Electronic Submission of Data from Pay &Account Offices (e-PPO)

Bank Interface

Electronic submission of PPO data from Pay & Account offices to Central Pension Accounting Office and finallyto CPPCs of Banks.

NIC-Central Pension Accounting Office
25/01/2018

1st Revised on 28/07/2020

2nd Revised on 24/09/2020

3rd Revised on 28/07/2022

4th Revised on 07/06/2023

Introduction:

System of electronic processing of PPO Booklet is being developed under PFMS. Once this system is implemented, PPO booklet which is currently prepared in handwriting will be replaced with electronic file(pdf). After this there will be no movement of paper documents. CPAO will get the electronic PPO(henceforth called as ePPO) from PFMS along with data in XML format. Both the data and ePPO will be digitally signed by the concerned Pay & Account Officer.

XML data of ePPO will be incorporated in the PARAS database of CPAO. After thorough scrutiny of data and ePPO, CPAO will issue Special Seal Authority for bank in electronic format. eSSA along with data again in XML format will be send to bank in their SFTP directory, for further consumption and action by CPPC.

Objectives to be achieved:

- Streamline the movement of Pension Payment Orders between PAO to CPAO and then to BANK.
- To eliminate errors in data by eliminating data entry at CPAO and Banks.
- Fast and efficient data processing at CPAO and Banks.
- To create an efficient but secured Paperless-processing Application.
- To capture Photo of Pensioner, Spouse, Signature of Pensionerand spouse and biometric information.
- To create an efficient, secure, cost effective communication,integration between systems at CPAO, PAO and Banks.
- To utilize existing IT Infrastructure to provide a cost effective solution.
- To update database at bank end using ePPO data and tohave synchronized data at PAO, CPAO and Banks.

Issues Involved:

- To allot digital signature to all PAOs who are authorized to sign PPO booklet.
- To upgrade IT infrastructure at PAO level.
- Checking of authenticity of PPO Number received electronically.
- To avoid fake PPO number generation.
- To maintain directory of PAO authorized to sign PPO and update this directory on real time basis.
- To devise computer printable format of PPO in place of PPO booklet.
- Creation of central portal for providing web interface to PAOs, Banks and Pensioners.
- Banks to create sftp sites at CPPC level wherein CPAO will push the ePPOs.

- To maintain directory of CPAO officers authorized to sign SSAand update it on real time basis.

Proposed System:

In brief:

PAO will keep on processing the pensions as he is presently doing. PAO will utilize Pension Module under PFMS to process the pension case. This module is linked with BHAVISHYA s/w of DPPW. Data entered by Head of Office under BHAVISHYA will be visible to PAO under PFMS to process the case. PAO will scrutinize the data thoroughly after comparing with the paper documents he receives from HOO. Once satisfied he will finalize the data and will create the PPO booklet as ePPO file and digitally signs it. He will freeze the data by digitally signing it with his digital signatures. CPAO will pull the ePPO data into PARAS dabatase for further processing.

Since digitally signed data is now available with CPAO, it can take action on the PPO data. In case of any discrepancy CPAO can revert back the case/data to PAO, who will be then be allowed to make further changes to the data. If CPAO found the data to be correct then authorized person can freeze the data by putting his/her digital signature. From here nobody will be allowed to change the data.

CPAO will generate the SSA as PDF file which will be digitally signed by the authorized signatory. This PDF file will be send to CPPC of bank, which will further allow the paying branch to view it and print it for handing over to the pensioner as pensioner's copy. CPPC may also print it and keep it for record keeping. Once the system is stabilized the paper movement between PAO, CPAO and Banks will be eliminated.

Process Breakup/Description:

1. **Case generation by HOO**
    a. Pension case will be initiated by Head of Office(HOO) in BHAVISHYA s/w.
    b. HOO will fill up the forms and will upload the photographs of pensioner and family pensioner along with specimen signature of pensioner.
    c. HOO will finalise the case by submitting the case under BHAVISHYA.
2. **Case processing by PAO.**
    a. PAO to receive the paper documents from HOO as being done presently.
    b. Data of case under BHAVISHYA will be reflected in PENSION Module of PFMS.
    c. PAO will view the data under "PENSION MODULE" of PFMS.
    d. Once he is satisfied, he will finalize the case.
    e. PAO will finalise the case by digitally signing the PPO booklet as ePPO along with data in XML format.
    f. PAO will submit the case to PFMS.

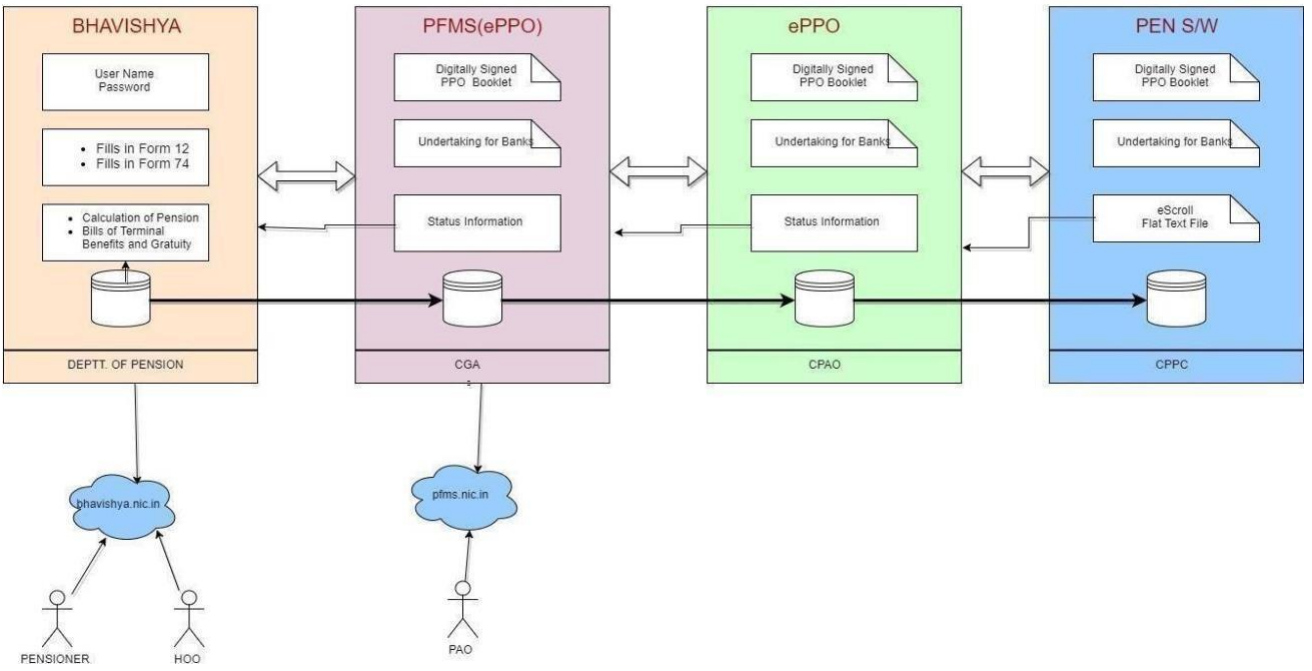
3. **Scrutiny of data by CPAO.**
    a. Data from ePPO site of CPAO will be downloaded and inserted into tables of PARAS database.
    b. When the concerned section will key in the PPO no. for further processing, the downloaded data will be visible to the operator. Here no editing of data will be allowed and in case of any discrepancy of data, the case should be revered back to the PAO.
    c. Section will be aided with automatic tools for making the validation, range and other checks.
    d. Once satisfied, the signing authority will digitally sign the data.
    e. SSA as PDF file will be generated and this also will bedigitally signed by the authorized signatory.

4. **Sending ePPO to banks.**
    a. At a scheduled time, all the ePPO pdf files and data in XML format will be extracted from the database and placed in a folder assigned to each and every CPPC.
    b. At a scheduled time, all the files from the ePPO folders will be pushed to sftp site of banks.
    c. The status information about the pushed PPO files will be available on the ePPO website of CPAO.

5. **Processing at CPPCs.**
    a. CPPC will receive the ePPO in their sftp folders.
    b. CPPC will import the ePPO files in their software systems for further processing.
    c. On successful import CPPC will generate an acknowledgement file mentioning that case incorporated in database successfully. In case of problem in reading the data file due to format or other reasons, acknowledgement file will still to be created and sent to CPAO for further action. Please refer Annexure VI for details.
    d. CPPC to make this data available to paying branches for further processing and updating by paying branches.
    e. Paying branch will take a print out of ePPO pdf file and willhand over to pensioner as pensioner copy.
    f. CPPC to take further action based on this ePPO file.

Once implemented, there will be seamless transfer of PPO from PAO to CPAO to Banks as ePPO.

