

ANNEXURE-1

(Referred to in paragraph 1.1)

Abbreviations and Glossary

AF	Air Force
AFRO	Air Force Record Office
AG	Accountant General
Armed Forces	Armed forces mean Army, Navy, Air Force, Defence Security Corps and Territorial Army except Civilians.
CAA	Constant Attendance Allowance
CAS	Central Account Section
CBS	Core Banking System
CCS	Central Civil Services
CDA (AF)	Controller of Defence Accounts (Air Force)
CDA (PD)	Controller of Defence Accounts (Pension Disbursement)
CGA	Controller General of Accounts (in the Ministry of Finance)
CGS	Coast Guard Service
CGDA	Controller General of Defence Accounts
CGO	Coast Guard Organisation
CPAO	Central Pension Accounting Office
CPPC	Centralised Pension Processing Centres
CRO	Chief Record Office
DAD	Defence Accounts Department
DAV	Directorate of Air Veterans
DCRG	Death-cum-Retirement Gratuity
DE	Disability Element
Disability Pension	Disability pension is granted if disability is attributable to or aggravated by Military Service and disability percentage is 20 <i>per cent</i> or more.
DMA	Date wise Monthly Accounts
DOD	Date of Discharge
DPDO	Defence Pension Disbursing Office
DSC	Defence Security Corps
ECHS	Ex-servicemen Contributory Health Scheme

EME	Engineer Military Service
ESW	Ex-servicemen Welfare
e-Scroll	Electronically generated payment scrolls
Family pension	Family pension is granted to the widow/next of kin depending upon the circumstances of death.
FMA	Fixed Medical Allowance
Gratuity	Gratuity includes service/retiring/retirement/ death/family/invalid/ special/terminal gratuity
GRESF	General Reserve Engineers Force
HKSRR	Hong kong Singapore Royal Artillery Regiment
Invalid pension	Invalid pension granted on discharge from service on medical ground.
JAKLI	Jammu & Kashmir Light Infantry
Jt. CDA	Joint Controller of Defence Accounts
ICO	Indian Commissioned Officer
JCO	Junior Commissioned Officer
LFP	Liberalised Family Pension
MIS	Management Information System
MNS	Military Nursing Services
MoD	Ministry of Defence
NCC	National Cadet Corps
NCs (E)	Non Combatants (Enrolled)
NOK	Next of Kin
OFF	Ordinary Family Pension
OPA	Overseas Paying Agent
OR	Other Ranks
PAO	Pay Accounts Officer
PBOR	Personnel Below Officer Rank
PCDA (P)	Principal Controller of Defence Accounts (Pension)
PDA	Pension Disbursing Authority/Agency
Pension	Pension includes gratuity except when the term pension is used in contradistinction to gratuity but does not include dearness relief.
PPI	Pension Payment Instructions
PPO	Pension Payment Order
PSA	Pension Sanctioning Authority

PSB	Public Sector Bank
QS	Qualifying Service
RBI	Reserve Bank of India
Retiring gratuity/ Service gratuity	An Officer who retires/permitted to retire from service or whose services are otherwise terminated and has not earned retiring pension shall be granted a retiring gratuity.
Retiring Pension/ Service pension	Retiring pension is granted to the Officers. Service pension is granted to the PBORs retiring after minimum qualifying regular service
Retirement gratuity/ Death gratuity	Retirement Gratuity is admissible to Service personnel who has completed 05 years actual qualifying service and is eligible for retiring/ service/ invalid/ special/ disability/ war-injury/ liberalised disability pension or retiring/service/special gratuity. Death gratuity shall be admissible in the event of death of Service personnel while in service, to the family.
RO	Record Office
SFP	Special Family Pension
TO	Treasury officer
UK	United Kingdom
ZO (PD)	Zonal Officer (Pension Disbursement)

