

# Report of the Comptroller and Auditor General of India on Integrated Financial Management System in Jharkhand



Government of Jharkhand Report No. 1 of 2025 (IT Audit-Civil)

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# Preface

#### Preface

This Report of the Comptroller and Auditor General of India has been prepared for submission to the Governor of Jharkhand under Article 151 of the Constitution of India for being laid before the State Legislative Assembly.

The Report contains significant results of Information Technology Audit on Integrated Financial Management System (IFMS) in Jharkhand covering the period since its inception (June 2007) to November 2022. Instances relating to the period subsequent to November 2022 have also been included, wherever necessary.

The audit has been conducted in conformity with the Auditing Standards and Regulations on Audit and Accounts issued by the Comptroller and Auditor General of India.

Audit wishes to acknowledge the cooperation received from the Department of Finance, Government of Jharkhand, at each stage of the audit process.

### **Executive Summary**

### **Executive Summary**

In Jharkhand, 33 treasuries are responsible for handling day-to-day transactions on behalf of the State Government, maintenance of records thereof and submission of monthly accounts to the Accountant General (AG).

For effective financial management, the Finance Department (the Department), Government of Jharkhand (GoJ) undertook e-Governance projects in the area of treasury automation, pension, audit *etc*. A web-based Treasury Information System (TIS) 'KUBER' was implemented (June 2007) to monitor financial transactions, budgetary control, and flow of data to the Finance Department for better fiscal management, apart from timely submission of accounts to the AG. The system has evolved over the years adding to it, various modules *viz.*, Treasury MIS module (2007); DDO bill preparation application (2008); online GPF accounting and Fund preparation module (2010) and Fund module (2012). As the modules were added in a phased manner, various issues were faced by the Finance Department with regard to data consistency, seamless data exchange between different IT systems used by revenue earning departments, lack of full automation, technological upgradation and issues with scalability of the current systems.

Meanwhile, Government of India (GoI), Ministry of Finance, Department of Expenditure (DoE), launched (July 2010) a scheme for implementation of the Mission Mode Project (MMP) "Treasury Computerization" under the National e-Governance Plan (NeGP). The State Governments/Union Territories (UTs) were instructed to send their proposals (DPR) within three years, based on the current level of treasury computerization in the State/ UT and the desired level to be achieved, for appraisal and approval of Central Assistance. However, GoJ sent (January 2015) the DPR to the Department of Expenditure, GoI, for approval after the project period stipulated in the Scheme Guideline. As a result, no funds were provided to the State under the MMP. Thereafter, GoJ decided (August 2015) to implement Integrated Financial Management System (IFMS) in a phased manner on its own with the assistance of National Informatics Centre (NIC) by upgrading the existing system.

Presently, IFMS 2.0 (KUBER) with 12 modules has been implemented in the State with facility to capture all financial activities of the State Government and for helping the Finance Department in managing the resources of the State. IFMS is integrated with other application systems *viz.*, Works Accounts Management Information System (WAMIS), IT systems of revenue earning departments of the State, Human Resource Management System (HRMS),

Goods and Services Tax Network (GSTN), Payment gateways, State Bank of India-Cash Management Product (SBI-CMP) and RBI e-Kuber, for faster and smoother processing.

Information Technology (IT) Audit on IFMS, covering six functional modules, was conducted between May 2022 and July 2023 in the office of the Principal Secretary, Finance Department, GoJ, to examine whether (i) Business process re-engineering for synergy of processes in IT environment was done to align IT system objectives with business objectives; and (ii) IFMS system functionalities and controls were adequate to safeguard IT assets, data integrity, system effectiveness & efficiency and allow organizational goals to be achieved.

Audit noticed deficiencies in the implementation of IFMS besides general and application control failures in the system, which are summarised below:

Three modules namely (i) Planning module, (ii) Fund & Debt Management module and (iii) Audit module, though proposed in the DPR (January 2015), were not implemented. The objective of meeting the needs of effective fiscal management through Fund & Debt Management module of IFMS could not be achieved. Due to absence of an Audit Module in IFMS, State Government lost the opportunity to better monitor the follow-up action to audit paras, raised through AG's Inspection Reports.

The procurement of IFMS infrastructure, was done in phases, leading to overall delay in the implementation of IFMS in the State.

National Informatics Centre (NIC) had not prepared the User Requirement Specifications (URS), Software Requirement Specifications (SRS) and data dictionary prior to implementation of IFMS. In the absence of documentation, neither DoIT nor FD could monitor the development and implementation of the project, resulting in total dependency on NIC without participation of other stakeholders.

Business Continuity Plan (BCP) was not implemented and the funds released for establishment of the Near Disaster Recovery Centre (NDRC) were parked in the bank account of the Jharkhand Agency for Promotion of Information Technology (JAP-IT). Non-implementation of BCP and non-existence of NDRC is fraught with the risk of malfunction of the System during breakdown impairing the objective of high availability and zero downtime.

FD did not prescribe any change management procedures for changes made in the IFMS applications as per the business needs and objectives of the Department. Requirement of changes were communicated verbally and were being addressed in the application by the developers. The changes were made directly in the production environment by the Database Administrator without evaluation of any technical/non-technical security features, as prescribed in the JTC. IFMS has not been integrated with the Public Financial Management System (PFMS). Release of Central share under CSS to the State was not being captured in IFMS. Mapping of accounting heads of the State-linked schemes used by GoI with the State Budget heads was incomplete at GoJ level. Due to incomplete mapping of the GoI schemes, PFMS and State Treasuries Interface could not be established to monitor balances lying in the bank accounts of the executing agencies. Non-integration of IFMS with PFMS deprived the State Government of a tool for capturing the master and transaction level data and real time monitoring of the progress of Central Sector Schemes.

Although a post of Helpdesk Manager for IFMS was created, the Helpdesk has not been established. Complaints raised by the end-users were received and resolved by the Project Management Unit without recording the date and time of lodging and resolving the complaints. As such, response time and status of complaints could not be tracked through IFMS.

Data analysis of IFMS database showed that in 344 cases, excess payment totalling ₹ 11 crore, against the authorised admissible amount of Death-cum-Retirement Gratuity (DCRG)/Commuted Value of Pension (CVP), was made to the pensioners by the treasuries. Audit validated these 344 cases with the registers/records available with the 29 treasuries concerned and also corroborated the same with the vouchers/treasury schedules sent to AG (A&E). Out of these 344 cases, Audit noticed instances of excess payment of DCRG/CVP valued at ₹ 2.03 crore in 47 cases, due to weak application controls in IFMS. Excess payments were made due to (i) payments being made twice to a pensioner against the same authorisation order (two cases), (ii) payments made to a pensioner against authorisation order of a different pensioner (12 cases); and (iii) preparation of erroneous bills/advices (33 cases). Further, excess expenditure of ₹ 24.80 lakh was booked due to erroneous addition of TDS amount in DCRG/CVP payments (30 cases).

The remaining cases where Audit also observed inconsistencies in the IFMS database were due to (i) non-updation of revised pension and pensionary benefits (198 cases); (ii) incorrect classification of accounting heads (62 cases); and (iii) same PPO number being captured against more than one pensioner during payment (seven cases).

Revenue amounting to ₹ 4.40 crore was short realised in (i) Transport, (ii) Revenue, Registration and Land Reforms; and (iii) Water Resources departments during 2017-2022 due to deficient validation controls in IFMS as the System allowed deposit of lesser amounts than the amounts for which challans were generated.

The in-built validation in IFMS for processing of expenditure was bypassed through the back-end and bills were processed for payment. As a result, excess expenditure of ₹ 1.24 crore over allotment was made by six DDOs and

expenditure of ₹ 34.33 crore was incurred by 13 DDOs without any allotment under different heads of accounts during 2017-23.

IFMS did not restrict DDOs from drawing subsequent AC bills without submission of DC bills against previous pending AC bills. As a result, 122 DDOs were allowed to withdraw 405 subsequent AC bills, in contravention to Jharkhand Treasury Code (JTC).

A total of 2,69,883 grant-in-aid (GIA) bills were withdrawn between April 2010 and November 2022. However, information related to only 2,727 GIA bills were found captured in the UC related tables in IFMS database. Out of this, UCs were found submitted against only three GIA bills in IFMS.

Differences in figures of Internal Debt and Loans and Advances were noticed in IFMS when compared with the corresponding Finance Accounts. Reason for the differences was that several payouts were initiated at the level of AG or debited by RBI directly, which could not be captured in IFMS as this system captures only transactions processed by treasuries. Further, records of repayments were maintained only by the AG office and the AG, being an external stakeholder, did not have direct access to IFMS to feed this data.