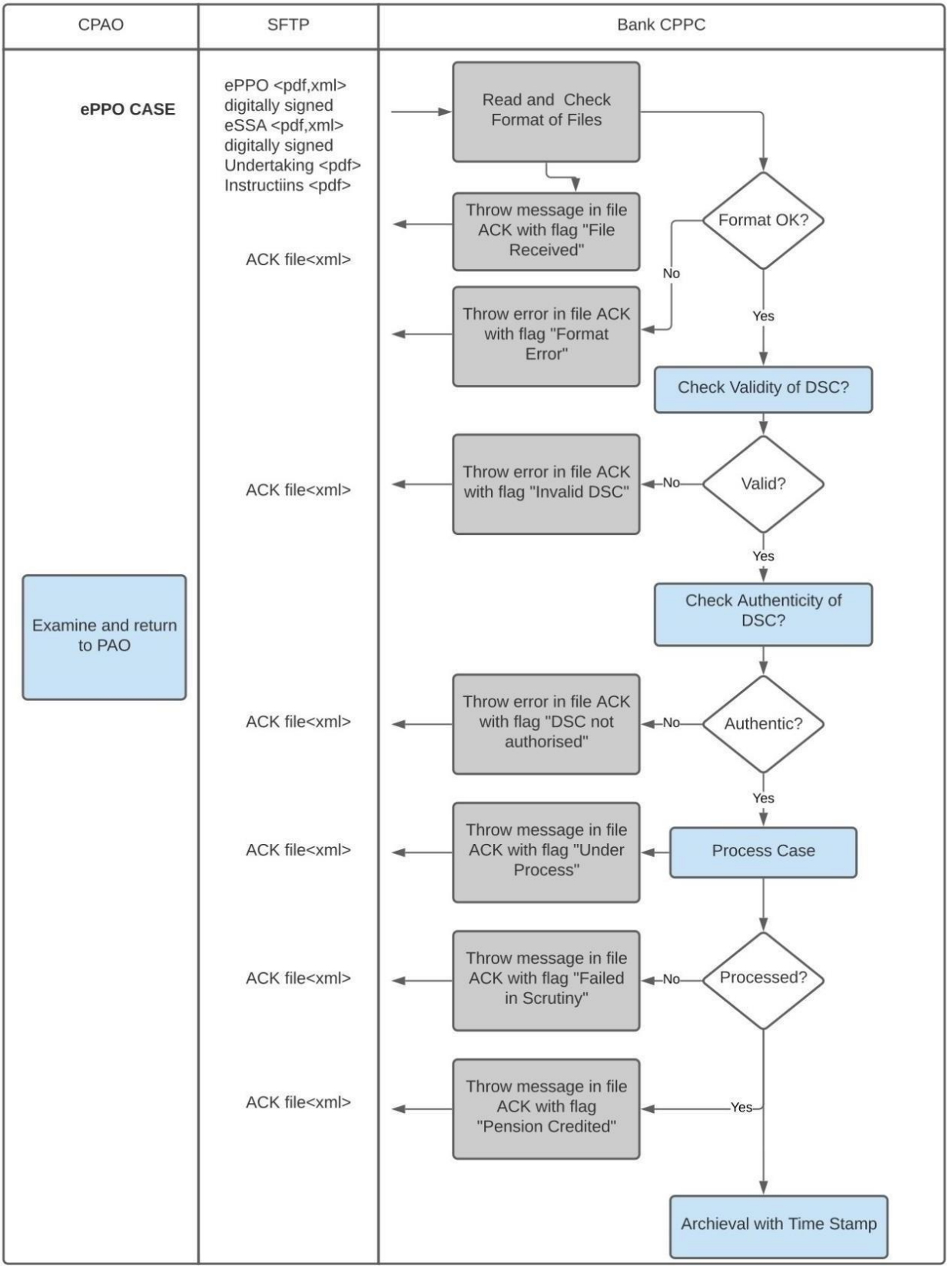
ePPO



Files to be pushed to SFTP of CPPC:

S.No.	Description	File Type	File nomenclature	Example
1	ePPO Booklet	PDF	F<SSA_NO><-8 digit date on which file was generated and sent to bank (YYYYMMDD)>.pdf	F1724884-20180125.pdf
		XML	F<SSA_NO><-8 digit date on which file was generated and sent to bank (YYYYMMDD)>.xml	F1724884-20180125.xml
2	Undertaking	PDF	U<SSA_NO><-8 digit date on which file was generated and sent to bank (YYYYMMDD)>.pdf	U1724884-20180125.pdf
3	eSSA	PDF	N<SSA_NO><-8 digit date on which file was generated and sent to bank (YYYYMMDD)>.pdf	N1724884-20180125.pdf
		XML	N<SSA_NO><-8 digit date on which file was generated and sent to bank (YYYYMMDD)>.xml	N1724884-20180125.xml
4	Instructions	PDF	R<SSA_NO><-8 digit date on which file was generated and sent to bank (YYYYMMDD)>.pdf	R1724884-20180125.pdf

Procedure for Consumption of ePPO by CPPC



a) CPPC will receive the files in their SFTP server. List of files to be received is given in previous table.
b) CPPC to examine for the existence of files i.e., set of six files should be there 2 xml and 4 pdf files.
c) CPPC to analyse the content for correctness of format of files. In case the format is not correct, an error message should be raised through acknowledgement file and placed in their SFTP server from where it will be picked up by CPAO. Please refer to Annexure-VI for details on nomenclature and format of acknowledgement file.
d) If files are correct then generate acknowledgement file with message that “Case Received”
e) CPPC to examine the DSC on PDF and XML files for validity i.e. whether the DSC is expired or revoked, if so then raise error through acknowledgement file.
f) CPPC to examine the authenticity of Signing Authority. This can be done by comparing the DSC with the DSC from DSC directory of employees of CPAO as available on the website of CPAO under bank’s login.
g) If signing person is not authention then throw error with message “Signatory not Authorised”
h) CPPC to process the case for calculation of arrears etc. and send message “Under process” through ack file.
i) CPPC to0 credit the pension to the account of pensioner.
j) Once the pension is credited, CPPC will send the final message as “Pension Credited” through ACK file.
k) CPPC will archive the files after time stamping all the files and data, so that verified data is available in future. For this they may create their own time stamp server of take the services of third party time stamp server.
l) CPPC will make available PDF files of ePPO and eSSA to paying branches for giving the copies to pensioners.

LIST OF MESSAGE CODES

1.	Case Received	01
2.	Format Error	02
3.	DSC Expired/Revoked	03
4.	Signatory not authorized	04
5.	Under Process	05
6.	Pension Credited	06
7.	Rejected	10
8.	Misc.	99

Annexure-I
Format of ePPO
(Electronic Booklet)

SL NO.	XML TAGS	DESCRIPTION	DATATYPE
1	<PPONO>331951700524</PPONO>	PPO(PENSION PAYMENT ORDER)NUMBER	VARCHAR
2	<PPODate>2017-10-23</PPODate>	PPO DATE	DATE
3	<DiaryNumber>W03319517100001</DiaryNumber>	PAO DIARY	VARCHAR
4	<ClassOfPension>A</ClassOfPension>	PENSION CLASS	VARCHAR
5	**<CSSRule>Central Civil Services (Implementation of National Pension Scheme) Rules 2021</CSSRule>**	**CSS RULE**	**VARCHAR**
6	<PensionHead>2071</PensionHead>	PENSION HEAD	VARCHAR
7	<SubMajorHead>1</SubMajorHead>	SUB-MAJOR HEAD	VARCHAR
8	<MinorHead>101</MinorHead>	MINOR HEAD	VARCHAR
9	<Votedcharged>Voted</Votedcharged>	VOTED/CHARGED	VARCHAR
10	<FileNo>233212\2017\1</FileNo>	PAO PENSION FILE NUMBER	VARCHAR
11	<BankName>CORPORATION BANK</BankName>	BANK NAME	VARCHAR
12	<BankBSRCode>0350385</BankBSRCode>	BANK BSR CODE	VARCHAR
13	<BankAddress>NEW DELHI-LODHI COMPLEX GROUND FLOOR, BLOCK II, CGO COMPLEX PHASE I 110003</BankAddress>	BANK ADDRESS	VARCHAR
14	<Accountno>037100101024892</Accountno>	BANK ACCOUNT NUMBER	NUMBER
15	<PSName>Mr. GANGA PRASAD </PSName>	PENSIONER NAME	VARCHAR
16	<Adhaarno />	AADHAR NUMBER	NUMBER
17	<PAN>ADMPP4337L</PAN>	PAN NUMBER	VARCHAR
18	**<PRAN>200610239030</PRAN>**	**PRAN NUMBER**	**NUMBER**
19	<Email>ganga.prasad@nic.in</Email>	PENSIONER EMAIL	VARCHAR
20	<MobileNo>9810207415</MobileNo>	PENSIONER MOBILE NUMBER	NUMBER
21	<DDOCode>233212</DDOCode>	DDO CODE(DRAWING AND DISVERSING OFFICER CODE)	VARCHAR
21	<RetiredFrom>DDO, NIC,(Headquarters), DELHI</RetiredFrom>	RETIRED OFFICE FROM	VARCHAR
22	<Group>A</Group>	OFFICER GROUP	VARCHAR
23	<Designation>DEPUTY DIRECTOR</Designation>	DESIGNATION	VARCHAR
24	<PermanentAddress1>Village Tikari, P.O Kanti (Jasra) </PermanentAddress1>	PENSIONER PERMANENTADDRESS	VARCHAR
25	<PermanentDistrict>ALLAHABAD</PermanentDistrict>	PENSIONER PERMANENTDISTRICT	VARCHAR
26	<PermanentState>UTTAR PRADESH</PermanentState>	PENSIONER PERMANENT STATE	VARCHAR
27	<PermanentPinCode>232307</PermanentPinCode>	PENSIONER PERMANENT PIN CODE	VARCHAR
28	<Naitionality>INDIA</Naitionality>	NATIONALITY	VARCHAR
29	<Gender>M</Gender>	GENDER	VARCHAR
30	<DateOfBirth>1957-10-08</DateOfBirth>	DATE OF BIRTH	DATE
31	<JoiningDate>1981-12-07</JoiningDate>	JOINING DATE	DATE
32	<RetirementDate>2017-10-31</RetirementDate>	RETIREMENT DATE	DATE
33	<DateOfDeath>1900-01-01</DateOfDeath>	DATE OF DEATH	DATE