ANNEXURE-2

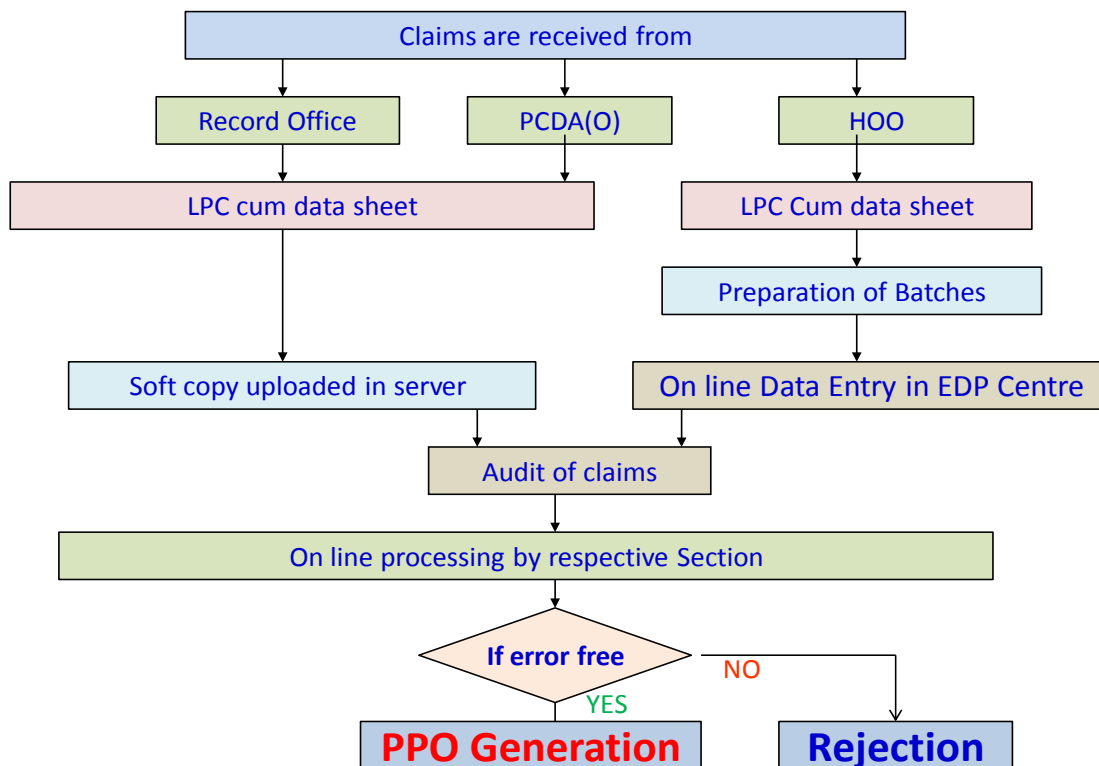
(Referred to in paragraph 1.2)

(A) Stakeholders in the Pension Management System

Record Offices

For the Personnel Below the Officers Rank (PBOR), the pension cases are initiated by the Record Offices (RO) of the Army, Navy and Air Force which maintain the service records of the armed forces personnel. The Record Offices send the complete case file to respective Pension Sanctioning Authorities (PSAs) who authorize the pension and send to the pension disbursing agencies (PDAs), as shown in the flow chart 5 given below:

Flow chart 5 : Processing of Pension Claims



HOO : Head of the office, EDP : Electronic Data Processing, LPC : Last Pay Certificate

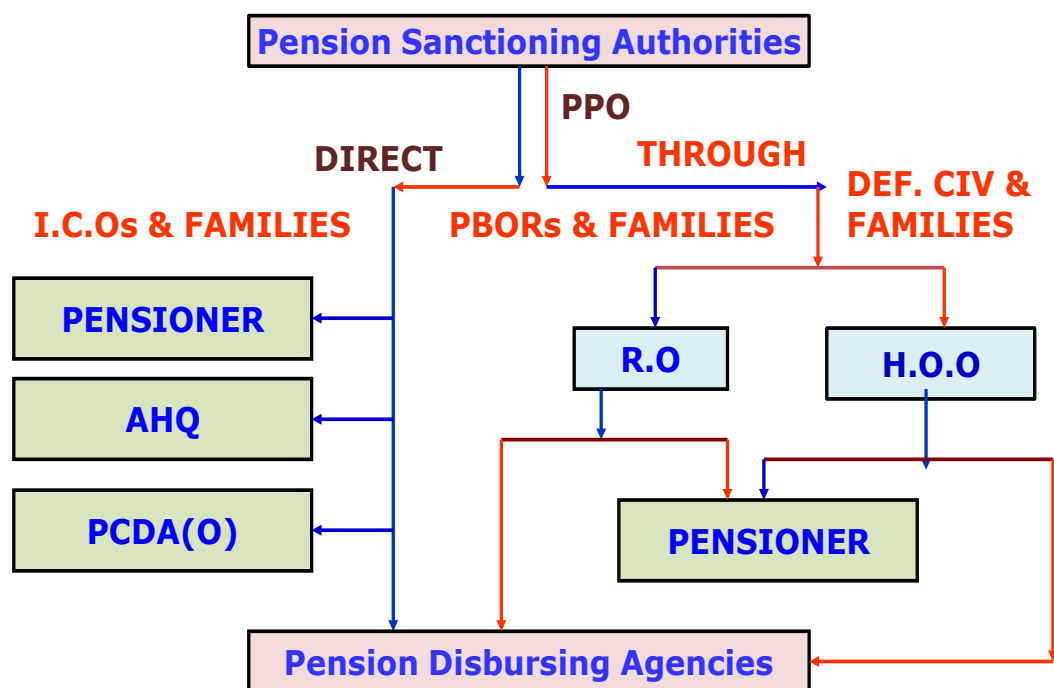
Pension Sanctioning Authorities (PSA)