#### Recommendations

- State Government may prioritise development of the Fund & Debt Management module for better fiscal management.
- State Government may establish a Helpdesk for IFMS with a provision for auto generated tickets and auto logs, for closure only after complaints are resolved.
- State Government may ensure proper integration of IFMS with SAI Pension portal and put in place proper validation controls to avoid risk of processing claims more than once against an authorisation.
- State Government may ensure that proper input controls are built-in the IFMS to retrieve the data already available in the System and auto populate the payment fields in read-only mode to avoid human errors.
- State Government may ensure pension data integrity and its completeness through periodic batch processing by updating/downloading the pension data uploaded by the AG office along with migration of legacy data.
- State Government may enforce proper Primary Key/ referential integrity in the System and provide valid input controls in the payment application interface to avoid risk of excess payment.
- State Government may review the validation controls in the Unified Receipt Portal (Jharkhand e-GRAS) and the portals of the participating departments on a regular basis to ensure that the amount

- shown on e-challans as payable by the end-user is paid in full and credited to government account.
- State Government may ensure that validation controls are put in place so that no payments can be processed through IFMS without having sufficient allotment in the particular head.

### **Chapter 1 Introduction**

# 1 Introduction

#### Background

In Jharkhand, 33 treasuries (27<sup>1</sup> at the district level including the treasury at Jharkhand Bhavan, New Delhi, and six<sup>2</sup> sub-treasuries at the sub divisional level) are responsible for handling day-to-day transactions of receipt and payment of money on behalf of the State Government and for maintenance of records thereof as per the Treasury Codes and Financial Rules. They compile and submit monthly accounts and returns<sup>3</sup> to the Accountant General<sup>4</sup> (AG).

In keeping with the IT Vision and IT Plan of the State Government, "Project Report and Action Plan for Computerisation of Treasuries in Jharkhand" was prepared (September 2003) by the Department of Information & Technology (DoIT), GoJ. Accordingly, a treasury computerisation project was undertaken (February 2004) by the DoIT with the support of National Informatics Centre (NIC), Jharkhand State Unit, under the e-governance project.

In June 2007, the Finance Department, GoJ implemented 'KUBER'- a web-based Treasury Information System (TIS) for automation of treasuries, pension, audit and other functions of the Department with the objective of ensuring data consistency, seamless exchange of data among various Systems<sup>5</sup> and full automation of the treasuries. The system has evolved over the years (between 2007 and 2012), with the addition of various modules to the system *viz*. Treasury MIS module in 2007, DDO bill preparation application in 2008, online GPF accounting and Fund preparation module in 2010 and Fund module in 2012. The interface of the system with various stakeholders (such as Department of Transport (*i.e. Vahan* and *Sarathi*), Department of Revenue, Registration and Land Reforms, Department of Mines and Geology *etc.*) have been enhanced over this period.

<sup>1 (1)</sup> Bokaro (2) Chaibasa (3) Chatra (4) Deoghar (5) Dhanbad (6) Doranda (7) Dumka (8) Garhwa (9) Giridih (10) Godda (11) Gumla (12) Hazaribag (13) Jamshedpur

<sup>(14)</sup> Jharkhand Bhavan (New Delhi) (15) Jamtara (16) Khunti (17) Koderma (18) Latehar

<sup>(19)</sup> Lohardaga (20) Pakur (21) Palamu (22) Project Building (23) Ramgarh (24) Ranchi (25) Sahebganj (26) Saraikela and (27) Simdega

<sup>&</sup>lt;sup>2</sup> (1) Chakradharpur (2) Ghatshila (3) Madhupur (4) Maheshpur (5) Raj Mahal and (6) Tenughat

Sale of ordinary Stamps, Income Tax receipt statements, Cash Account with schedules and documents, List of Payments with schedules and documents *etc*.

<sup>&</sup>lt;sup>4</sup> Accounts and Entitlements (A&E)

<sup>&</sup>lt;sup>5</sup> Separate IT systems of State line departments

#### 1.1 Initiation of IFMS

The Government of India (GoI), Ministry of Finance, Department of Expenditure (DoE), approved (July 2010) implementation of Mission Mode Project (MMP) "Treasury Computerization" under the National e-Governance Plan (NeGP). Under this plan, the State Governments/ Union Territories (UTs) were eligible for implementation of the Scheme through Central Assistance and were requested to send their proposals in accordance with the "Guidelines for Operational Model for implementation of State MMPs" issued by the Department of Information Technology, GoI, for appraisal/approval within a period of three years.

The project (MMP) aimed at supporting the States to fill the existing gaps in computerisation, up-gradation, expansion and interface requirements, apart from basic computerisation. This involved (i) data sharing among treasuries, State Finance Departments, Accountant General (AG) offices, Reserve Bank of India (RBI), agency banks, Central Plan Schemes Monitoring System (CPSMS) of Controller General of Accounts (CGA); (ii) minimal reconciliation and feeding treasury data seamlessly into State Data Centres for reduced incidence of missing credits; and (iii) facilitation of pension payments and web-based citizen's queries for receipts and expenditure *etc*.

Once set up, the treasury computerization project was expected to make budgeting processes more efficient, improve cash flow management, promote real-time reconciliation of accounts, strengthen Management Information System (MIS), improve accuracy and timeliness in accounts preparation, bring about transparency and efficiency in public delivery systems and better financial management along with improved quality of governance in the State.

#### 1.2 Need for IFMS in Jharkhand

In Jharkhand, automation of treasury and related functions was undertaken in a piecemeal manner and the Department faced issues with regard to data consistency, limited Government process re-engineering, seamless exchange of data between various systems/stakeholders, lack of full automation, obsolescence of some of the systems due to technological upgradation and issues with scalability of the current IT systems.

To mitigate these issues and improve financial management, FD, GoJ, planned (June 2013) to implement an enterprise-wide comprehensive Integrated Financial Management System (IFMS)-an extension of the Treasury Computerization Project in the State that would collaborate amongst various Government departments in a structured way, interface with key stakeholders on real time basis and simplify, streamline and amend the existing processes. Thus, IFMS consolidates many important financial management functions such as budgeting, payment processing, accounting, auditing and reporting for the State Government and other stakeholders into a single integrated software solution.

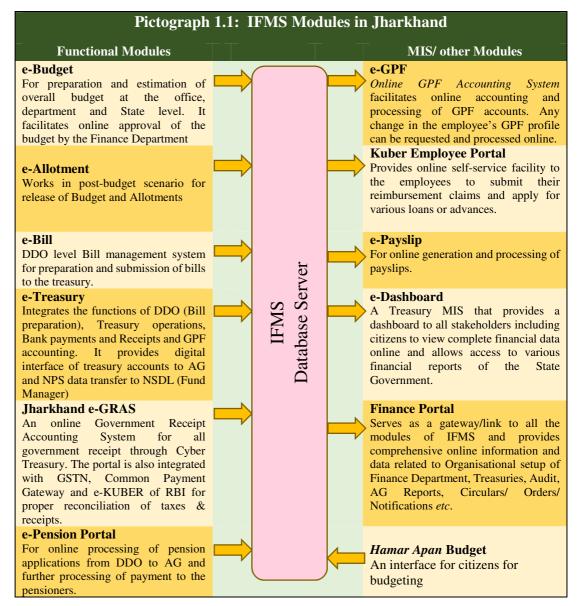
#### 1.3 IFMS in Jharkhand

IFMS Jharkhand (KUBER) is a comprehensive electronic system to facilitate capture of all financial activities of the State Government.

Presently IFMS is operational in the State with 12 modules. Of these, the following six are functional modules:

- (i) Budget module COBT (e-Budget);
- (ii) Allotment module (e-Allotment);
- (iii) Bill module (e-Bill);
- (iv) Payment module (e-Treasury);
- (v) Receipt module (Jharkhand e-GRAS); and
- (vi) Pension module (e-Pension).

The remaining six are reporting modules which do not have their own data and are dependent upon the data of the above functional modules for generating the desired reports. A flow diagram of the modules is shown in **Pictograph 1.1**.



IFMS is integrated with modules of other financial IT Systems like Works Accounts Management Information System (WAMIS), existing Systems of revenue earning departments of the State, Human Resource Management System (HRMS), Goods and Services Tax Network (GSTN), Payment gateways, SBI-CMP and RBI e-Kuber for faster and smoother processing. Further, for Online Tax Payments through the internet, Project Building Treasury at Ranchi was declared (November 2010) as the Cyber Treasury and the State Bank of India, Hatia branch, Ranchi, was nominated as the nodal bank for collection of all online tax payment records from all bank branches within the State and online submission to the Cyber Treasury.

#### 1.4 Objectives of IFMS

The overall fiscal cycle consists of the key activities of Planning, Budgeting, Budget execution (consisting of Revenue Management, Expenditure Management and Debt Management), Transaction Accounting & Audit. The objectives in each of these key areas with respect to fiscal management are:

Objectives	Key Areas
Fiscal Management	Aggregate fiscal position and risks are monitored and managed
Budget Realism	The budget is realistic and implemented as intended in a predictable
_	manner
Comprehensive, Policy-	The budget captures relevant fiscal transactions, and is prepared with
based Budget	due regard to government policy
Information	Adequate fiscal, revenue and expenditure records and information are produced, maintained and disseminated to meet decision making, control, management and reporting purposes
Control	Arrangements are in place for the exercise of control and stewardship in the use of public funds
Accountability and	Arrangements for external transparency and scrutiny of Public Finances
Transparency	

#### 1.5 Key Stakeholders of IFMS

The stakeholders of IFMS have been broadly classified as internal and external stakeholders. Those entities whose functions are within the purview of the State Government are classified as internal stakeholders, while others are classified as external stakeholders. Apart from the above mentioned primary stakeholders, there are facilitators of the IFMS project, as shown in **Chart 1.1**.