34	<QS_YEAR>35</QS_YEAR>	QUALIFYING SERVICE YEAR	VARCHAR
35	<QS_MONTH>10</QS_MONTH>	QUALIFYING SERVICE MONTH	VARCHAR
36	<QS_DAY>25</QS_DAY>	QUALIFYING SERVICE DAY	VARCHAR
37	<NQS_YEAR>00</NQS_YEAR>	NON QUALIFYING SERVICE YEAR	VARCHAR
38	<NQS_MONTH>01</NQS_MONTH>	NON QUALIFYING SERVICEMONTH	VARCHAR
39	<NQS_DAY>17</NQS_DAY>	NON QUALIFYING SERVICE DAY	VARCHAR
40	<AQS_YEAR>00</AQS_YEAR>	ADDITIONAL QUALIFYINGSERVICE YEAR	VARCHAR
41	<AQS_MONTH>00</AQS_MONTH>	ADDITIONAL QUALIFYINGSERVICE MONTH	VARCHAR
42	<AQS_DAY>00</AQS_DAY>	ADDITIONAL QUALIFYING SERVICE DAYS	VARCHAR
43	<TQS_YEAR>35</TQS_YEAR>	TOTAL QUALIFYING SERVICE YEAR	VARCHAR
44	<TQS_MONTH>09</TQS_MONTH>	TOTAL QUALIFYING SERVICEMONTH	VARCHAR
45	<TQS_DAY>08</TQS_DAY>	TOTAL QUALIFYING SERVICE DAY	VARCHAR
46	<TotalQualifyingService>350908</TotalQualifyingService>	TOTAL QUALIFYING SERVICE	DATE
47	<LastPayDrawn>93800</LastPayDrawn>	LAST PAY DRAWN	VARCHAR
48	<PayScale>67700-208700</PayScale>	PAY SCALE	VARCHAR
49	<AvgEmol>93800</AvgEmol>	AVERAGE EMOLUMENTS	VARCHAR
50	<EmolFamilyPension>93800</EmolFamilyPension>	FAMILY PENSION EMOLUMENTS	VARCHAR
51	<EmolRGDG>98490</EmolRGDG>	EMOLUMENTS RETIREMENT GRATUITY CUM DEATHGRATURITY	VARCHAR
52	<ExGratiaPayment>0</ExGratiaPayment>	EX-GRATIA PAYMENT	VARCHAR
53	<NPA>0</NPA>	NON PRACTICING ALLOWANCE	VARCHAR
54	<AnyOtherPay>0</AnyOtherPay>	ANY OTHER PAYMENT	VARCHAR
55	<Level>11</Level>	PAY LEVEL	VARCHAR
56	<Index>12</Index>	PAY INDEX	VARCHAR
57	<GradePay>0</GradePay>	GRADE PAY	VARCHAR
58	<Med_Allow />	MEDICAL ALLOWANCE	VARCHAR
59	<Med_Date>1900-01-01</Med_Date>	MEDICAL ALLOWANCE DATE	DATE
60	<RGDGNotByBank>1625085</RGDGNotByBank>	RETIREMENT GRATUITY /DEATH GRATUITY NOT TO BE PAID BYBANK	VARCHAR
61	<PensionAmount>46900</PensionAmount>	PENSION AMOUNT	NUMBER
62	<DateofCommencement>2017-11-01</DateofCommencement>	DATE OF COMMENCEMENT	DATE
63	<AmountCommuted>18760</AmountCommuted>	COMMUTED AMOUNT	NUMBER
64	<DateOfRestoration>On completion of 15 years of reduced monthly pension after commutation</DateOfRestoration>	DATE OF RESTORATION	DATE
65	<ReducedPension>28140</ReducedPension>	REDUCED PENSION	VARCHAR
66	<ReducedPension_Date>2017-11-01</ReducedPension_Date>	REDUCED PENSION DATE	DATE
67	<Attd_Allow>0</Attd_Allow>	CONSTANT ATTENDANCE ALLOWANCE	VARCHAR
68	<Comm_Val>1844634</Comm_Val>	COMMUTATION VALUE	VARCHAR
69	<CVP_Date>2017-11-01</CVP_Date>	COMMUTATION VALUE PES DATE	DATE
70	<Arrears>0</Arrears>	ARREARS	VARCHAR

71	<Arrear_From>NA</Arrear_From>	ARREAR FROM	DATE
72	<Arrear_To>NA</Arrear_To>	ARREAR TO	DATE
73	<Penalty_From>NA</Penalty_From>	PENALTY FROM	DATE
74	<Penanlt_To>NA</Penanlt_To>	PANALTY TO	DATE
75	<Penalty_RateOf />	PEANALTY RATE OF	VARCHAR
76	<Penalty_Reason />	PEANALTY REASON	VARCHAR
77	<CV_PaidBy>P</CV_PaidBy>	COMMUTATION VALUE PAID BY (P- PAID BY PAO, N- NOT OPTED,A- TO BE PAID BY BANK)	VARCHAR
78	<Any_Oth_Pension />	ANY OTHER PENSION	VARCHAR
79	<FPName>Sunita </FPName>	FAMILY PENSIONER NAME	VARCHAR
80	<Relationship>Wife</Relationship>	RELATIONSHIP OF FAMILY PENSIONER	VARCHAR
81	<DOB>1965-07-15</DOB>	DATE OF BIRTH	DATE
82	<Nationality>INDIA</Nationality>	NATIONALITY OF FAMILYPENSIONER	VARCHAR
83	<Address>Village Tikari, P.O Kanti (Jasra) ,ALLAHABAD,232307</Address>	ADDRESS OF FAMILY PENSIONER	VARCHAR
84	<Enhanced_RateFP>46900</Enhanced_RateFP>	ENHANCE RATE OF FAMILY PENSIONER	VARCHAR
85	<Enhanced_RateFP_From>NA</Enhanced_RateFP_From>	ENHANCE RATE OF FAMILYPENSIONER FROM	DATE
86	<Enhanced_RateFP_To>2024-10-07</Enhanced_RateFP_To>	ENHANCE RATE OF FAMILYPENSIONER TO	DATE
87	<Normal_RateFP>28140</Normal_RateFP>	FAMILY PENSIONER NORMALRATE	VARCHAR
88	<Normal_RateFP_From>2024-10-08</Normal_RateFP_From>	FAMILY PENSIONER NORMAL RATE FROM	DATE
89	<Normal_RateFP_To>NA</Normal_RateFP_To>	FAMILY PENISONER NORMALRATE TO	DATE
90	<Any_Oth_FPen_Dtls>NA</Any_Oth_FPen_Dtls>	ANYOTHER FAMILY PENSION DETAILS	VARCHAR
91	<Iden_Mark>Black mole at chin,</Iden_Mark>	PENSIONER INDETIFICATIONMARKS	VARCHAR
92	<FP_Iden_Mark>Mole in the middle of the chin</FP_Iden_Mark>	FAMILY PENSIONER INDETIFICATION MARKS	VARCHAR
93	<FP_Name />	FAMILY PENSIONER NAME(DISABLED)	VARCHAR
94	<GuardianName />	GUARDIAN NAME FOR DISABLED	VARCHAR
95	<DOB_FP />	DATE OF BIRTH FAMILYPENSIONER (DISABLED)	DATE
96	<Rel_Deceased />	REALATIONSHIP OF DECEASED (DISABLED)	VARCHAR
97	<PermanentAddress />	PERAMANENT ADDRESS OF FP(DISABLED)	VARCHAR
98	<Iden_Mark_FP />	IDENTIFICATION MARK OF FAMILYPENSIONER (DISABLED)	VARCHAR
99	<PayCommission>7</PayCommission>	PAY COMMISION	VARCHAR
100	<DRAllowed />	DEARNESS ALLOWED	VARCHAR
101	<DRAllow_Desc />	DEARNESS ALLOW DESCRIPTION	VARCHAR
102	<UT_Attach>Y</UT_Attach>	UNDER TAKING ATTCHED	VARCHAR
103	<PAOCode>033195</PAOCode>	PAO CODE(PAY AND ACCOUNT OFFICE) CODE	VARCHAR
104	<FamilyMember>	FAMILY MEMBER	VARCHAR
105	<FM_Name>Sunita </FM_Name>	FAMILY MEMBER NAME	VARCHAR
106	<RelationshipDesc>Wife</RelationshipDesc>	RELATIONSHIP DESCRIPTION	VARCHAR