The following three PSAs are responsible for sanction of pension:

1. Principal Controller of Defence Accounts (Pension), Allahabad
2. Principal Controller of Defence Accounts (Navy), Mumbai
3. Controller of Defence Accounts (Air Force), New Delhi

The PSAs issue the Pension Payment Orders (PPOs) which are sent to the PDAs who disburse the pension to the pensioners' accounts. The process is indicated in the following schematic diagram flow **chart 6** :

Flow Chart 6 : Process of Pension Payment Order



Pension Disbursing Agencies (PDA)

The Defence pension is paid in India as well as in Nepal through the Pension Disbursing Agencies (PDAs), which may be categorised as under: -

1. **Banks:** Public Sector Banks (25)/ Private Sector Banks (03) through 46,000 branches are managed by 51 Centralised Pension Processing Centres (CPPCs). The CPPCs prepare the Pension Payment/Recovery Scrolls (the scrolls also contain details of recoveries made from pensioners) and submit to the PCDA (P). Simultaneously, they seek reimbursement of the amount from the Reserve Bank of India (RBI), CAS, Nagpur through their Link Cells at Nagpur. The banks process the pension payments through their core banking system.
2. **Defence Pension Disbursing Offices (DPDOs):** 63 DPDOs of the Defence Accounts Department function under the administrative Control of CDA (PD), Meerut and CDA, Chennai. The disbursement of pension made by the DPDOs are booked to relevant Pension Accounting Heads

by themselves and the monthly paid vouchers are sent direct to CDA(PD) Meerut/ CDA Chennai. **Aashraya Project** was implemented in 1998, for processing the data of the DPDOs and generating the Pension Payment Schedules.

3. **State Treasury offices (640):** The Treasury Officers, after making payment of pension, send paid vouchers monthly direct to PCDA (P) Allahabad and simultaneously advising the Accountant General of the State for claiming reimbursement of the amount paid by them on account of Defence pension. The amounts claimed by the Accountants General are reimbursed by PCDA through cheque.
4. **Pay and Accounts offices (05):** Both the paid vouchers as well as the claims for reimbursement of amount paid on account of Defence pension are received by PCDA (P) directly from the PAOs concerned. The transaction is settled in cash by issue of cheque in favour of the PAO concerned.
5. **Military and Air Attaché, Indian Embassy, Kathmandu, Nepal:** The transactions relating to payment of pension to Defence Pensioners residing in Nepal are settled between Chief Controller of Accounts, Ministry of External Affairs, New Delhi, and PCDA (P), Allahabad through RBI, CAS, Nagpur. For this purpose, the pension payment vouchers are sent to the PCDA (P) by Indian Embassy Nepal.
6. **Post Office, Kathua, J&K.** Post offices send debit advice to the RBI, CAS, Nagpur through the Director of Post Office. The RBI, CAS, Nagpur debits the Defence Proforma Account and affords credit to the Postal Department.

Reserve Bank of India

RBI reimburses the PDAs the amount claimed by them on account of pension paid by them to defence pensioners.

(B) Units selected for Performance Audit

Principal Controller of Defence Accounts(P), Allahabad

EDP Section, Accounts section, Audit Section, Pension Adalat Section, Legal and Complaint Cell.