**Chart 1.1: Stakeholders - IFMS** 

Internal Stakeholders	External Stakeholders			
Finance Department, Treasury	Accountant General			
• Other Departments <i>viz</i> . Budget Controlling	Reserve Bank of India (RBI)			
Officer (BCO) and DDOs	Agency Bank, Government of India			
Planning and Development Department	Businesses			
Internal Audit	• Vendors			
• Employees	Financial institutions, Citizens			
• Pensioners				
Project facilitators				
Department of Information Technology, Government of Jharkhand				
Jharkhand Agency for Promotion of Information Technology (JAP-IT), Government of Jharkhand				
Administrative Training Institute, Government of Jharkhand				
Department of Information Technology, Government of India				
National Informatics Centre (NIC)				

The brief roles and responsibilities of the primary stakeholders with respect to the IFMS are as follows:

#### Finance Department

Finance Department is responsible for the overall fiscal management of the State, which includes the functions of planning, budgeting, revenue management, budget execution through treasuries and accounting among other fiscal tasks. It is also the Administrative Department for the Treasury. The Treasury officer (TO) in the Treasury is responsible for processing of bills that are prepared and submitted by the Drawing and Disbursing Officers (DDOs) of the various departments. The TO authorises the payments through banks and prepares the treasury accounts. Internal Audit function of the Government is also the responsibility of the Finance Department.

#### Planning and Development Department

After merger of the Plan and Non-plan components since 2017-18, the budget of the State is being prepared in four parts *i.e.*, (i) revenue receipts, (ii) Establishment expenditure, (iii) schemes under central assistance (a) Central Sector Schemes (100 *per cent* centrally funded) and (b) Centrally Sponsored Schemes, and (iv) State schemes {(a) ongoing schemes and (b) new schemes}. Further, the provisional outlay for State, Central Sector and Centrally Sponsored Schemes are being fixed for the departments after review by the Planning and Development Department of the State, since 2017-18. Moreover, provision of funds for schemes under different components *i.e.*, Other Sub-Plan (OSP), Tribal Sub-Plan (TSP) and Scheduled Castes Sub-Plan (SCSP) is made as decided by the Planning and Development Department.

#### Revenue Departments

The major revenue collecting (from citizens and businesses) departments are the Commercial Taxes Department, State Excise Department, Transport Department, Mines & Geology Department and Revenue, Registration & Land Reforms Department *etc*. Similarly, there are some departments, who collect fines against law violations *viz*. Traffic Police, Transport Department *etc*. These collections are also remitted at agency banks and accounted for by the Treasuries.

#### State Government Departments

Departments of the State Government interact with the Finance Department for the purpose of budget preparation (though Budget Controlling Officers-BCO) as well as for bill submission. The Drawing and Disbursing Officers (DDOs) prepare various types of bills (Salary, Abstract Contingent bills *etc.*), which are approved by the workflow as defined in the JFR/JTC and submitted to the Treasury for payment.

#### **Employees and Pensioners**

Employees and Pensioners receive salary, pensions and other payments through the Treasury.

#### Reserve Bank of India

Reserve Bank of India (RBI) is the banker to the Government. It accounts for and settles the inter-government transactions. It also manages both short-term and long-term debt of the State Government by facilitating market borrowings. It also provides Ways & Means Advances for managing cash balances of the State Government.

#### Agency banks

Agency banks, appointed by the RBI, transact government business by making payments against cheques authorised and issued by the Treasury and accepting remittances on behalf of the Treasury.

#### Citizens/Businesses/Vendors

Citizens/Businesses pay taxes to the State Government through the authorised banks/State Government departments. The banks remit the money to the State Government account at the end of the day. The citizens/businesses/ vendors also receive money from the Government through the Treasury in their respective bank accounts on account of subsidies/refunds/payment against services *etc*.

#### Accountant General

The Accountant General (AG), Accounts & Entitlements (A&E), is responsible for compilation and consolidation of monthly accounts of expenditure and receipts based on vouchers and schedules received from various treasuries and other bodies. AG prepares the monthly civil accounts of the State and renders them to the State Government. AG also ensures reconciliation of accounting transactions by the departments of the State, maintenance of Deposit Accounts and Settlement of Inter-Government transactions, among other functions.

#### 1.6 Audit objectives

The Information Technology Audit of IFMS in Jharkhand was taken up to determine whether:

- ➤ Business process re-engineering for synergy of processes in an IT environment was done to align IT system objectives with business objectives; and
- ➤ IFMS system functionalities and controls were adequate to safeguard IT assets, data integrity, system effectiveness and efficiency and allow organizational goals to be achieved effectively and efficiently through usage of IT resources with adequate management and operational controls.

#### 1.7 Audit criteria

The Audit objectives were examined and evaluated with reference to the following criteria:

- ➤ Government of India guidelines on Computerisation of Treasuries;
- ➤ Detailed Project Report (DPR) of IFMS, As-Is and To-Be document;
- ➤ Request For Proposal documents, Functional Requirement Specification (FRS), Software Requirement Specification (SRS), User Acceptance Test (UAT) reports, Change and Configuration Management Process documents;
- ➤ Jharkhand Budget Manual, Jharkhand Financial Rules, Jharkhand Treasury Code, Jharkhand Public Works/Accounts Code, Forest Act and Manual;
- ➤ IT Act 2000 and subsequent amendments; IT Rules; General Principles of IT Development, Governance and Maintenance; Information Technology (IT) and IT enabled Services (ITeS) Policy 2016 of GoJ; and
- ➤ Other instructions/circulars issued by the State Government/Government of India in this regard.

#### 1.8 Audit scope and methodology

The IT Audit of IFMS for the period since its inception (June 2007) to November 2022 was conducted between May 2022 and July 2023. Full data dump of IFMS for the period up to November 2022 was obtained (January 2023) from the Finance Department. The data dump was then restored and extracted in .csv files for data analysis using IDEA.

Out of the 12 modules of IFMS implemented in Jharkhand, six<sup>6</sup> functional modules were selected for audit.

Audit methodology included:

- 1. Review of System Design Documentation;
- 2. User walkthrough of the IFMS system by visiting all stakeholders to study their working in the System;
- 3. Analysis of database using Computer Assisted Audit Techniques (CAAT) tools *viz*. IDEA (Interactive Data Extraction and Analysis);
- 4. Validation of the findings pertaining to the period from 2017-18 to 2022-23 (upto November 2022), emanating from data analysis, with physical records by visiting the respective stakeholders involved.

An Entry conference was held on 12 September 2022 with the Special Secretary, Finance Department (GoJ), in which the audit objectives, methodology, scope

(i) e-Budget; (ii) e-Allotment; (iii) e-Bill; (iv) e-Treasury; (v) Jharkhand e-GRAS; and (vi) e-Pension

and criteria of the audit was explained. The Exit conference was held on 13 March 2024 with the Special Secretary, Finance Department (GoJ) wherein the audit findings were discussed. The Department accepted all the audit recommendations. The views of the Department during the Exit conference have been taken into consideration while finalising the Audit Report. The replies of the Department have also been suitably incorporated in the Report.

## Chapter 2 Project Management

# 2 Project Management

#### 2.1 Management/Organisational Structure

In the IFMS project, the roles and responsibilities of all stakeholders were defined for transparency, accountability, manageability and efficiency.

The Project Management Organisation Structure for IFMS implementation, as envisaged in the DPR, is depicted in **Chart 2.1**.

Chart 2.1: Project Management Organisation Structure				
Project Leadership Team (Chief Secretary, Principal Secretary (Finance, IT), Development Commissioner, Secretary (Planning & Development), State Informatics Officer (SIO), NIC		Inter-Departmental Committee <sup>7</sup> (IDC)		
Project Management Group				
Project Director (Additional Finance Commissioner)				
IT team (NIC Finance Team)	Transformation Team (Inter-departmental Team- Finance, AG, Treasury and others)	Project Management (JAP-IT & PMU)		
Implementation Agency/ Partner				

The Project Leadership Team (PLT) is an apex level committee for providing tactical and strategic direction for the overall project. The Inter-Departmental Committee<sup>8</sup> also provides leadership to the Project. The Project Management Group (PMG)<sup>9</sup> would be responsible for ensuring the overall effectiveness of the IFMS project implementation. Under PMG, a Transformation Team was to be constituted to bring in the domain knowledge specific to each functional aspect covered in the IFMS.