107	<FamilyDateOfBirth>1965-07-15</FamilyDateOfBirth>	FAMILY DATE OF BIRTH	DATE
108	<FamilyNationality>INDIA</FamilyNationality>	FAMILY NATIONALITY	VARCHAR
109	<MaritalStatus>Married</MaritalStatus>	MARITAL STATUS	VARCHAR
110	<IsDisabled>N</IsDisabled>	DISABILITY (Y/N)	VARCHAR

 # These fields have case specific value i.e. the value of these fields will be Mandatory in

Some pension categories/PPO's and will be non-mandatory in some pension categories/PPO's . Following is the description of abbreviations of categories falling under case specific:

- **FF: Freedom Fighter (Pension Category).**
- **SP: Superannuation Pension (Pension Category).**
- **FP: Family Pension (Pension Category).**
- **MP: MPLOK, MPRAJ (PPO Types).**
- **VR: Voluntary Retirement.**

Details of Family Member Eligible for family pension in the event of death of pensioner.

SL NO.	XML TAGS	DESCRIPTION	DATATYPE
1	<FamilyMember>	FAMILY MEMBER	VARCHAR
2	<FM_Name>Sunita </FM_Name>	FAMILY MEMBER NAME	VARCHAR
3	<RelationshipDesc>Wife</RelationshipDesc>	RELATIONSHIP DESCRIPTION	VARCHAR
4	<FamilyDateOfBirth>1965-07-15</FamilyDateOfBirth>	FAMILY DATE OF BIRTH	DATE
5	<FamilyNationality>INDIA</FamilyNationality>	FAMILY NATIONALITY	VARCHAR
6	<MaritalStatus>Married</MaritalStatus>	MARITAL STATUS	VARCHAR
7	<IsDisabled>N</IsDisabled>	DISABILITY (Y/N)	VARCHAR

Data will be in ASCII format. The details of presenting data in text file are as under:-

1. **Fields will be in the same order as described in the format above.**
2. **One record will be in one line only. This means that if there 100 records, then the text file will contain exactly 100 lines. One record will not be continued in more than one line in text file.**
3. **Date will be sent in character format (YYYYMMDD). For example 01/10/2001 will be send as "20011001"**

Annexure-II XML Sample of ePPO

<EPPONo xmlns="http://webservices.pfms.nic.in/PFMSExternalWebService.xsd">
<PPONO>331951700524</PPONO>
<PPODate>2017-10-23</PPODate>
<DiaryNumber>W03319517100001</DiaryNumber>
<CSSRule>Central Civil Services (Implementation of National Pension Scheme) Rules 2021</CSSRule>
<ClassOfPension>W</ClassOfPension>
<PensionHead>2071</PensionHead>
<SubMajorHead>1</SubMajorHead>
<MinorHead>101</MinorHead>
<Votedcharged>Voted</Votedcharged>
<FileNo>233212\2017\1</FileNo>
<BankName>CORPORATION BANK</BankName>
<BankBSRCode>0350385</BankBSRCode>
<IFSCCODE>HDFC0001668</ IFSCCODE >
<BankAddress>NEW DELHI-LODHI COMPLEX GROUND FLOOR, BLOCK II, CGO COMPLEX PHASE I 110003</BankAddress>
<Accountno>037100101024892</Accountno>
<PSName>Mr. GANGA PRASAD</PSName>
<Adhaarno />
<PAN>ADMPP4337L</PAN>
<PRAN>200610239030</PRAN>
<Email>ganga.prasad@nic.in</Email>
<MobileNo>9810207415</MobileNo>
<DDOCode>233212</DDOCode>
<RetiredFrom>DDO, NIC,(Headquarters), DELHI</RetiredFrom>
<Group>A</Group>
<Designation>DEPUTY DIRECTOR</Designation>
<PermanentAddress1>Village Tikari, P.O Kanti (Jasra) </PermanentAddress1>
<PermanentDistrict>ALLAHABAD</PermanentDistrict>
<PermanentState>UTTAR PRADESH</PermanentState>
<PermanentPinCode>232307</PermanentPinCode>
<Naitionality>INDIA</Naitionality>
<Gender>M</Gender>
<DateOfBirth>1957-10-08</DateOfBirth>
<JoiningDate>1981-12-07</JoiningDate>
<RetirementDate>2017-10-31</RetirementDate>
<DateOfDeath>1900-01-01</DateOfDeath>
<QS_YEAR>35</QS_YEAR>
<QS_MONTH>10</QS_MONTH>
<QS_DAY>25</QS_DAY>
<NQS_YEAR>00</NQS_YEAR>
<NQS_MONTH>01</NQS_MONTH>
<NQS_DAY>17</NQS_DAY>
<AQS_YEAR>00</AQS_YEAR>
<AQS_MONTH>00</AQS_MONTH>
<AQS_DAY>00</AQS_DAY>
<TQS_YEAR>35</TQS_YEAR>
<TQS_MONTH>09</TQS_MONTH>
<TQS_DAY>08</TQS_DAY>
<TotalQualifyingService>350908</TotalQualifyingService>
<LastPayDrawn>93800</LastPayDrawn>
<PayScale>67700-208700</PayScale>

<AvgEmol>93800</AvgEmol>
<EmolFamilyPension>93800</EmolFamilyPension>
<EmolRGDG>98490</EmolRGDG>
<ExGratiaPayment>0</ExGratiaPayment>
<NPA>0</NPA>
<AnyOtherPay>0</AnyOtherPay>
<Level>11</Level>
<Index>12</Index>
<GradePay>0</GradePay>
<Med_Allow />
<Med_Date>1900-01-01</Med_Date>
<RGDGNotByBank>1625085</RGDGNotByBank>
<PensionAmount>46900</PensionAmount>
<DateofCommencement>2017-11-01</DateofCommencement>
<AmountCommuted>18760</AmountCommuted>
<DateOfRestoration>On completion of 15 years of reduced monthly pension after commutation</DateOfRestoration>
<ReducedPension>28140</ReducedPension>
<ReducedPension_Date>2017-11-01</ReducedPension_Date>
<Attd_Allow>0</Attd_Allow>
<Comm_Val>1844634</Comm_Val>
<CVP_Date>2017-11-01</CVP_Date>
<Arrears>0</Arrears>
<Arrear_From>NA</Arrear_From>
<Arrear_To>NA</Arrear_To>
<Penalty_From>NA</Penalty_From>
<Penanlt_To>NA</Penanlt_To>
<Penalty_RateOf />
<Penalty_Reason />
<CV_PaidBy>P</CV_PaidBy>
<Any_Oth_Pension />
<FPName>Sunita </FPName>
<Relationship>Wife</Relationship>
<DOB>1965-07-15</DOB>
<Nationality>INDIA</Nationality>
<Address>Village Tikari, P.O Kanti (Jasra) ,ALLAHABAD,232307</Address>
<Enhanced_RateFP>46900</Enhanced_RateFP>
<Enhanced_RateFP_From>NA</Enhanced_RateFP_From>
<Enhanced_RateFP_To>2024-10-07</Enhanced_RateFP_To>
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Annexure-III eSSA(ePPO)