Centralised Pension Processing Centres (CPPCs)

1. CPPC, SBI, Delhi; 2. CPPC, SBI, Panchkula; 3. CPPC, SBI, Navi Mumbai;
4. CPPC, SBI, Chennai; 5. CPPC, SBI, Patna; 6. CPPC, SBI, Guwahati;
7. CPPC, PNB, Patna; 8. CPPC, PNB, Chandigarh; 9. CPPC, PNB, Ludhiana;
10. CPPC, PNB, Chennai; 11. CPPC, State Bank of Bikaner & Jaipur, Jaipur;
12. CPPC, CBI, Mumbai; 13. CPPC, Allahabad Bank, Lucknow; 14. CPPC,

Andhra Bank, Hyderabad; 15.CPPC, Bank of Maharashtra, Pune; 16.CPPC, Bank of Baroda, New Delhi.

Treasury Offices

1. Treasury Office, Udham Singh Nagar (Uttarakhand); 2. Treasury Office, Pauri Garhwal (Uttarakhand); 3. Treasury Office, Ballia (UP); 4. Treasury Office, Hardoi (UP); 5. Treasury Office, Ferozabad (UP); 6. Treasury Office, Farrukhabad (UP); 7. Krishnagiri (Tamil Nadu); 8. Treasury Office, Kozhikode (Kerala).

Defence Pension Disbursing Offices (DPDOs)

1. DPDO, Jhunjhunu; 2. DPDO, Bhatinda; 3. DPDO, Batala; 4. DPDO, Hamirpur; 5. DPDO, Una; 6. DPDO, Secunderabad; 7. DPDO, Meerut; 8. DPDO, Gorakhpur; 9. DPDO, Allahabad; 10. DPDO, Ernakulam; 11. CDA (Pension Disbursement), Meerut; 12. Zonal Office (Pension Disbursement), Chennai.

Post Office

Post Office, Kathua (J & K)

Pension Paying Offices in Indian Embassy, Nepal

1. Military Attaché, Kathmandu (Nepal); 2. Paying Office, Dharan (Nepal); 3. Paying Office, Pokhara (Nepal).

Record Offices

1. Record Office, Rajputana Rifles; 2. Record Office, The Jat Regiment; 3. Record Office, Army Medical Corps; 4. Record Office, 14 GTC, Sabathu; 5. Record Office, BEG Roorkee; 6. Record Office Madras Regimental Centre, Wellington; 7. Record Office EME, Secunderabad; 8. Record Office ASC (Supply) (South), Bangalore; 9. Directorate of Air Veterans, Delhi; 10. Record Office (Navy), Mumbai.

ANNEXURE-3

(Referred to in paragraph 2.3.4)

(Extract of Para 4.14 of the CAG Report No. 50 of 2015 (Financial Audit) on Union Government Accounts 2014-15)

4.14 Erroneous estimation of budget in the Ministry of Defence

In Demand No.21-Defence Pensions for the 2014-15, a legislative authorisation of ₹50,999.30 crore in Revenue (Voted) Section was obtained. During the course of the year, the provision under this section of the demand was reduced by ₹1,000 crore by the Ministry of Finance (MoF) at revised estimates stage, although the Ministry of Defence (MoD) had projected an estimated expenditure of ₹53,824 crore. During the year, expenditure amounting to ₹49,985.18 crore was booked on account of defence pension with resultant savings of ₹1,014.12 crore, duly approved by the Chief Accounting Authority of the Grant, viz., Secretary, Ministry of Defence.

Subsequently in November 2015, the appropriation accounts of this Demand was revised, thereby booking an expenditure of ₹60,435.20 crore under revenue voted against the legislative authorisation of ₹50,999.30 crore, resulting in excess expenditure of ₹9,435.90 crore. The expenditure figure was revised on the ground that pension payment scrolls of ₹10,450.03 crore lying under the suspense heads, which had been booked in the financial year 2015-16, was to be adjusted in the financial year 2014-15 itself.

During the course of audit of this Demand in July 2015, a query was raised relating to injudicious surrender amounting to ₹1,009.30 crore based on revised estimates, even though pension scrolls amounting to ₹10,450.03 crore were pending for booking to the final head of account in 2014-15 accounts. However, no concrete reply was furnished by the MoD. Given the large accumulation of pension payment scrolls lying in suspense heads pending clearance, the MoD should have taken up the matter well in advance with the MoF for enhancement of provision in the financial year 2014-15, so that the expenditure already incurred on pensions could be booked to the final head of account. Instead MoD projected erroneous revised estimates of expenditure of only ₹53,824 crore for 2014-15, and did not contest the reduction in provision made by the MoF. Besides, MoD booked expenditure of ₹49,985.18 crore, showing a savings of ₹1,014.12 crore, despite keeping the expenditure already incurred under suspense head.