However, Audit observed that no such teams had been constituted during implementation of the IFMS, except IDC, which was constituted (March 2004) for implementation and monitoring of the project. The entire project implementation *i.e.*, development as well as monitoring, was done by the

Chairman: Commissioner and Secretary, Information Technology Department, Co-Chairman: Finance Commissioner or a Senior Officer nominated by Finance Commissioner, Member Secretary: Officer of Finance Department In-charge of Treasury, Member: Director of Provident Fund, Member: S.I.O., NIC, Member: Assistant Director, Information Technology Department

Constituting members from Finance Department, Information Technology Department and NIC, Jharkhand State Unit

<sup>&</sup>lt;sup>9</sup> PMG works under the direction of a Project Director and has three units *viz.*, the IT team, Transformation team and Project Management team

Project Monitoring Unit (PMU) under the technical guidance of NIC and the administrative leadership of IDC. The IDC convened 10 meetings between January 2008 and March 2022 to discuss the need of modules, requirement of hardware/software, hurdles/pros and cons faced during implementation, and took all the strategic decisions regarding the project.

### **2.2** Establishment of Project Monitoring Unit (PMU) under Finance Department

To transfer the ownership of the Treasury Computerization Project to the Finance Department from DoIT, it was required to be technically strengthened so that the project could be implemented without hindrance. Therefore, a Project Monitoring Unit (PMU) was constituted (October 2009) under the Finance Department by outsourcing high-end developers<sup>10</sup> recommended by NIC, for implementation of the project in the State. The PMU was responsible for application development work, its operations and change management under the technical guidance of NIC. Further, the strength of PMU was enhanced (October 2017) to 37 personnel consisting of 14 Programmers, 19 Assistant Programmers and four Data Entry Operators. However, 37 new posts<sup>11</sup> were created (December 2021) by surrendering the existing 37 posts of Programmers/ Assistant Programmers/ Data Entry Operators and since then, PMU has been functioning with the newly created manpower.

### 2.3 Delay in preparation of Detailed Project Report (DPR) and Action Plan

Under the GoI scheme (MMP), States/ UTs were required to prepare project proposals (DPRs), including an Action Plan, based on the current level of treasury computerisation in the State/ UT and the desired level to be achieved. Further, the DPR and the Action Plan were required to be submitted to the Department of Expenditure (DoE), Ministry of Finance, GoI, for its scrutiny for technical and financial soundness, before approval by the Empowered Committee (EC) for release of Central Assistance. The project was to be completed in three years *i.e.* by June 2013 with the residual components spilling over into the fourth year.

The financial support for the State project was to be up to 75 *per cent* of the individual project cost of admissible components, limited to ₹ 75 lakh per district, as on 1 April 2010. Funds were to be released as Central Assistance

Programmers- 02, Assistant Programmers- 04 and Data Entry Operators- 02

Jr. Software Developer/ Asstt. Programmer (Open Source): 03; Help Desk Manager: 01; Content Writer: 01; Software Trainer: 02; Software Developer/ Programmer (.NET): 03; Quality Analyst-cum-Software Tester: 01; Software Developer/ Programmer (Open Source): 02; Mobile App. Developer: 02; Software Developer/Programmer (JAVA): 03; DBA: 01; Sr. Software Developer/ Sr. Programmer (.NET): 05; Sr. Software Developer/ Sr. Programmer (Open Source): 09; Sr. Database Administrator: 02; and Manager (IT): 02

(100 per cent Central grant in respect of Central share) to the State Designated Agency in three instalments (i.e. 40:30:30 per cent each), subject to the satisfactory receipt of utilisation certificates.

Audit observed that a Consultant<sup>12</sup> was engaged (June 2013) by the FD, GoJ, for preparation of DPR on IFMS. A detailed assessment of the existing system in terms of functions, processes, people and technology was carried out to identify key gaps, and a DPR including an Action Plan was prepared (June 2014) by the Consultant. Based on As-Is Assessment and gap analysis of the existing KUBER (version-1), KUBER (IFMS-2.0) with 10 modules was proposed in the DPR, as detailed in **Table 2.1**.

Table 2.1: Proposed Modules and their functionalities		
Planning module	This module would allow the Department officials at the field level to plan projects through the System. The System would capture the planned project timelines, resources, expenditure, outcomes and output of the plan and other project details.	
Budget module	This module would be used for preparation and estimation of revenue, expenditure and the overall budget at the office, department and State level. It would facilitate approval of the budget by the Finance/Planning & Development Department based on budget discussions.	
Receipt Management module	This module would allow the departments to collect, deposit, record, reconcile and analyse receipts collected and refund of receipts.	
Accounts module	The System would facilitate online preparation of accounts in the treasuries based on comprehensive receipt and expenditure data captured from its source. It would also facilitate online submission/updating of all accounting information to AG for preparation of the monthly/annual accounts.	
Fund & Debt Management module	The System would record all the loans, guarantees and other liabilities of the Government. It would also record the investments and advances given by the Government to enable them to have a full view of their liabilities and plan fund management accordingly, to minimize the financial cost of borrowings.	
Audit module	Both the external (audit by AG) and internal audit would be facilitated through the System. All the audit queries and their response would be logged in the System for easy monitoring of audit paras/ comments and for taking necessary follow-up action.	
Expenditure Management module	This module would allow the departments to initiate the expenditure (procurement of goods/services), contract management, bill preparation, approval of the bills by treasuries and making payment through the System.	
Payroll & Employees Claim module	This module would allow pay bills to be generated, submitted, reviewed, approved or rejected through the System. The System would have interface with HRMIS to facilitate the generation of pay bills including schedules of GPF contribution, CPF, taxes, insurance <i>etc</i> .	
Pension module	This module would allow submission of the pension application with required documents/forms by the employee or his nominee (in case of employee's death) for availing regular pension or for commutation of pension through the System.	
Data Warehouse and Reporting module	This module will allow users to access and analyse the budget and get actual information in real time. Users can also generate customised reports for trend analysis, future projections <i>etc</i> .	

M/s Ernest & Young, an empanelled consultant of National Informatics Centre Services Inc. (NICSI)

Against a timeline of June 2013 set by GoI, the DPR was submitted only in January 2015 to DoE for approval and release of funds, *i.e.* after completion of the project period. As a result, no Central assistance was released by the DoE, GoI, to the State under MMP.

Subsequently, the DPR (revised) was submitted (August 2015) by the State Government to the Department of Economic Affairs (DEA), GoI, for exploring the possibility of funding the project through the World Bank (WB) and also to the Ministry of Electronics and Information Technology (MeITY), GoI, for funding the project under the Digital India Program. Though MeITY got the DPR reviewed through NIC<sup>13</sup> and had the DPR modified, it conveyed (March 2016) its inability to fund the Project.

#### 2.4 Project Implementation

GoJ decided (August 2015) to implement the Project (IFMS 2.0) in a phased manner on its own with the assistance of NIC, Jharkhand State Unit, by upgrading the existing system.

IFMS 2.0 (KUBER), designed and developed by NIC based on the DPR, is a custom-made IT System that bundles different financial management functions *viz.* budgeting, payment processing, accounting, audit and reporting to the government and other stakeholders through a single integrated software solution.

Presently, 12 modules<sup>14</sup> consisting of six functional and six other modules (**Pictograph 1.1 in Paragraph 1.3**) were implemented under IFMS after incurring an expenditure of ₹ 21.65 crore<sup>15</sup> during 2011-22.

NIC Headquarters, New Delhi and NIC IFMS team, Pune

<sup>(1)</sup> Financial Portal (2) COBT (e-Budget) (3) Integrated Fund Management System (e-Allotment) (4) DDO Level Bill Management System (e-Bill) (5) Treasury Application (e-Treasury) (6) Treasury MIS (e-Dashboard) (7) Jharkhand e-GRAS (e-Challan) (8) GPF Accounting System (e-GPF) (9) Employee Portal (10) e-Pension (11) Kuber Pay Slip (e-Pay Slip) and (12) *Hamar Apan* Budget

Purchase of hardware and software, Annual Technical Support and License charges: ₹ 16.49 crore; and Establishment charges: ₹ 5.16 crore

**Integrated Financial Management System** Government of Jharkhand ~ ne Budget COBT Integrated Fund uber Treasury MIS Kuber Pay Slip Primary Secondar 

WO.

Finance Porta

ber Employee

System (e-GPF

 $\square$ 

DDO Level Bill

Chart 2.2: IFMS 2.0 (KUBER)

Kuber

**E** 

reasury Application

C e-Gazette

Digital India Data.Gov.In

NIC E-mail

Jharkhand Govt. Porta

Public Financial Management System - PFMS

O Download PFMS Scheme Mapping For

## Delay and non-implementation of the IFMS modules

### 2.5.1 Non-implementation of IFMS modules stipulated in DPR

Against 10 modules proposed in the DPR of IFMS, three modules viz. (i) Planning; (ii) Fund & Debt Management; and (iii) Audit Module could not be developed (as of July 2023). Implications of non-implementation of two modules of the proposed IFMS are discussed in the following paragraphs.