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2	<DIARY_NO>	DIARY NUMBER
3	<SSA_NO>	SPECIAL SEAL AUTHORITY(SSA) NUMBER
4	<PEN_NAME>	PENSIONER NAME
5	<REMARKS>	REMARKS
6	<PEN_PPO_BOOK_HANDED>	PENSIONER COPY OF PPO BOOKLET GIVEN BY (B- TO BE GIVBEN BY BANK AND UNDER TAKING IS TO BE TAKEN BY BANK, H- HANDED OVER TO PENSIONER BY HEAD OF OFFICE AND UNDER TAKING IS ATATCHED)
7	<COMM_V>	AMOUNT OF COMMUTATION TO BE PAID BY BANK
8	<PAYING_BRANCH_NAME>	PAYING BRANCH NAME
9	<STNY_NO>	SPECIAL SEAL AUTHORITY, AUTHORITY PRINTSTATIONARY NUMBER
10	<ADDR_1>	PENSIONER ADDRRSS LINE1
11	<ADDR_2>	PENSIONER ADDRRSS LINE2
12	<ADDR_3>	PENSIONER ADDRRSS LINE3 - STATE (IS BEING CHANGED FROM CODE TO DESCRIPTION)
13	<PEN_PIN>	PIN CODE O FPENSIONER ADDRESS
14	<BASIC_PEN>	BASIC PENSION
15	<BP_START_DATE>	BASIC PENSION START DATE
16	<PEN_AFTR_COMM>	REDUCED PENSION AFTER COMMUTATION
17	<COMMUTATION_PAID_BY>	COMMUTATION PAID BY i.e. TO BE PAID BY BANK, PAID BY PAO, NOT APPLICABLE.
18	<RED_PEN_START>	REDUCED PENSION START DATE
19	<ENFP_RATE>	ENHANCED FAMILY PENSION RATE
20	<FRM_ENFP>	ENHANCED FAMILY PENSION START DATE FROM (BLANK IN CASE OF PENSIONER IS ALIVE)
21	<UPTO_ENFP>	ENHANCED FAMILY PENSION UPTO DATE
22	<ORFP_RATE>	NORMAL FAMILY PENSION RATE
23	<FRM_ORFP>	NORMAL FAMILY PENSION START DATE
24	<UPTO_ORFP>	NORMAL FAMILY PENSION UPTO DATE
25	<LB_ADD1>	CPPC ADDRESS LINE1
26	<LB_ADD2>	CPPC ADDRESS LINE2
27	<LB_ADD3>	CPPC ADDRESS LINE3
28	<LB_PIN_CODE>	CPPC PIN CODE
29	<BANK_DESC>	BANK NAME
30	<PENS_CATEGORY>	PENSION CATEGORY
31	<PAO_NAME>	PAY & ACCOUNTS OFFICE
32	<PAO_ADD1>	PAY & ACCOUNTS OFFICE ADDRESS LINE1
33	<PAO_ADD2>	PAY & ACCOUNTS OFFICE ADDRESS LINE2
34	<PAO_CITY>	PAY & ACCOUNTS OFFICE ADDRESS CITY
35	<PAO_PIN>	PAY & ACCOUNTS OFFICE PINCODE
36	<DATE_PRINT>	SSA PRINT DATE
37	<PEN_ACCOUANT_NO>	PENSIONER ACCOUNT NUMBER
38	<LINE1_LB_ADD>	CPPC ADDRESS TO

39	<ADDITIONAL_PENSION>	ADDITIONAL PENSION
40	<PENSIONER_DOB>	PENSIONER DATE OF BIRTH
41	<PAY_SCALE_COMMISON>	PAY SCALE(Only for 6th CPC)
42	<NET_QUAL_SERVICE>	NET QUALIFYING SERVICE
43	<DR_REMARK_DISBLTY_AMT>	REMARKS FOR DR ADMISIBLE ON CONSTANTATTENDANCE ALLOWANCE
44	<CONSTANT_ATTENDANCE_ALLOWANCE>	AMOUNT FOR CONSTANT ATTENDANCE ALLOWANCE
45	<FP_NAME>	FAMILY PENSIONER NAME
46	<FP_DOB>	FAMILY PENSIONER DATE OF BIRTH
47	<LAST_PAY_DRAWN>	LASTE PAY DRAWN
48	<GRADE_PAY>	GRADE PAY (Only for 6th CPC)
49	<AIS_CODE>	ALL INDIA SERVICE CODE (AIS TYPE/AIS CADRE/ AIS YEAR OF JOIN)
50	<BNK_PAY_CODE>	PAYING BRANCH BSR CODE
51	<PEN_PAN_NO>	PENSIONER PAN NO
52	<PEN_PHONE>	PENSIONER MOBILE NUMBER
53	<MED_AMT>	MEDICAL ALLOWNACE AMOUNT (IF PRESENTPENSIONER HAD NOT OPTED FOR CGHS)
54	<MED_AMT_FRM>	MEDICAL ALLOWANCE FROM DATE (IF PRESENTPENSIONER HAD NOT OPTED FOR CGHS)
55	<PAY_COM_TXT>	PAY COMMISION
56	<PAY_MATRIX>	PAY MATRIX (LEVEL: , INDEX:)
57	<PEN_EMAIL>	PENSIONER EMAIL (if provided by Pensioner)
57	<NPA>	NPA AMOUNT (DOCTORS)
59	<DEATH_IN_HARNESS_FLAG>	ON DUTY DEATH FLAG (IF YES THEN ENHANCED PERIOD IS 10 YEARS ISNTEAD OF 7 YEARS)
60	<DATE_RET>	DATE OF RETIREMENT
61	<DATE_DEATH>	DATE OF DEATH (only in case of Family Pensioner)
62	<GENDER>	GENDER OF PENSIONER
63	<PAYING_BRANCH_BSR>	PAYING BRANCH BSR CODE
64	<LINK_CPPC_BSR>	CPPC BSR CODE
65	<PAO_CODE>	PAO CODE
66	<IFSC_CODE>	IFSC CODE
67	**<EOP_CAT>**	**Classification Of Category A , B ,C & D**
68	**<PERCENTAGE_OF_DISABILITY>**	**Percentage of disability under categories A ,B,C ,D**
69	**<SERVICE_ELEMENT>**	**Amount of Pension Attributed To Service.**
70	**<DISABILITY_ELEMENT>**	**Amount of Pension Payable Under Category A,B,C,D attributed to disability/death.**
71	**<PEN_PRAN_NO>**	**PRAN NO.**
72	<PEN_DEBIT_FOR>	To Identify PAO Delhi Cases And AIS cases Separate Payment Scrolls may be prepared and submitted to RBI and CPAO. : For AIS Cases Debit able to Consolidated Fund of Delhi- Bank/RBI to prepareseparate scroll and put through : For PAO Delhi Cases
73	<GALLANTRY_AWARD>	GALLANTRY AWARD (Y/N)
74	<GALLANTRY_AWARD_AMOUNT>	GALLANTRY AMOUNT
75	<GALLANTRY_FROM_DATE>	GALLANTRY AMOUNT TO BE PAID FROM

Annexure-IV XML Sample of eSSA(NEW PPO)

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      PARGANAS, WESTBENGAL</PAYING_BRANCH_NAME>
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    <ADDR_1>52, K.N. GHATAK ROAD, NEAR BEGAM MAHAL,</ADDR_1>
    <ADDR_2>WORD NO-05, P.O.- SHYAMNAGAR, P.S- NOAPARA, DIST-24 PARGANAS (N)</ADDR_2>
    <ADDR_3>WEST BENGAL</ADDR_3>
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    <RED_PEN_START>01/08/2022</RED_PEN_START>
    <ENFP_RATE>112200</ENFP_RATE>
    <UPTO_ENFP>14/07/2029</UPTO_ENFP>
    <ORFP_RATE>67320</ORFP_RATE>
    <FRM_ORFP>15/07/2029</FRM_ORFP>
    <UPTO_ORFP>Till Death/ReMarriage</UPTO_ORFP>
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    <LB_ADD2>1, STRAND ROAD,BLOCK C,</LB_ADD2>
    <LB_ADD3>KOLKATA, WEST BENGAL</LB_ADD3>
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    <PAO_ADD1> AIS PENSION CELL BLOCK-IV, 2ND FLOOR</PAO_ADD1>
    <PAO_ADD2>WRITTERS' BUILDINGS</PAO_ADD2>
    <PAO_CITY>KOLKATA</PAO_CITY>
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    <FP_DOB>09/06/1965</FP_DOB>
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    <BNK_PAY_CODE>0001720</BNK_PAY_CODE>
    <PAY_COM_TXT>7</PAY_COM_TXT>
    <PAY_MATRIX>(Level:16, INDEX:4)</PAY_MATRIX>
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    <DATE_RET>31/07/2022</DATE_RET>
    <GENDER>M</GENDER>
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</ROWSET>
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Annexure-V eSSA(Amendment)