Pension payments being a committed expenditure, and given the trend of persistent excess expenditure in the Demand of Defence Pensions, there is urgent need to review the initial budget estimating process in the MoD and to make it more realistic.

ANNEXURE-4

(Referred to in paragraph 3.1.2)

(A) Timelines for processing of Pension Payment Orders (Army)

Sl. No.	Particulars	Timeframe	Flow Chart
1.	By Units to Record Office	08 months in advance to Record Office	
2.	By Record Office to PAO (OR)	06 months in advance to PAO (OR)	
3.	By PAO(OR) to PCDA(P) through Record Office concerned	04 months in advance to PCDA(P) through Record Office	
4.	By Record Office courier to PCDA(P)	04 months in advance to PCDA(P)	
5.	Generation of PPOs and handing over to Record Office	Generation of PPOs and handing over to courier of Record Offices by 02 months in advance	
6.	Despatch of original copy of PPOs to PDA by Record Office.	Despatch of original copy of PPOs to PDAs by one month preceding date of DOD of individual concerned from the Army. Copy of PPO to be issued to Individual simultaneously one month in advance. Individual copy of PPOs to be handed over in the last week of service in Depot Coy with RL No and date vide which original copy was sent to PDAs.	

(Authority: Para 3(f) of Integrated HQ of MoD (Army) Addl dte Gen MP/MP-8 (I of R) Adjutant General's Branch New Delhi letter No. A/20037/Ruling/MP-8 (I of R) (a) dated 18 November 2013)

(B) Timelines for processing of Pension Payment Orders (Air Force)

Time Frame	Flow Chart	Activity	Time Period	Flow Chart
AT D-9	RW-LC-P&W(SP)	Submitting tallied and audited RCSR along with P5 to LC for Checking/Media updation and onward submission to service pension.	Within One month after Final Clearance	
AT D-8	P&W (SP)-LC-AFCAO(CCS)	Checking of pension claims with RCSR/UCSR raising of LPCDS and Submission of RCSR, P5 pension claims and LPCDS to LC for Checking/Media updation and onward submission to AFCAO (CCS)	01 Month	
AT D-7	AFCAO (CCS)-LC-JCDA(Pre NE)	Attaching last three years audited IRLA, furnishing required information in LPCDS. Submission of RCSR, P5, LPCDS, IRLA and pension claim to LC for checking/Media updation and onward submission to JCDA (Pre NE) along with control sheet and control number.	01 Month	
AT D-4	JCDA(PC) (P5&PP) JCDA (PRE NE) LC - FCAO(CCS) (IRLA SET) - RW (POST NE) (RCSR)	Pre-NE audit will be carried out. Submission of pension claims, P5, LPCDS to JCDA (PEN-III) for issue of PPO and RCSR & IRLA Set returned to LC for Checking/Media updation and onward submission to RW (Post NE) and AFCAO (CCS) respectively.	03 Month	
AT D-2-D	JCDA (PC) – P&W (SP)	Final Audit of case file, Edit list for issue of Pension Payment Order printing and submission of PPO, Pension Book, P5 and other relevant documents to AFRO (Service Pension Section)	02 Month	

(Authority: Annexure I to Air HQ/41005/Policy/PA-III dated 11 April 2007)

(C) Timelines for processing of Pension Payment Orders (Navy)

Sl. No.	Particulars	Timeframe	Flow Chart
1.	Forwarding of Pension Forms /availability of pension forms online on publication of release serial	12 months prior to release	NAVPEN
2.	Receipt of Pension Forms and audited Service Documents from units at NAVPEN	11 months prior to release	LAST UNIT
3.	Receipt of Release Medical Board (RMB) proceedings at NAVPEN	06 months prior to release	NAVPEN
4.	Issue of Local Release Discharge Order (LRDO) by NAVPEN	06 months prior to release	IRLA
5.	Receipt of Last Pay Drawn Certificate (LPDC) from Naval Pay Office	05 months prior to release	PCDA(N)MB
6.	Forwarding of Pension claim to PCDA(N)/IRLA	04months prior to release	NAVPEN
7.	Receipt of PPO from PCDA(N) Mumbai	02 months prior to release	PDA
8.	Issue of PPOs to the individuals	On last day of release	
9.	Dispatch of PPO to Pension Disbursing Agency (PDA)	Within 07 days after release	
10.	Commencement of Pension	Following month of release	