(i)Non-development of Fund & Debt Management module

The DPR envisaged that the Fund & Debt Management module of IFMS would:

- Capture the details<sup>16</sup> of each loan raised by the State Government.
- Trigger loan repayment alerts to the concerned users based on due dates and allow users to generate debt repayment bills through the System.
- Process, verify, approve and pay debt repayment bills through the System.
- Record and reconcile loan repayment details by interfacing with Central Bank loan database, treasury accounts and agency bank scrolls.

Amount borrowed, Source of borrowing, Date of Borrowing, Details of borrowing (coupon rate, discount offered, rate of interest, face value etc.), terms of reference of borrowing, duration of borrowing and repayment schedule

Audit examination revealed the following:

- ✓ Though AG's assistance was sought (May 2017) by the FD, the Fund & Debt Management module has not been taken up (July 2023) for development.
- ✓ AG, being an external stakeholder, was unable to access IFMS for feeding data of Internal Debt of the State Government (Major Head 6003)<sup>17</sup> and Loans and Advances from the Central Government.
- ✓ In the absence of the Fund & Debt Management module, transactions relating to loans were not being captured in the System and real time updates of the fiscal position of the State Government could not be monitored through IFMS.
- ✓ The State Government was not able to better manage Ways and Means advances.
- ✓ The System could not facilitate preparation of borrowing and debt management plans in the absence of cash flow projections and commitment projections based on loan data.

As a result, it was noticed that a discrepancy<sup>18</sup> of ₹ 8,064.12 crore in the figures of repayment of Internal Debt (Major Head 6003) obtained from IFMS data (₹ 4,222.50 crore) and Finance Accounts (₹ 12,286.62 crore) arose, which was due to non-capturing of repayment amount in respect of four minor heads<sup>19</sup> in the IFMS database. In reply, the Department stated (November 2023) that IFMS captured only those transactions which are made through treasuries and AG is maintaining accounts for all other non-treasury transactions.

In the absence of Fund & Debt Management module, the State Government is unable to (i) have a full view of its liabilities; (ii) plan its fund management to minimise financial cost of borrowing.

Thus, the very objective of meeting the needs of effective fiscal management could not be achieved.

In the Exit conference (March 2024), the Special Secretary accepted the audit observation and stated that development of this module has already been taken up in consultation with AG (A&E).

Recommendation 1: State Government may prioritise development of the Fund & Debt Management module for better fiscal management.

Market loans (101); Compensation and other bonds (106); Ways and Means Advances from the RBI (110); and Special Securities issued to National Small Savings Fund (NSSF) of the Central Government (111)

Data analysis of IFMS database are elaborated in paragraph 3.2.8

<sup>101 (</sup>Market Loans); 106 (Compensation and other Bonds); 110 (Ways and Mean Advances); and 111 (Special Securities issued to NSSF of Central Government)

## (ii) Non-development of Audit module

The DPR envisaged that the Audit module of IFMS would facilitate both External (AG Audit) and Internal Audit. This Module was to facilitate uploading of internal audit plan, system-based transaction audit, raising of audit queries, response and review of audit queries through the System. Further, all the audit queries of AG Audit and their response were to be logged into the System thereby allowing easy monitoring of audit paras/comments and necessary follow-up action.

Audit observed that the Audit module has not been developed (July 2023), which impeded uploading of internal audit plan, system-based transaction audit and raising of audit queries through IFMS. Further, the State Government also lost the opportunity to monitor, through IFMS, the follow-up action on audit paras issued by AG (Audit) through Inspection Reports.

In the Exit conference (March 2024), the Special Secretary accepted the audit observation and stated that the e-Audit module is also under development.

Recommendation 2: State Government may develop the Audit module on priority to enable the monitoring of follow up action on audit paras.

## 2.6 Monitoring and Evaluation

According to the DPR, the overall responsibility of ensuring adequate Monitoring and Evaluation (M&E) of the IFMS project through predefined indicators and indices would lie with the Project Management Group (PMG) which would be facilitated by key resources at the departmental level.

Further, a detailed M&E framework was required to be prepared to monitor the output, outcomes and milestone of the project besides, evaluating the project outcomes. The M&E plan also envisaged use of a monitoring tool that would enable creation of a dashboard on project progress and improvement in the service level. The key indicators for monitoring of the project progress were broadly categorised as (i) Goals and outcome indicators for Project outcomes and (ii) Output and Process indicators for Project Implementation.

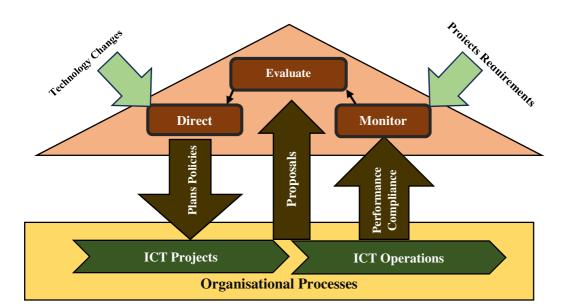


Chart 2.3: Governance of Information & Communication Technology

Audit observed that the PMG, as envisaged in the DPR, had not been established and assessment of the measures/activities for Goals and Outcome indicators had not been undertaken. The Output and Process Indicators of project implementation were being monitored and evaluated through an Inter Departmental Committee (IDC) headed by Commissioner & Secretary, Information and Technology Department. Though IDC discussed project implementation in its meetings, the goals and outcomes of IFMS could not be achieved optimally till September 2023, as key indicators prescribed in the monitoring tool were not adopted. Thus, monitoring of the progress of the project and improvement in the service level was deficient.

In reply, the Department stated (November 2023) that various modules of IFMS were developed under the guidance of NIC as per the instructions and requirements of the FD. It was further stated that FD has a dedicated PMU headed by Principal Secretary, having a team of 37 technical persons, designated to work under the supervision of NIC.

The reply of the Department did not address how goals and outcome indicators for Project outcomes were being assessed, in absence of the Project Management Group. Thus, monitoring and evaluation of the IFMS project remained deficient to that extent.

## 2.7 Acquisition Controls

## Delay in procurement of Servers

Audit observed that hardware infrastructure<sup>20</sup> for the treasury computerisation project was procured (2007 and 2010) by DoIT and installed at JAP-IT Data Centre in which six<sup>21</sup> Application Software were hosted. Subsequently, new modules were added (between 2013-14 and 2017-18) and integrated with external applications<sup>22</sup> to meet the objectives of IFMS. The application servers therefore became obsolete and slow during peak hours and at the fag end of the financial year. To meet the objective of smooth functioning of IFMS, these servers were required to be upgraded and new servers procured.

Audit observed that a request for proposal (RFP) for supply, installation and commissioning of the hardware and software<sup>23</sup> for the IFMS project was invited (May 2014) by JAP-IT, through e-procurement system, with last date of receipt of online bids by 20 June 2014. However, not a single bid was received online and hence IDC recommended (July 2014) cancellation of the tender. NIC suggested (February 2015) using "Oracle Exadata"<sup>24</sup> as this includes hardware components<sup>25</sup>. Based on a comparative study<sup>26</sup> conducted by NIC (March 2015), IDC instructed (August 2015) FD to procure Oracle Exadata through JAP-IT by September 2015.

Audit noticed that sanction of  $\ge 9.83$  crore<sup>27</sup> for purchase of Oracle Exadata was accorded by DoIT after a gap of six months *i.e.*, in March 2016 for reasons not available on record. As such, the procurement could be done only during 2015-17 leading to delay in project implementation.

Audit further observed that despite initial RFP being floated in 2015, the procurement of the required hardware & software was delayed. FD procured five additional Application Servers<sup>28</sup> only in February 2019 at a cost of ₹ 45.26 lakh with five year onsite comprehensive warranty.

(i) Treasury Application; (ii) DDO Bill Preparation Application; (iii) Treasury MIS; (iv) Budget Application; (v) NSDL Activities; and (vi) GPF Application Database

Application Server-02; Database Server-03; Redhat Enterprise Linux operating system (OS) licence for server- 03; and Rack Mountable Switch, Keyboard, Mouse *etc*.

<sup>25</sup> Database Servers (02), Storage Servers and high-speed Network for exchange of data

<sup>28</sup> (i) 8 Core: 01; (ii) 10 Core: 02; and (iii) 12 Core: 02

<sup>&</sup>lt;sup>20</sup> Application Servers: 04; and Database Servers: 02

<sup>(</sup>i) PFMS; (ii) SBI server for e-Payment; (iii) RBI e-Kuber; (iv) GSTN portal; (v) WAMIS; (vi) e-GRAS; and (vii) e-Payment from Treasury

An integrated solution pre-configured by Oracle Experts (OEM) directly and has a single point support directly from OEM. Further, the solution would cost less than the traditional way of configuring the servers for meeting the objective of high availability

Cost involved in purchasing the complete box of Exa data with configuration of Oracle DB on traditional servers

Hardware: ₹ 2.56 crore; License: ₹ 2.94 crore; Advance Customer Support: ₹ 66.47 lakh; Support Services 1<sup>st</sup> Year: ₹ 40.23 lakh; Annual Technical Support 2<sup>nd</sup> Year: ₹ 1.01 crore; Annual Technical Support 3rd Year: ₹ 1.03 crore; and Tax, Freight etc.: ₹ 1.22 crore

Thus, the procurement of the required infrastructure in phases was instrumental in the overall delay in implementation of IFMS in the State.