S.No.	XML TAG NAME	DESCRIPTION
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2.	<DIARY_NO>	DIARY NUMBER
3.	<AMDT_CODE>	AMENDMENT CODE ('REV','COM')
4.	<DIARY_TYPE>	DIARY TYPE ('REVISION','COMMUTATION')
5.	<AIS_CODE>	OF JOIN)
6.	<PAOCODE>	PAO CODE
7.	<AMENDMENT_NO>	AMENDMENT NUMBER ('Ax','Cx','Nx) *x IS NUMERIC
8.	<PAY_BSR_CODE>	PAYING BRANCH BSR CODE
9.	<PAY_BSR_NAME>	PAYING BRANCH
10.	<ACC_NO>	PENSIONER ACCOUNT NUMBER
11.	<LETTER_NO>	PAO AMENDMENT LETTER NUMBER
12.	<LETTER_DATE>	PAO AMENDMENT LETTER DATE
13.	<PENS_NAME>	PENSIONER NAME
14.	<NET_QUAL_SRVC>	NET QUALIFYING SERVICE
15.	<BASIC_PEN>	REVISED BASIC PENSION
16.	<REV_BASIC_FR>	REVISED BASIC PENSION FROM DATE
17.	<REV_BASIC_TO>	REVISED BASIC PENSION TO DATE
18.	<REDUCED_PENS>	REVISED REDUCED BASIC PENSION
19.	<REV_RED_FR>	REVISED REDUCED BASIC PENSION FROM DATE
20.	<REV_REDUCED_PEN_TO>	REVISED REDUCED BASIC PENSION TO DATE
21.	<COMMUTED_VAL>	COMMUTATION AMOUNT
22.	<GRATUITY_ARREAR>	GRATUITY ARREAR
23.	<REVISED_FP_ENH>	REVISED FAMILY PENSION ENHANCED RATE
24.	<REV_FP_ENH_FR>	REVISED FAMILY PENSION ENHANCED RATE FROM DATE
25.	<REV_FP_ENH_TO>	REVISED FAMILY PENSION ENHANCED RATE UPTO DATE
26.	<PPO_CLASS>	PENSION CATEGORY
27.	<DATE_PRINT>	SSA PRINT DATE
28.	<PAO_NAME>	PAY & ACCOUNTS OFFICE
29.	<PAO_ADD1>	PAY & ACCOUNTS OFFICE ADDRESS LINE1
30.	<PAO_ADD2>	PAY & ACCOUNTS OFFICE ADDRESS LINE2
31.	<PAO_CITY>	PAY & ACCOUNTS OFFICE ADDRESS CITY
32.	<PAO_PIN>	PAY & ACCOUNTS OFFICE PINCODE
33.	<REVISED_FP_NOR>	REVISED FAMILY PENSION NORMAL RATE
34.	<REV_FP_NOR_FR>	REVISED FAMILY PENSION NORMAL RATE FROM DATE
35.	<REV_FP_NOR_TO>	REVISED FAMILY PENSION NORMAL RATE UPTO DATE
36.	<PENS_ADD1>	PENSIONER ADDRRSS LINE1
37.	<PENS_ADD2>	PENSIONER ADDRRSS LINE2
38.	<PEN_ST_CD>	PENSIONER ADDRRSS STATE
39.	<PEN_DIST>	PENSIONER ADDRRSS DISTRICT
40.	<PENS_ADD_PIN>	PENSIONER ADDRRSS PIN CODE
41.	<REMARKS>	REMARKS
42.	<RELF_ENT>	RELIEF ENTITTLEMENT(Y/N)
43.	<BANK_DESC>	BANK NAME
44.	<CPPC_CODE>	CPPC BSR CODE
45.	<LNK_ADD1>	CPPC ADDRESS LINE1
46.	<LNK_ADD2>	CPPC ADDRESS LINE2
47.	<LNK_ADD3>	CPPC ADDRESS LINE3
48.	<LNK_PIN>	CPPC PIN CODE
49.	<SSA_NO>	SPECIAL SEAL AUTHORITY(SSA) NUMBER

50.	<LINE1_LB_ADD>	CPPC ADDRESS TO
51.	<ADDITIONAL_PENSION>	ADDITIONAL PENSION AS PER AGE OF PENSIONER/FAMILY PENSIONER
52.	<PEN_DOB>	PENSIONER DATE OF BIRTH
53.	<NEW_PAY_SCALE>	PAY SCALE AS PER 6CPC
54.	<CONSTANT_ATTENDANCE_ALLOWANCE>	AMOUNT FOR CONSTANT ATTENDANCE ALLOWANCE
55.	<FP_NAME>	FAMILY PENSIONER NAME
56.	<FP_DOB>	FAMILY PENSIONER DATE OF BIRTH
57.	<LAST_PAY_DRAWN>	LAST PAY DRAWN AS PER 6CPC/5CPC
58.	<GRADE_PAY>	GARDE PAY AS PER 6CPC
59.	<PRE_REVISED_PAY_SCALE>	PAY SCALE AS PER 6CPC/5CPC WHEN PAY COMMISION IS 7CPC
60.	<PAO_DIARY>	PAY & ACCOUNTS OFFICE DIARY NUMBER
61.	<MED_ALWNCE>	MEDICAL ALLOWNACE(Y/N)
62.	<AMT_MED_ALWNCE>	MEDICAL ALLOWNACE AMOUNT (IF PRESENT PENSIONER HAD NOT OPTED FOR CGHS)
63.	<MED_ALWNC_FROM>	MEDICAL ALLOWANCE DATE FROM
64.	<PAY_COMMISION>	PAY COMMISION
65.	<PAY_MATRIX_LEVEL>	PAY MATRIX (LEVEL)
66.	<PAY_MATRIX_INDEX>	PAY MATRIX (INDEX)
67.	<LAST_PAY7CPC>	LAST PAY DRAWN AS PER 7CPC
68.	<PEN_EMAIL>	PENSIONER EMAIL (if provided by Pensioner)
69.	<PEN_PAN_NO>	PENSIONER PAN NO
70.	<PEN_MOBILE>	PENSIONER MOBILE NUMBER (if provided by Pensioner)
71.	<NPA>	NPA AMOUNT (DOCTORS)
72.	<IFSC_CODE>	IFSC CODE
73.	<GALLANTRY_AWARD>	GALLANTRY AWARD (Y/N)
74.	<GALLANTRY_AWARD_AMOUNT>	GALLANTRY AMOUNT
75.	<GALLANTRY_FROM_DATE>	GALLANTRY AMOUNT TO BE PAID FROM
76.	<FMA_WEF>	STOP FIXED MEDICAL ALLOWANCE FROM DATE

Annexure-VI
XML Sample of eSSA(Amendment)

