov.in r.srilatha@gov.in a2sec-cpao@gov.in 2616 2074
12.	Authorisation – III	Smt. Veena Mehta, Sr.AO Sh.Manoj Kumar Sharma, Sr.AO Sh. Suresh Kuttichira, Sr.AO Smt. Jyoti Mahani, Sr.AO Sh. Rajesh Nanda, AO	veena.m59@gov.in manojkr.sharma@gov.in suresh.kuttichira@gov.in jyoti.mahani@gov.in  cpao.a3-cpao@gov.in 2616 2075
13.	Internal Audit	Sh. J. Raghuraman, Sr.AO	j.raghuraman@gov.in 2610 3075
14.	RBD & NPS	Sh. P. K. Sapra, Sr. Accounts Officer	rbd-cpao@nic.in 2616 2083
15.	Pre-Check/Data Bank	Smt. Meenu Gupta Sr. Accounts Officer	meenu.gupta61@gov.in 2618 1081
16.	Legal Cell, RTI	Sh. Anil Kumar Sr. Accounts Officer	kumar.anil63@gov.in 2616 6759
17.	Co-ordination & AIS	Smt. Krishna Sharma Sr. Accounts Officer	krishna.sharma@gov.in 2617 8990
18.	Toll Free	Grievance Cell	1800 11 77 88

1. The first step in the process of creating a new product is to identify a market need. This involves conducting market research to understand the preferences and behaviors of potential customers.

2. Once a market need is identified, the next step is to develop a concept for the product. This involves brainstorming ideas and creating a prototype that demonstrates the basic functionality of the product.

3. The third step is to conduct a feasibility study. This involves evaluating the technical, financial, and operational aspects of the product to determine if it is viable and profitable.

4. After the feasibility study is complete, the next step is to develop a business plan. This involves outlining the marketing, sales, and distribution strategies for the product, as well as the financial projections.

5. The final step in the process is to launch the product. This involves manufacturing the product, distributing it to retailers, and promoting it through various marketing channels.

6. Once the product is launched, the company must continue to monitor its performance and make adjustments as needed. This involves tracking sales, customer feedback, and market trends.

7. The final step in the process is to evaluate the success of the product. This involves comparing the actual performance of the product to the goals set out in the business plan.

8. If the product is successful, the company may consider expanding its market reach or developing new products. If the product is not successful, the company may need to re-evaluate its strategy.

9. The final step in the process is to document the entire process. This involves creating a detailed record of all the steps taken, from market research to product launch, to ensure that the process can be repeated in the future.

10. The final step in the process is to celebrate the success of the product. This involves recognizing the team members who contributed to the product's development and launch, and sharing the success with stakeholders.

11. The final step in the process is to continue to improve the product. This involves gathering customer feedback and making updates to the product to enhance its functionality and user experience.

12. The final step in the process is to maintain a competitive edge. This involves staying up-to-date on industry trends and innovations, and continuously improving the product to stay ahead of the competition.

13. The final step in the process is to build a strong brand. This involves creating a unique identity for the product, including a logo, tagline, and consistent messaging across all marketing channels.

14. The final step in the process is to establish a strong customer base. This involves implementing a variety of marketing strategies, such as social media, email marketing, and direct sales, to reach and engage potential customers.

15. The final step in the process is to ensure long-term sustainability. This involves monitoring the financial performance of the product, managing costs, and ensuring that the product remains profitable over time.