In reply, the Department stated (November 2023) that major procurement for the IFMS project was done by IT Department. It was further stated that the Department has requested the IT Department to provide reasons for delay in procurement of infrastructure. The reply of IT Department is awaited (January 2025).

## **Chapter 3 IT Controls**

# 3 IT Controls

## 3.1 General Controls

### 3.1.1 Inadequate documentation in software development

The User Requirement Specifications (URS), prepared before the development of the System, describes the business needs requirement of the User from the System. Software Requirement Specifications (SRS) is the complete specification and description of the requirements of the software that needs to be fulfilled for successful development of the software system. A software requirements specification (SRS) is a document that describes what the software will do and how it will be expected to perform.

Further, data dictionary is the major component in the structured analysis model of the System. It lists all the data items appearing in the Data Flow Diagram.

Despite instructions (January 2014) of the Chief Secretary, Jharkhand to ensure proper documentation of all the applications, Audit noticed that URS, SRS and data dictionary were not prepared by NIC prior to implementation of IFMS in the State.

In the Exit Conference (March 2024), the Senior Director (IT)-cum-ASIO (NIC) stated that, as the development of modules was open ended due to continuous need-based requirement of the Department, it was not possible to prepare URS and SRS. It was further stated that, after each module was developed, System Design Document (SDD) for the same had been prepared.

In the absence of the URS and SRS, the development and implementation of the project was totally dependent on NIC.

## 3.1.2 Absence of Business Continuity Plan

In the IT landscape, Business Continuity Plan<sup>29</sup> (BCP) is framed to setup an infrastructure equipped to prevent or minimize damages caused by disasters. High availability<sup>30</sup> and disaster recovery are the major components of BCP. A Disaster Recovery Plan (DRP) has to be designed to ensure the continuation of vital business processes in the event of a disaster. IFMS being an important financial application of the State, the FD should have had a robust BCP and a DRP to ensure high availability and zero data loss.

Business Continuity Plan (BCP) is one of the most critical components of any recovery strategy to ensure an organised, safe and timely recovery in case of a disaster

High availability is a key component of BCP that focuses on minimising the risks of small disruptions to critical systems and applications

Audit observed that provision of a Near Disaster Recovery Centre (NDRC) was made (October 2019) at the NIC Data Centre by the FD, where the data would be in sync with the Primary Data Centre (PDC). The IDC recommended (January 2021) procurement of 16 Core Oracle Exadata System to be hosted at the primary site (PDC) and shifting of the existing hardware to the secondary site at the NIC Data Centre located at Ranchi (NDRC), as this hardware was four years old.

It was also seen that a proposal for BCP and establishment of NDRC for IFMS had been prepared by JAP-IT and submitted (May 2019) to FD for approval. However, the same was approved only in January 2021 for reasons not available on record.

Further, Audit observed that administrative approval for ₹15.51 crore including the costs of additional licences was granted (August 2022) and ₹ 10.65 crore<sup>31</sup> was released (August 2022) by DoIT, GoJ to JAP-IT for procurement of hardware. However, no procurement was made and the fund was kept idle with JAP-IT. As such, NDRC could not be made functional as of November 2023, for reasons not available on record.

Thus, non-implementation of BCP and non-establishment of NDRC is fraught with the risk of malfunctioning of the System during breakdown impairing the objective of high availability and zero downtime.

On being pointed out in Audit, the Department stated (June 2023) that BCP has been approved but is yet to be implemented. In the Exit conference (March 2024), the Special Secretary stated that the Department is concerned about the establishment of NDRC and finalisation of procurement of the required hardware will be done very soon.

## 3.1.3 Change Management plan not formulated

Para 11B of the Jharkhand Treasury Code (JTC) provides that all changes to IFMS should follow prescribed change management procedures, which shall include a documented process of intent for a change, its evaluation and acceptance, testing the change and introducing it into the production environment. It also provides that all new or major upgrades to IFMS applications shall be formally certified through a comprehensive evaluation of the technical and non-technical security features prior to operation.

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<sup>31</sup> For first year

Audit observed that the FD did not prescribe any change management procedure for changes made in the IFMS applications as per the business needs and objectives of the Department. Though the FD stated (July 2023) that requirement of changes were communicated verbally and were being addressed in the application by the developers, percentage/proportion of changes were not documented as required under JTC.

This absence of documentation for changes made in the Application, would make the FD totally dependent on NIC for System management.

In reply, the Department stated (November 2023) that instant need of various departments and offices cause change management and deployment. For major changes, approval is being taken on file while for small bugs, changes are deployed by the Database Administrator with the consent of NIC.

The fact remains that the changes were made directly in the production environment by the Database Administrator without technical and non-technical evaluation as prescribed in the JTC. As a result, functional deficiencies in IFMS were noticed during data analysis as discussed in **Paragraph 3.2**.

## 3.1.4 Non-integration with Public Financial Management System (PFMS)

With the objective of tracking disbursement and utilisation of GoI funds under various schemes on a real time basis, GoI launched (April 2008) the Public Financial Management System (PFMS). The DoE, Ministry of Finance, GoI, instructed (June 2015) States/UTs to complete the mapping of all GoI schemes with scheme codes used by the State treasuries by 30 June 2015 to monitor balances lying in the bank accounts of the executing agencies.

Data analysis of IFMS database revealed that against 2,318 scheme codes for which sanctioned amount were captured, only 487 scheme codes were found mapped. Thus, due to incomplete mapping of GoI schemes, PFMS and State Treasuries Interface could not be established to monitor balances lying in the bank accounts of executing agencies.

Further, GoI issued (April 2021) a revised process for release of funds to the States for Centrally Sponsored Schemes (CSS) and for monitoring utilisation of the funds released since 1 July 2021. Under the revised process, if a CSS is being implemented through a separate Central or State IT System, the same should be integrated with PFMS, and State IFMS would enable capture of the component-wise expenditure of the scheme along with PFMS scheme codes and unique codes of the executing agencies incurring the expenditure.

Audit observed that release of Central share under CSS to the State was not being captured in IFMS due to non-integration of IFMS with PFMS.

Thus, non-integration of IFMS with PFMS deprived the State Government of a tool for capturing the master and transactional level data and real time monitoring of the progress of Central Sector Schemes.

While accepting the facts, the Department stated (November 2023) that IFMS tables do not capture all the budget, expenditure and release data uploaded to PFMS. It further stated that reconciliation would only be possible if IFMS gets reverse MIS from PFMS portal by facilitating Server to Server reconciliation. In the Exit conference (March 2024), the Special Secretary also stated that IFMS has been integrated with PFMS to the extent allowed by the PFMS and that the State Government has written a number of letters to CGA in this regard.

The reply had to be seen in light of the fact that mapping of accounting heads of State-linked schemes used by GoI with the State Budget heads was incomplete at GoJ level affecting the objective of real-time monitoring of the progress of these schemes.

### 3.1.5 Ineffective Helpdesk Management

Helpdesk is a single point of contact for all problems, issues, requests and queries coming from end users in the client environment. An efficient Helpdesk should register reported problems/complaints, assign tickets to concerned technical staff, track the resolution of the tickets and prepare reports for analysing components of the IT system that requires modification and upgradation. Helpdesk management also assists in formulating training need analysis.

Audit noticed that though a post of Helpdesk Manager was created in December 2021 by the FD, no such helpdesk was established for IFMS. Complaints raised<sup>32</sup> by the end-users were received and resolved by the Project Management Unit (PMU) instead of a helpdesk, without recording the date and time of lodging and resolving the complaints.

Audit further noticed that during 2022-23 and 2023-24, a total of 2,196 and 2,213 complaints respectively were reportedly received by PMU and were resolved. Audit examination revealed the following:

- Date and time of lodging and resolution of complaints were not recorded in the report to arrive at the response time in resolving the issues.
- Ticket numbers were not generated for the complaints raised by the end users and hence tracking of the complaints could not be done.
- Caller Name and Location fields were empty in 90 and 113 cases (2022-23) and 86 and 144 cases (2023-24) respectively. In 14 and 37 cases during 2022-23 and 2023-24 respectively, both fields were found empty and hence it was not clear as to who had raised the complaints.

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either telephonically or through e-mails

Thus, IFMS could not generate any report related to helpdesk management for further modification/upgradation of the System and the objective of high availability and zero downtime of the System could not be ensured.

The Department, while accepting the facts, stated (November 2023) that it is planning to establish the Helpdesk and assured that date and time of lodging complaints along with closure date will be recorded.