(Authority: As per Navy order 17/2013& Naval Pension Office letter No. PEN/S/600 dt. 08 June 2017)

ANNEXURE-5

(Referred to in paragraph 4.2)

Examples of under-payments of pension

- (i) 1120 pensioners did not get revised basic pension amounting to ₹62.59 crore as the PDAs did not revise or revised wrongly the pension in terms of PCDA(P) Circular 501 dated 17 January 2013.
- (ii) 418 pensioners pertaining to CPPC, SBI, Delhi, and Treasuries at US Nagar and Pauri Garhwal were underpaid ₹1.62 crore, as the qualifying service fed in the system was either incorrect or the rounding off of the qualifying service was not done as prescribed.
- (iii) In SBI, CPPC, Guwahati and CPPC, BOB, New Delhi minimum basic payment of ₹3500 was not allowed in 229 cases. BOB cited software migration as the reason, while CPPC, Guwahati revised the cases on being pointed out.
- (iv) Analysis of the soft data of Aashraya Project (related to DPDOs) revealed that 37 pensioners were paid basic pension less than minimum pension.
- (v) 1826 pensioners were under-paid ₹4.19 crore as the PDAs¹ did not restore the commuted portion of pension after the prescribed 15 years. MoD instructed PDAs to pay the arrears.
- (vi) 11,164 pensioners were not paid fixed medical allowance (FMA) of ₹5.76 crore due to non-revision of FMA by the PDAs.
- (vii) 79 pensioners were underpaid ₹38.14 lakh as the PDAs did not revise the rates of Constant Attendance Allowance (CAA), sanctioned in case the disability pension is awarded for 100 per cent disablement.
- (viii) 35 pensioners were under-paid ₹46.80 lakh due to payment of disability element (DE) at lower rate/ non-revision of DE by the PDAs².
- (ix) 1, 254 pensioners were under-paid ₹ 10.89 crore as the PDAs³ did not carry out the Department of Ex-Servicemen Welfare order (January 2010), for broad banding and revising the disability element by the

¹CPPCs SBI, Delhi and Patna, PNB Patna, Allahabad Bank Lucknow, Bank of Maharashtra, Pune and Assistant Treasury Officer, Krishnagiri.

²CPPC SBI Delhi, Navi Mumbai and Patna, Treasury Pauri Garhwal and DPDO Ernakulam

³CPPC, SBI, Delhi (7), CDA (PD) (1123) and CPPC, Allahabad Bank, Lucknow (124)

PCDA (P). 297 pensioners were not given the benefit of broad-banding by DPDOs of Allahabad and Gorakhpur.

- (x) Additional pension is admissible to senior citizens attaining the age of 80, 85, 90, 95 and 100 years of age at increasingly higher rates. 864 pensioners above 80 years of age were not paid ₹1.67 crore due to non-revision/ wrong revision of additional pension by the PDAs.
- (xi) Date of Birth of 83 family pensioners was same as that of original service pensioner in soft data of CPPC Central Bank of India, Mumbai.
- (xii) In 49 cases, the monetary allowances attached to the various Gallantry Awards were not paid as fixed by the Government and resulted in under payment of ₹34.46 lakh.
- (xiii) In DPDO Allahabad, 15 pre-2006 pensioners were getting only the bare minimum pension due to non-revision even after eight years as the basic information to revise the pension cases was not available. There was no evidence of any correspondence to obtain the requisite information in the case files of the pensioners.