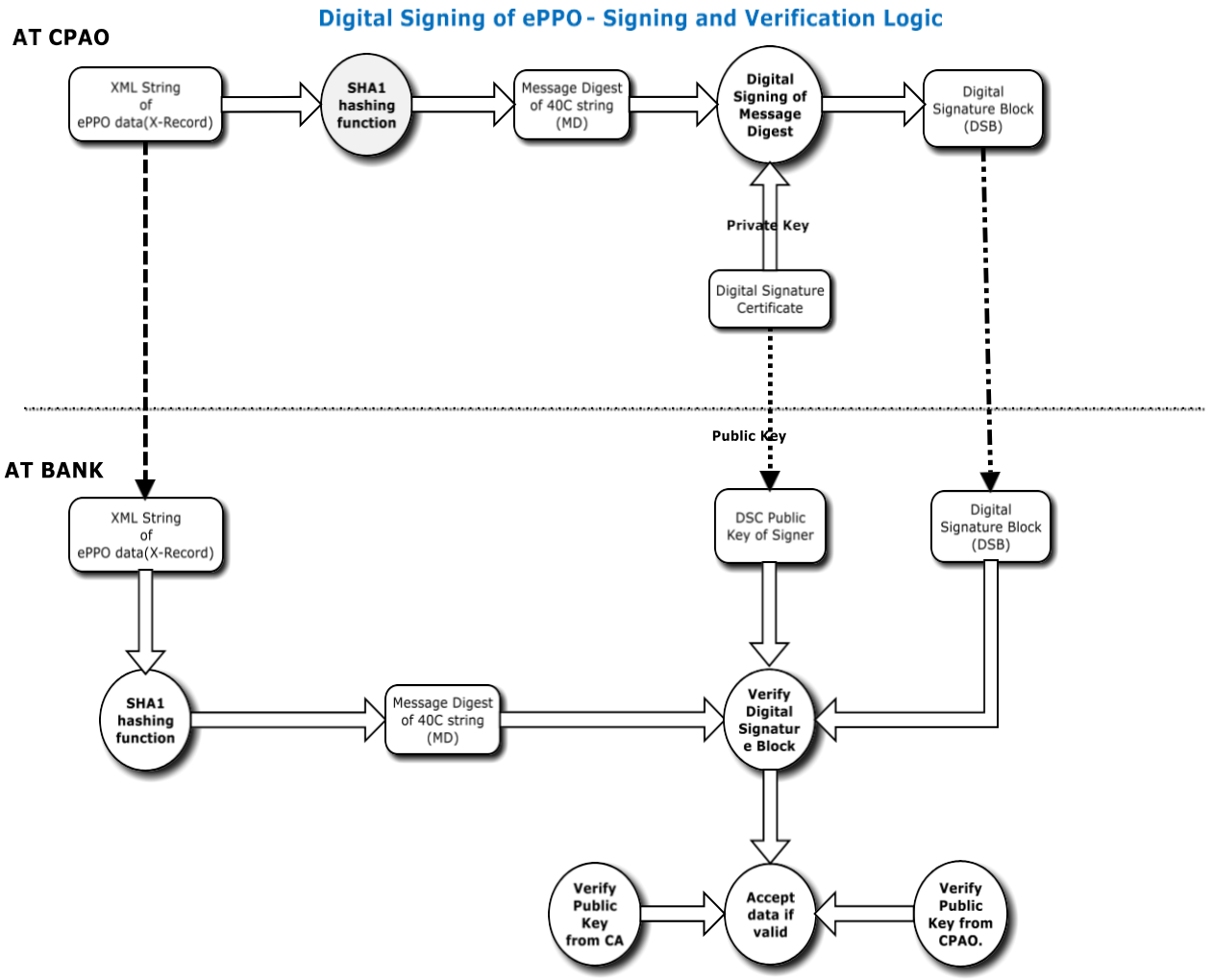

```
<SSA>
 <ROWSET>
  <REVISION num="1">
   <PPO_NO>702501302255</PPO_NO>
   <DIARY_NO>PR122012179</DIARY_NO>
   <AMDT_CODE>REV</AMDT_CODE>
   <DIARY_TYPE>REVISION</DIARY_TYPE>
   <PAOCODE>70250</PAOCODE>
   <AMENDMENT_NO>A1</AMENDMENT_NO>
   <PAY_BSR_CODE>02401V0</PAY_BSR_CODE>
   <PAY_BSR_NAME>DELHI M.A.MEDICAL COLLEGE, MAULANA AZAD MEDICAL COLLEGE, BAHADUR SHAH ZAFAR MARG,
M.A.MEDICAL COLLEG New Delhi New Delhi DELHI 110002</PAY_BSR_NAME>
   <ACC_NO>90682030008291</ACC_NO>
   <LETTER_NO>702501302255A1</LETTER_NO>
   <LETTER_DATE>16/JUN/2022</LETTER_DATE>
   <PENS_NAME>Ms. KIRAN GANJU</PENS_NAME>
   <NET_QUAL_SRVC>--</NET_QUAL_SRVC>
   <BASIC_PEN>38100</BASIC_PEN>
   <REV_BASIC_FR>01/JAN/2016</REV_BASIC_FR>
   <REDUCED_PENS>32458</REDUCED_PENS>
   <REV_RED_FR>01/JAN/2016</REV_RED_FR>
   <COMMUTED_VAL>0</COMMUTED_VAL>
   <GRATUITY_ARREAR>0</GRATUITY_ARREAR>
   <REVISED_FP_ENH>38100</REVISED_FP_ENH>
   <REV_FP_ENH_FR>01/JAN/2016</REV_FP_ENH_FR>
   <REV_FP_ENH_TO>29/OCT/2020</REV_FP_ENH_TO>
   <PPO_CLASS>A</PPO_CLASS>
   <DATE_PRINT>07/JUL/2022</DATE_PRINT>
   <PAO_NAME>PAO No. XV, Delhi Administration</PAO_NAME>
   <PAO_ADD1>LOK NAYAK JAI PRAKASH HOSPITAL</PAO_ADD1>
   <PAO_CITY>NEW DELHI</PAO_CITY>
   <PAO_PIN>110002</PAO_PIN>
   <REVISED_FP_NOR>22860</REVISED_FP_NOR>
   <REV_FP_NOR_FR>30/OCT/2020</REV_FP_NOR_FR>
   <PENS_ADD1>P 42 CSA COLONY</PENS_ADD1>
   <PENS_ADD2>KISHAN GANJ</PENS_ADD2>
   <PEN_ST_CD>DEL</PEN_ST_CD>
   <PENS_ADD_PIN>110007</PENS_ADD_PIN>
   <REMARKS>DR IS ALLOWED</REMARKS>
   <BANK_DESC>CANARA BANK</BANK_DESC>
   <CPPC_CODE>0242962</CPPC_CODE>
   <LNK_ADD1>CANARA BANK</LNK_ADD1>
   <LNK_ADD2>CENTRALISED PENSION PROCESSING CENTRE, NO-29, K.R.ROAD, DWARAKANATH BHAVAN, STC BUILDING,
BASAVANAGUDI,</LNK_ADD2>
   <LNK_ADD3>BANGALORE, KARNATAKA</LNK_ADD3>
   <LNK_PIN>560004</LNK_PIN>
   <SSA_NO>4241383</SSA_NO>
   <LINE1_LB_ADD>THE MANAGER</LINE1_LB_ADD>
   <ADDITIONAL_PENSION>AS APPLICABLE</ADDITIONAL_PENSION>
   <PEN_DOB>30/OCT/1953</PEN_DOB>
   <NEW_PAY_SCALE>15600-39100</NEW_PAY_SCALE>
   <FP_NAME>Mr. BUSHAN LAL GANJU</FP_NAME>
   <FP_DOB>04/MAR/1951</FP_DOB>
   <LAST_PAY_DRAWN>29540</LAST_PAY_DRAWN>
   <GRADE_PAY>6600</GRADE_PAY>
   <PAO_DIARY>702501302255A1</PAO_DIARY>
   <PAY_COMMISION>7-CPC</PAY_COMMISION>
   <PAY_MATRIX_LEVEL>11</PAY_MATRIX_LEVEL>
   <PAY_MATRIX_INDEX>5</PAY_MATRIX_INDEX>
   <LAST_PAY7CPC>76200</LAST_PAY7CPC>
   <ADHAAR_NO>246019272992</ADHAAR_NO>
   <PEN_PAN_NO>AEVPG5811N</PEN_PAN_NO>
  </REVISION>
```

```
  </ROWSET>
  <Signature_Node>
    <Serial_No>5398D3DB</Serial_No>
    <Signed_By>VIJAY NEGI</Signed_By>
    <Valid_Till>12/10/2022 11:40:06 AM</Valid_Till>
    <Version>Version=1.0, Release Date=05/11/2014</Version>

<Msg_Digest>Zf1H2ZeL0BBtEZXvBtl/75UHdJpn9fbq+h3Zy+ZXo84wlQclv55uyTjwi316pp8PQoXSzulgbE3IpAWJsJnvcAmjRnd99Q+wE5XdnC
L0j0zRZSKYac9X7oJA/ac3AESSIisWGWlE1UP8irQK9GsUDPSXc+5bQAx5nhVgj+l5q6Ujhz40ZxlPQTgFPi+cnf4M6JLbS7Se70YNd9G2j2dG
mPIRDMdBrfwpNEYOYx404cUdqTLtCF6eiTMQjqGNFJEZ5BIRinfibhhb7YjSlibHesK2o3vM2fqpZowMdeX9+6gFKOXGnfykY2gbFjHq9szEca0l
SKT0sK4QpCayI0kDZA==</Msg_Digest>
  </Signature_Node>
</SSA>
```

Annexure-VII

Digital Signing Logic



Signing Algorithm

1. Generate xml string from data corresponding to new ppo or revision authority as the case may be.
2. Generate hash code for this string by subjecting this xml string to some hashing function like SHA1. This hash code will act as our message digest.
3. Sign this message digest with the private key of signer, which will result in signed message.
4. We need to send the following to the receiver as mandatory parameters.
    - XML data string (record itself)
    - Name of hashing function (SHA1 in this case)
    - Signed Message Digest
    - Public Key
        - Modulus
        - Exponent

Verification Algorithm

5. Extract the record from xml file contained within the tags named <NEWPPO>
6. From this record extract all the elements with data as string, contained within the tags <DATA_BLOCK> and </DATA_BLOCK>, but do not include these tags in the string. Let us call this string as Data_String.
7. Subject this Data_string to hashing function which is mentioned in the XML record within the tags <HASH_FUNCTION></HASH_FUNCTION>. Normally it is SHA1. If it is SHA1 then 40 character hash code will be generated. Let us call it as Message Digest MD_Str.
8. Extract Public_Key Modulus from <DSC_PUBLICKEY_MODULUS>
9. Extract Public_Key Exponent from <DSC_PUBLICKEY_EXPONENT>
10. Extract Signed Message Digest from <XML_SIGN>
11. Suject these three parameters for signature verification.
    1. Message Digest MD_Str
    2. Signed Message Digest XML_Signature
    3. Public Key
        a. Modulus
        b. Exponent

If it gets verified then data received is valid one.

Logic to Validate Digitally Signed eSSA (EPPO) XML File of CPAO

```
<SSA>
        <ROWSET>
                <NEWPPO num="1">
                        --SSA DATA
                </ NEWPPO >
        </ROWSET>

                        <Signature_Node>
                                <Serial_No>
                        --Serial No of Digital Certificate
                </Serial_No>
                <Signed_By>
                        --Name of The Person who Signed it
                </Signed_By>
                <Valid_Till>
                        -- Validatity of Digital Signature
                </Valid_Till>
                <Version>
                        --Software Version 6.0 For EPPO Cases
                </Version>
                <Msg_Digest>
                        --Digitally Signed HASH
                </Msg_Digest>
                        </Signature_Node>
</SSA>
```

Structure of Digitally Signed XML

How to read Digitally Signed XML

Step 1: Read <ROWSET> </ROWSET>

Step 2: Calculate SHA1 Hash of <ROWSET> </ROWSET>

Step 3: Use the Public Key Available at CPAO.NIC.IN in BANK LOGIN, Match the serial No <Serial_no> </Serial_no> with the Keys Available. Please Note These Keys can be installed in your X509 Store.