Recommendation 3: State Government may establish a Helpdesk for IFMS with a provision for auto generated tickets and auto logs, for closure only after complaints are resolved.

## 3.2 Application Controls in IFMS

## **Deficiencies in Pension and Treasury (payment) modules**

## 3.2.1 Absence of validation controls in Treasury (payment) module and pension module

Pensionary benefits *viz*. Death-cum-Retirement Gratuity (DCRG) and Commuted Value of Pension (CVP) on retirement are generally non-recurring one-time payments to the pensioners.

In Jharkhand, pension and other pensionary benefits (DCRG and CVP) are being paid to the Government employees or his/ her family member(s) as sanctioned by the Government as per rules, duly authorised by the AG (A&E), Jharkhand, on his/her superannuation or death. After receipt of the payment authorisations from the AG, the Treasury Officer (TO) prepares the bills as a Drawing and Disbursing Officer (DDO) for payment of the first pension, DCRG and CVP. He/she subsequently passes the bills as TO authorising the payments by issuing online payment advice to the treasury linked bank.

The e-Pension portal launched in 2017-18 provides an interface for uploading pension applications to the AG office for issuing and uploading payment authorisations *viz*. Pension Payment Order (PPO), Gratuity Payment Order (GPO) and Commutation Payment Order (CPO) into the IFMS for further processing of payment.

The process involved is depicted in **Pictograph 3.1**.

### Pictograph 3.1.

DDO level

•A DDO uploads the pension application filled by a retiring government employee after verification along with the required documents in the Pension portal and forwards it to the Sanctioning Authority (SA) *i.e.* Head of the Department for sanction of pension and other benefits.

SA level

• The SA after sanction forwards the application to the AG office through IFMS and also sends a hard copy of the application along with other necessary documents for authorisation of pension and other pensionary benefits.



- The employee data of the pension application, as forwarded, is downloaded by AG office through an interface provided in IFMS and pushed into the SAI-Pension Portal (a seperate System of AG office) for further processing and authorisation.
- After authorisation of pension and other benefits in the SAI-Pension Portal, the PPO, GPO and CPO are uploaded into the IFMS and the hard copies of the same are sent to the concerned Treasury Officer and the Pensioner.



• The TO prepares the bills of the first pension, DCRG and CVP as per the authorisations received from AG office in IFMS, after receipt of the hard copies of the same. The payments are then processed in IFMS through Treasury module for generating payment advices.

Analysis of IFMS database revealed that pension data (Pension, DCRG, CVP authorised by AG) of the pensioners was being captured in a table where PPO number, pensioners' name, admissible amount of pension, DCRG, CVP were being stored. Payments there against made by the treasuries were being captured in another table where PPO number, pensioners' name, payment amount, date of payment, Treasury Voucher (TV) Number and TV date were being stored.

Further analysis revealed that out of 11,89,931 transactions, related to pension payments, PPO numbers were found captured only in 8,18,004 (68.74 per cent) transactions. In the remaining 3,71,927 transactions, PPO numbers were not found captured in the payment table. Of the 8,18,004 transactions, 86,014 transactions pertained to DGRG payments, 43,158 to CVP payments and 6,88,832 transactions to pension payments. Audit cross-checked 1,29,172 transactions<sup>33</sup> of DCRG and CVP payments with the admissible amounts available in the IFMS tables to derive an assurance that the payments of DCRG/CVP made by the treasuries were in consonance with the payment authorisations.

Data analysis revealed that in 344 cases<sup>34</sup>, excess payment totalling ₹ 11 crore, against the authorised admissible amount of DCRG/CVP, was made to the pensioners by the treasuries. Data analysis further revealed that in six<sup>35</sup> out of

DCRG: 86,014 transactions of 74,178 pensioners and CVP: 43,158 transactions of 30,305 pensioners

DCRG: 184 cases and CVP: 160 cases

PPO No. 1117xxxxx (BKR), 1117xxxxx (CKP), 1118xxxxx (RNC), 1418xxxxx (SGH), 1119xxxxx (JSR) and 1122xxxxx (RNC)

344 cases, payment against DCRG was more than the ceiling of ₹ 20 lakh fixed (January 2017) by GoJ due to absence of control checks in the Application software.

Audit validated all these 344 cases with the registers/ records available with the 29 treasuries concerned and also corroborated the same with the vouchers/ treasury schedules sent to AG (A&E). It was observed that excess payments of ₹ 2.03 crore had been actually made in 47 cases while in 30 cases there was excess booking of expenditure of ₹ 24.80 lakh. The remaining cases were due to (i) non-updation of revised pension and pensionary benefits in the IFMS database (198 cases); (ii) incorrect-classification of heads (62 cases); and (iii) same PPO number captured against more than one pensioner during payment (seven cases).

Audit further observed that the actual excess payments amounting to ₹ 2.03 crore in 47 cases were due to (i) payment made twice to a pensioner against the same authorisation (two cases), (ii) payments made to a pensioner against authorisation of another pensioner (12 cases); and (iii) preparation of erroneous bills/ advices (33 cases). Further, excess expenditure of ₹ 24.80 lakh was booked due to erroneous addition of TDS amount in DCRG/ CVP payments (30 cases) as discussed in the succeeding paragraphs.

## 3.2.1 (i) Payments made twice against same authorisation

Audit observed that in two cases of excess payment, the Treasury Officers (TOs), Chaibasa and Khunti, made payments of DCRG to a pensioner twice against the same GPO *i.e.* first against the personal copy and the second against the treasury copy. These cases are illustrated in the following case studies.

## Case Study 1

Authorisation for payment of Family pension and Gratuity was issued (30 October 2018) by AG (A&E) office, Jharkhand, Ranchi, favouring Smt. X, wife of Late Mr. Y (PPO No. 1418xxxxx and GPO No. 1218 xxxxx) after the death (January 2018) of her husband (the Government servant), for disbursement from Chaibasa Treasury. Against GPO No. 1218xxxxx, ₹ 13,35,200 was paid to her as DCRG by the Chaibasa Treasury (vide TV No. 50 dated 07 January 2019) for which an entry in the Pension Payment Register (PPR) (maintained at the Treasury for GPO No. 1218xxxxx) was made.

Three months later, in April 2019, the same amount of ₹ 13,35,200 was again found paid (vide TV No. 58 dated 25 April 2019) to her without making any entry in the PPR.

The TO, Chaibasa reported to AG that the payment made in January 2019 (monthly returns of first pension) was against *GPO No. 1215xxxxx* and in April 2019 against GPO No. 1218xxxxx.

Audit cross-checked DCRG authorisations issued by AG through the SAI Pension portal with the monthly returns submitted by the Treasury to AG and observed that the authorisation for *GPO No. 1215xxxxx* was not issued by AG office. In fact, both the payments of DCRG were made against the same GPO (i.e. 1218xxxxx), first in January 2019 against the personal copy of the pensioner and the second (April 2019) against the Treasury's copy of the same GPO. This was validated through examination of the payment vouchers submitted by TO Chaibasa to AG office along with monthly treasury accounts. On examination, Audit observed that AG (A&E) office issues GPOs which contains nine digits; "12" being the first two digits, year of authorization ("yy") being the next two digits and the last five digits representing the distinct GPO number. As such, the GPO No. (i.e. 1215xxxxx) reported by the TO in the monthly returns was fake as this GPO number (1215xxxxx) would pertain to the year 2015 i.e., before demise of the Government servant in January 2018. The matter is therefore a Red Flag for the Department to conduct a thorough investigation.

Thus, double payment of DCRG to Smt. X against the same GPO resulted in excess payment of ₹ 13.35 lakh.

## Case Study 2

Treasury Officer, Khunti, made payments of DCRG amounting to ₹ 7,15,680 to a pensioner (PPO No. 1418xxxxx) against the same GPO (No. 1218xxxxx) for ₹ 3,57,840 in February 2019 (vide TV No. 65 and TV No. 66 of February 2019).

The payments were made by generating two advices against the same GPO, first on 02 February (as "GPOI") and second on 11 February (as "GPOII") resulting in excess payment of ₹ 3.58 lakh. The TO did not include the second payment in the monthly statement of February 2019 sent to the AG though the payments were accounted for in the monthly accounts.

Thus, the excess payments were made as IFMS was not designed to detect/prevent the processing of payment of DCRG to the same beneficiary against the same GPO number more than once. Moreover, IFMS also did not raise any System Alert on total DCRG payment against a pensioner exceeding the limit of ₹ 20 lakh. Further, no application controls were built into IFMS to restrict multiple payments to a pensioner against the same authorisation.

Thus, excess payments of ₹ 16.93 lakh made by Chaibasa and Khunti treasuries to two pensioners needs to be recovered and deposited into Government Account. Further, appropriate action, as prescribed in JTC, has to be initiated against the erring officials.