ANNEXURE-6

(Referred to in paragraph 4.2 and 4.3)

Results of data analysis for five years 2011-12 to 2015-16

Sl. No.	Subject	Under payment (₹ in lakh)	Over payment (₹ in lakh)
1	Under payment of minimum Service Pension	2,652.15	
2	Excess payment of Dearness Relief		6,812.08
3	Payment of fixed Medical Allowance for the pensioners retired after April 2003		140.66
4	Payment of fixed Medical Allowance for the pensioners enrolled under ECHS		2,946.78
5	Under payment due to non-revision of fixed Medical Allowance	891.23	
6	Excess payment of fixed Medical Allowance		108.06
7	Excess payment of Enhanced Rate of Family Pension		1,169.67
8	Incorrect revision of Special Family Pension (SFP)		189.19
9	Under-revision of Special Family Pension	2,229.31	
10	Excess - fixation of Ordinary Family pension		9,926.08
11	Under -fixation of Ordinary Family pension	3,124.23	
12	Payment of additional pension at lower rate	1,827.28	
13	Non- payment of additional pension	929.59	
14	Payment of additional pension before 80 years of age		674.9
15	Incorrect fixation of pension of civilian NCC Officers at par with Army Officers		118.08
16	Under-fixation of disability pension	81.58	
17	Excess -fixation of disability pension		67.71
18	Payment of Constant Attendance Allowance without 100% disability		37.56
19	Non-broad-banding of disability pension of individuals invalided out	163.97	
20	Incorrect broad-banding of disability pension		19.36
21	Non-recovery of commuted value of pension		5,180.21
22	Non-restoration of commuted value of pension	1,706.73	
23	Recovery of commuted value of pension from family pensioners	19.50	
24	Excess payment of pension to Reservists		1,143.25
25	Excess fixation of Service pension		23,337.11
26	Under -fixation of Service pension	9,205.79	
27	Non-revision of Constant Attendance Allowance (CAA)	32.39	
28	Non-revision of monetary allowance attached to Gallantry Awards	15.92	
29	Non-revision of Ex-gratia allowance	5.46	
	TOTAL	22,885.13	51,870.70
	GRAND TOTAL		74,755.83

ANNEXURE-7

(Referred to in paragraph 4.6)

Overpayments not recovered

Some notable cases were as follows:-

- CPPC, SBI, Delhi had to recover ₹ 34.87 crore from 3,108 pensioners as of July 2016 but no recovery was being made from 2,504 pensioners involving over payment of ₹ 29.82 crore.
- CPPC, SBI, Patna had to recover ₹13.20 crore from 1,531 pensioners as on 31 March 2016.
- Audit scrutiny of the Project Aashraya revealed that in 1,421 cases overpayment amounting to ₹ 10.14 crore had been made by DPDOs as on 31/3/2016, but recovery was being made only in 1,382 cases involving ₹9.88 crore. In seven cases recovery was being made at the rate of ₹1.00 per month only, meaning it could not be recovered during life time of the pensioners.
- In CPPC, SBI, Guwahati, ₹89.22 lakh was outstanding against 179 pensioners
- Annual identification of 344 pensioners was not done during 2011-2012 to 2015-16 which resulted in disbursement of ₹1.91 crore after due date of identification by the DPDO, Meerut. Further, the outstanding cases of recovery in case of the deceased pensioners increased from 85 to 154 and the amount increased from ₹11.80 lakh to ₹ 25.48 lakh during March 2013 to March 2016.

ANNEXURE-8

(Referred to in paragraph 4.7)

Mismatch in e-scrolls and profiles of Defence Pensioners

Sl. No.	Name of the PDA	Total No. of records	No. of scroll records where Bank Account did not match with the profile (Percentage)	No. of scroll records without name (Percentage)	No. of scroll records without PPO No. (Percentage)	No. of scroll records with incorrect or blank date of birth (Percentage)	No. of records with age more than 60 years on discharge date (Percentage)	No. of records with same PPO account and different numbers (Percentage)	No. of records with same account number and different PPO number (Percentage)	No. of records not matched with PCDA (P) records
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	State Bank of India, Delhi	1,39,78,778		2,08,844 (1.49%)	179	57 (0.02%)	166 (0.05%)	594	3	85,761
2	State Bank of India, Panchkula	85,01,880	2,68,466 (3.16%)	179		2,26,985 (2.67%)	662 (0.01%)	2,622 (0.03%)	224	65,281
3	State Bank of India, Chennai	41,26,958			32	40	87 (0.08%)	802 (0.02%)	3,626 (0.09%)	18,794
4	State Bank of India, Navi Mumbai	86,60,755	4,41,980 (5.10%)	137		19 (0.01%)	89 (0.04%)	75	63	33,725
5	State Bank of India, Guwahati	39,57,192		16,633 (0.42%)		209 (0.32%)	179 (0.27%)			0
6	State Bank of India, Patna	23,11,092	51,713 (2.24%)		1,38,991 (6.01%)	132	359 (0.02%)	704 (0.03%)	32,096 (1.39%)	20,263
7	Punjab National Bank, Chennai	47,308	78 (0.16%)		57 (0.12%)	16 (0.62%)				0
8	Punjab National Bank, Patna	7,21,856	393 (1.51%)	3,373 (0.47%)		5,069 (0.70%)				13,100