Step 4: Read Value <Msg_Digest> </Msg_Digest>

Step 5: Match the Calculated HASH of Step 2 + Public Key with Data from Step 4

.Net (C#) Code Sample to Demonstrate how to Validate a Digitally Signed XML

```
//.NET C# Button Click Event Code to verify Signed XML Document private void
SignVerify_Click(object sender, EventArgs e)

        try
{

//Load Signed XML Document
XmlDocument origSignedXml = new XmlDocument();

//Change Environment.GetEnvironmentVariable("TEMP")
+ @"\Signed.xml" with Correct Local Path
origSignedXml.Load(Environment.GetEnvironmentVariable("TEMP") + @"\" + PPODairyNo +
"Signed.xml");

//Extract Only Data Part From Signed XML

DocumnetXmlDocument final = new XmlDocument(); XmlNode recnod =
final.ImportNode(origSignedXml.DocumentElement.SelectSingleNode("/SSA/ROWSET"),
true);
final.LoadXml(recnod.OuterXml.ToString()); final.Save(Environment.GetEnvironmentVariable("TEMP")
+ @"p2.xml");


//        Read Only Message Digest From Signed XML Document XmlDocument oo = new
XmlDocument();

//Change Environment.GetEnvironmentVariable("TEMP")
+ @"\Signed.xml" with Correct Local Path oo.Load(Environment.GetEnvironmentVariable("TEMP")
+ @"\Signed.xml"); XmlNode recnod1 =
oo.DocumentElement.SelectSingleNode("/SSA/Signature_Node/Msg_Digest");

//Local Path Of Certifiacte's Public Key string CerPath = @"d:\pub1.cer";

//Verify Data Part, Calls Verify() Method With Required Parameters if
(Verify(GetSHA1Hash(Environment.GetEnvironmentVariable("TEMP") +
@"p2.xml"), Convert.FromBase64String(recnod1.InnerText.ToString()), CerPath))
MessageBox.Show("Verified !!");
else
MessageBox.Show("Not Verified !!");
}
catch (Exception ex)
{

MessageBox.Show("Some Error, Contact System Admin!! "
+ ex.Message.ToString());
}
}
```

```
//Function to verify XML Data
static bool Verify(string text, byte[] signature, string certPath)
{
//Load Public Certificate
X509Certificate2 cert = new X509Certificate2(certPath);
 RSACryptoServiceProvider csp = (RSACryptoServiceProvider)cert.PublicKey.Key;
// Hash the data
SHA1Managed sha1 = new SHA1Managed(); UnicodeEncoding encoding = new UnicodeEncoding();
byte[] data = encoding.GetBytes(text); byte[] hash = sha1.ComputeHash(data);

// Verify the signature with the hash return csp.VerifyHash(hash,
CryptoConfig.MapNameToOID("SHA1"), signature);
}

//Function to get SHA1
public static string GetSHA1Hash(string pathName)
{
string strResult = ""; string strHashData = "";

byte[] arrbytHashValue; System.IO.FileStream oFileStream = null;

System.Security.Cryptography.SHA1CryptoServiceProvider oSHA1Hasher
= new System.Security.Cryptography.SHA1CryptoServiceProvider();


Try{

}



oFileStream = GetFileStream(pathName);
arrbytHashValue = oSHA1Hasher.ComputeHash(oFileStream); oFileStream.Close();

strHashData = System.BitConverter.ToString(arrbytHashValue); strHashData
= strHashData.Replace("-", ""); strResult = strHashData;


catch (System.Exception ex)
{
System.Windows.Forms.MessageBox.Show(ex.Message, "Error!",
System.Windows.Forms.MessageBoxButtons.OK, System.Windows.Forms.MessageBoxIcon.Error,
System.Windows.Forms.MessageBoxDefaultButton.Button1);
}

return (strResult);
}
```

.Net (C#) Code Sample to demonstrate how to validate a Digitally Signed XML sent on and after 01-Nov-2019.

```
//.NET C# Button Click Event Code to verify Signed XML Document

private void SignVerify_Click(object sender, EventArgs e)
 {
   try
 {
   //Load Signed XML Document
   XmlDocument origSignedXml = new XmlDocument();


   //Change Environment.GetEnvironmentVariable("TEMP") + @"\Signed.xml" with Correct
Local Path

origSignedXml.Load(Environment.GetEnvironmentVariable("TEMP") + @"\" + PPODairyNo
+ "Signed.xml");

   //Extract Only Data Part From Signed XML

Document XmlDocument final = new XmlDocument();
XmlNode recnod=final.ImportNode(origSignedXml.DocumentElement.SelectSingleNode
("/SSA/ROWSET"),true);

    final.LoadXml(recnod.OuterXml.ToString());
    final.Save(Environment.GetEnvironmentVariable("TEMP") + @"p2.xml");

   //Read Only Message Digest From Signed XML

Document XmlDocument oo = new XmlDocument();

   //Change Environment.GetEnvironmentVariable("TEMP") + @"\Signed.xml" with Correct
Local Path

oo.Load(Environment.GetEnvironmentVariable("TEMP") + @"\Signed.xml");
XmlNode recnod1
=oo.DocumentElement.SelectSingleNode("/SSA/Signature_Node/Msg_Digest");

   //Local Path Of Certifiacte's Public Key

string CerPath = @"d:\pub1.cer";

  //Verify Data Part, Calls Verify() Method With Required Parameters

 if (Verify(GetSHA2Hash (Environment.GetEnvironmentVariable("TEMP") + @"p2.xml"),
Convert.FromBase64String(recnod1.InnerText.ToString()), CerPath))
     MessageBox.Show("Verified !!");
    else
       MessageBox.Show("Not Verified !!");
      }
       catch (Exception ex)
      {
         MessageBox.Show("Some Error, Contact System Admin!! " + ex.Message.ToString());
      }
   }
```

```
//Function to verify XML Data

 public bool Verify(string text, byte[] signature, string certPath)
{
   X509Certificate2 cert = new X509Certificate2(certPath);
   RSACryptoServiceProvider csp = (RSACryptoServiceProvider)cert.PublicKey.Key;
   // Hash the data
   SHA256Managed sha2 = new SHA256Managed();
   UnicodeEncoding encoding = new UnicodeEncoding();
   byte[] data = encoding.GetBytes(text);
   byte[] hash = sha2.ComputeHash(data);
   // Verify the signature with the hash
   return csp.VerifyHash(hash, CryptoConfig.MapNameToOID("SHA256"), signature);
}


Function to get SHA2

    public static string GetSHA2Hash(string pathName)
    {
   string strResult = "";
   string strHashData = "";
   byte[] arrbytHashValue;
   System.IO.FileStream oFileStream = null;

   System.Security.Cryptography.SHA256CryptoServiceProvider oSHA1Hasher = new
   System .Security.Cryptography.SHA256CryptoServiceProvider();
     oFileStream = GetFileStream(pathName);
      arrbytHashValue = oSHA1Hasher.ComputeHash(oFileStream);
      oFileStream.Close();
      strHashData = System.BitConverter.ToString(arrbytHashValue);
      strHashData = strHashData.Replace("-", "");
      strResult = strHashData;
   return (strResult);
     }
```

Annexure-VIII

Format of Acknowledgment (XML)

1. **File Name (Nomenclature)** : **ACK-<SAME as of ePPO (Revision) Data file>.xml**

   The Name of file should be same as what file name was received from CPAO but with a prefix 'ACK-'

   E.g. ACK-1724046-20150601.xml

2. **File Structure** :

```
<ACK>
        <PPO_NO></PPO_NO>
        <DIARY_NO></DIARY_NO>
        <SSA_NO></SSA_NO>
        <PROCESSED_DATE></PROCESSED_DATE>
        <PROCESSING_STATUS></PROCESSING_STATUS>
        <PROCESSING_REMARKS></PROCESSING_REMARKS>
</ACK>
```

2.1. TAG Description :

2.1.1. <PPO_NO>: PPO Number of Case Processed.

2.1.2. <DIARY_NO>: Diary Number Associated with PPO number (Already provided by CPAO in ePPO (Revision) Data file).

2.1.3. <SSA_NO>: SSA Number Associated with PPO number (Already provided by CPAO in ePPO (Revision) Data file).

2.1.4. <PROCESSED_DATE>: Date when case was processed by BANK (CPPC).

2.1.5. <PROCESSING_STATUS>: This Tag will only have either of the following two character codes

2.1.6. .

a.	Case Received	01
b.	Format Error	02
c.	DSC Expired/Revoked	03
d.	Signatory not authorized	04
e.	Under Process	05
f.	Pension Credited	06
g.	Rejected	10
h.	Misc.	99

<PROCESSING_REMARKS>: Additional information about the error may be provided under this tag.

All generated XML files should be placed in separate folder named as ACKOUT on the SFTP server of CPPC of bank. This folder will be looked into for picking up the latest files.

***Note*:**

** The acknowledgment file should be generated individually for all cases received and processed i.e. a file will contain record for only one PPO case.*

** In case banks are not consuming ePPO data, even then they are required to generate this file through system and share it with CPAO through their SFTP server.*

Annexure-IX

Infrastructure Requirement

CPAO

- Digital signatures are required for all signatories.
- One .Net server is required as .Net technology will be used to digital sign the documents and data.
- Software modules are required to be prepared for digital signing the documents.

Banks

- SFTP server is required at bank end, where files will be uploaded by the CPAO.
- Banks to provide the user name and password for CPAO, to access the SFTP server.
- Banks to prepare software for importing the XML data from CPAO, directly into their CPPC system