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Sl. No.	Name of the PDA	Total No. of records	No. of scroll records where Bank Account did not match with the profile (Percentage)	No. of scroll records without name (Percentage)	No. of scroll records without PPO No. (Percentage)	No. of scroll records with incorrect or blank date of birth (Percentage)	No. of records with age more than 60 years on discharge date (Percentage)	No. of records with same PPO account and different numbers (Percentage)	No. of records with same account number and different PPO number (Percentage)	No. of records not matched with PCDA (P) records
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
9	Punjab National Bank, Ludhiana	31,41,159	7143 (0.23%)		2,696 (0.08%)	1,612 (0.05%)				0
10	Punjab National Bank, Chandigarh	26,75,656	5,224 (5.30%)		26	17,273 (0.65%)				1,055
11	Bank of Maharashtra	5,28,498	3,10,663 (58.78%)		29 (0.01%)	2,50,776 (47.45%)	117 (0.02%)	339 (0.06%)	6	24,002
12	Allahabad Bank	7,30,684	14,109 (1.93%)			19005 (2.60%)	8,767 (1.2%)	31		0
13	Central Bank of India	28,79,380		602 (0.02%)		373 (0.01%)	1,379 (0.05%)	1,920 (0.07%)	17	44,956
14	State Bank of Bikaner & Jaipur	34,96,394	2,274 (3.30%)	1,015 (0.03%)	24,441 (0.70%)	2,24,837 (6.43%)	1,50,959 (4.32%)	763 (0.02%)	246 (0.01%)	26,639
15	Bank of Baroda	23,79,619				23,00,116 (96.65%)	13			25,089
16	Andhra Bank	5,77,600								8,304
17	DPDOs	1,28,16,659	1472			2,140 (0.01%)		1,846 (0.01%)	1,846 (0.01%)	1,48,900
	TOTAL	7,15,31,468	11,03,515	2,30,783	1,66,451	30,48,659	1,62,777	9,696	38,127	5,15,869

ANNEXURE-9

(Referred to in paragraph 5.3.2)

Irregularities in DMA

- (i) RBI reimbursed ₹380 crore to the agency banks without the Scroll Number, as was evident from 04 DMA statements of CPPCs of ICICI, HDFC and PNB, for the year 2015-16. When pointed out, RBI issued advisory to all the link cells to ensure scroll numbers mandatorily entered failing which the transaction would not be authorised in CBS.
- (ii) RBI reimbursed ₹1150 crore to Union Bank of India when the amount claimed against scroll was shown in the payment column but the scroll number was shown in the receipt column. This showed reimbursement without any validation check.
- (iii) In 02 DMAs (out of the 110 DMA statements for the year 2015-16) the amount against the Pay scroll number was mentioned as zero.
- (iv) RBI reimbursed to SBI ₹17,70,430/- on 23/06/2015 against a transaction date of 12/12/2007, and ₹13,36,537/- on 21/08/2015 against transaction date of 01/05/2007, without analysing the reasons for submitting the claims after more than seven years.
- (v) The same scroll number was mentioned for transaction of BOB Patna (Nodal Branch) on two different dates, e.g., pay scroll number 03 was mentioned against transaction dates 02/06/2015 and 31/07/2015 for ₹89,77,376.00 and ₹7,082.00 respectively. Pay scroll number 89 was mentioned against transaction dates 11/02/2016 and 09/05/2015 for amount ₹1,07,005/- and ₹43,592/- respectively.
- (vi) Pay scroll serial number was not mentioned serially in transactions of CPPC, Canara Bank, Bangalore, e.g., pay scroll serial number 50 dated 17/07/2015 comes before pay scroll serial number 49 dated 01/08/2015. Similarly, pay scroll serial number 43 date 20/07/2015 comes before pay scroll serial number 42 date 23/07/2015; pay scroll serial number 53 dated 11/08/02015 comes before number 52 dated 18/08/2015; pay scroll serial number 56 dated 19/07/2015 comes before number 55 dated 27/08/2015.