While accepting the facts in the Exit conference (March 2024), the Special Secretary of the Department stated that the System cannot be fully automated unless IFMS is seamlessly integrated with SAI-Pension and e-Authorisation including e-PPO is generated and pushed to IFMS. A new process flow to introduce validations in payments of pensionary benefits and stopping manual keying of amounts has already been deployed to avoid such cases to some extent. A middleware including new hardware is being installed to set-up e-voucher system, which will also help in seamless flow of pension data (e-Authorisation) to IFMS. It was further stated that excess payments pointed out by Audit will be recovered.

## 3.2.1 (ii) Payments made to a pensioner against authorisation of another pensioner

Audit noticed that 12 out of 47 cases of excess payments of DCRG/CVP amounting to ₹ 1.14 crore (DCRG: ₹ 76.79 lakh and CVP: ₹ 37.52 lakh) were due to payments made to pensioners against authorisations issued to other pensioners (**Appendix 3.1**).

In these cases, payments were made twice to the same pensioner in place of another pensioner due to wrong entry of PPO number (*i.e.* PPO number of first pensioner fed erroneously for the second pensioner) at the time of preparation of payment advice by the Treasury. One such case is illustrated below:

## Case Study 3

Authorisation was issued to Smt. S, superannuated in June 2016, for payment of DCRG of ₹ 5,65,144 against GPO No. 1217xxxxx from Ranchi treasury. The said amount was paid to her vide TV No. 233 dated May 2017. During validation in the Treasury, Audit noticed that another payment of ₹ 8,98,821 was also made to her in July 2017 on account of DCRG (vide TV No. 220 of July 2017).

Scrutiny of Pension Payment Register maintained at the Treasury along with pension database of IFMS revealed that the second payment pertained to another pensioner, Sri G (*PPO No. 1117yyyyy*), who had superannuated in January 2017. The payment of pensionary benefit of Sri G was authorised vide GPO No. 1217yyyyy. Against the authorisation, payments of CVP and pension were made to Sri G, while the payment of Gratuity was made to Smt. S. This was also substantiated from the fact that there was no evidence in the treasury records showing payment of the Gratuity to Sri G. As such, excess payment of ₹ 8.99 lakh was made to Smt. S over and above her entitlement of DCRG.

Audit observed that though the details of the authorisations<sup>36</sup> were already available in the IFMS database (e-Pension), the IFMS application did not use it for validation while making the payments (e-treasury). Thus, in the absence of

-

Name, Amount payable, Account number, PPO number, GPO/CPO number etc. of the pensioner

validation controls, authenticity of the claims could not be verified with the information available in IFMS while processing the payments.

The Department while accepting the facts stated (November 2023) that the concerned sections of the Department have been directed to furnish reasons for over-payment. It was further stated that it was left to the Treasury Officers to ensure that correct payments are made through interface based on the hard copies of the authorisations shared by the AG Pension Cell.

Thus, lack of due diligence by the Treasury Officers, combined with weak validation controls in IFMS, led to these excess payments.

Recommendation 4: State Government may ensure proper integration of IFMS with SAI Pension portal and put in place proper validation controls to avoid risk of processing claims more than once against an authorisation.

3.2.1 (iii) Excess payment made due to generation of erroneous advice

Audit noticed that 33 out of 47 cases of excess payments amounting to ₹ 72.27 lakh (**Appendix 3.2**) were done either due to incorrect entries made during preparation of payment advice through IFMS or incorrect amounts entered into the bills prepared manually. These manual bills were passed by the TOs and fed into IFMS for generating payment advices. One such case is illustrated below.

## Case Study 4

Authorisation was issued (August 2017) by AG office to a pensioner, Shri X (PPO No. 1117xxxxx), for payment of DCRG of ₹ 6,90,030 from Chakradharpur Sub-treasury under Chaibasa Treasury.

Against the said authorisation, the TO made payment of ₹ 69,00,030 (vide TV No. 26 dated 24-10-2017) due to insertion of one extra zero while preparing the bank advice in IFMS. This resulted in excess payment of ₹ 62,10,000 to the pensioner.

The excess payment of ₹ 62,10,000, though recovered by the Treasury and deposited into Government Account (MH 0071) vide TC No. 2 to 8 dated 12 December 2017, was not reflected as adjustment in the concerned table of IFMS database which still shows a payment of ₹ 69,00,030 on account of gratuity.

Audit noticed that no built-in controls exist in IFMS to validate the amount entered for payment by the TO with the admissible amount authorised by AG office to restrict the processing of a different amount for payment. The System also did not limit the amount of Gratuity to the ceiling of ₹ 20 lakh fixed by the Government. Moreover, the authorised amount did not get auto populated in the input interface to avoid the risk of human error.

The Department while accepting the facts stated (November 2023) that it was left to the Treasury Officer to ensure that correct payments are made through the interface based on the hard copies of authorisations shared by the AG Pension Cell. However, a Process flow has now been implemented by the Department in the pension payment interface of the Treasury so that Pension/DCRG/CVP payments are done in accordance with digital data shared by SAI software.

Recommendation 5: State Government may ensure that proper input controls are built-in the IFMS to retrieve the data already available in the System and auto populate the payment fields in read-only mode to avoid human errors.

3.2.1 (iv) Booking of excess expenditure due to weak controls in IFMS

Audit noticed that in 30 cases, excess expenditure of  $\ge 24.80$  lakh (**Appendix 3.3**) was booked due to erroneous addition of tax deducted at source (TDS) in the amount authorised while processing payments through IFMS.

## Case Study 5

Mr. A, superannuated in December 2020, was authorised payment of DCRG and CVP of ₹ 20,00,000 and ₹ 28,52,223 respectively (*PPO No. 1122xxxxx*, *GPO No. 1222xxxxx*, *and CPO No. 1322xxxxx*) by the AG office. Data analysis revealed that ₹ 25,10,195 and ₹ 31,38,587 was paid to the pensioner against DCRG and CVP respectively. During validation in Ranchi Treasury, Audit noticed that the payable amount of DCRG and CVP was ₹ 20,00,000 and ₹ 26,28,392 (*i.e.*, the authorised amount of ₹ 28,52,223 *minus* recovery of ₹ 2,23,831) respectively and the same amounts were passed for payment by the TO. However, TDS of ₹ 5,10,195, deducted from the previous bill processed in the System, was added back to the admissible amount of DCRG and CVP during processing of the payments through IFMS and payments of ₹ 25,10,195 (*i.e.* DCRG: ₹ 20,00,000 *plus* TDS: ₹ 5,10,195) and ₹ 31,38,587 (i.e. CVP: ₹ 26,28,392 *plus* TDS: ₹ 5,10,195) were actually processed on account of Gratuity and CVP respectively.

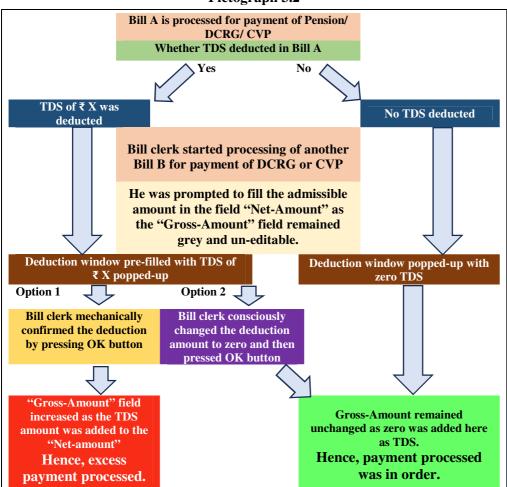
Scrutiny of the vouchers related to these payments revealed that TDS of  $\stackrel{?}{\stackrel{?}{?}} 5,10,195$  deducted from his first pension payment was found added back to the admissible amount of DCRG and CVP each, resulting in booking of excess expenditure of  $\stackrel{?}{\stackrel{?}{?}} 10.20$  lakh. Here also, IFMS could not restrict the payment of DCRG within ceiling of  $\stackrel{?}{\stackrel{?}{?}} 20$  lakh fixed by the Government.

During validation in the treasuries, Audit observed that the TO had passed these (manual) bills for payments correctly as admissible. However, scrutiny of treasury payment schedules revealed that the gross amount was more than the amount authorised by the AG. On further scrutiny, it was seen that the amount in the TDS column was added back to the gross amount thereby inflating it. The net payable amount was not affected and it remained the same as admissible for payment. The TO had issued the payment advice for the net-payable amount

and the same was also reflected in the bank account of the pensioners. However, the gross expenditure was inflated by the amount shown as TDS, which was finally transferred to the Income Tax Department against the pensioners' PAN through AG office. As such, both the TOs and the pensioners were unaware of what had happened in the backend of the System.

Audit further observed that while generating the payment advice in IFMS through treasury interface, the User (bill clerk) had to make entry in the "Net amount" field only as the "Gross amount" field is un-editable. Further, a deduction window with the pre-filled TDS amount, thus deducted from the previous bill processed in the System, popped-up and was added<sup>37</sup> back to the "Net Amount", on confirmation by the bill clerk. As a result, the inflated gross amount was being booked as expenditure by the TO.

The step by step explanation of the above is shown in the following flow chart (**Pictograph 3.2**).



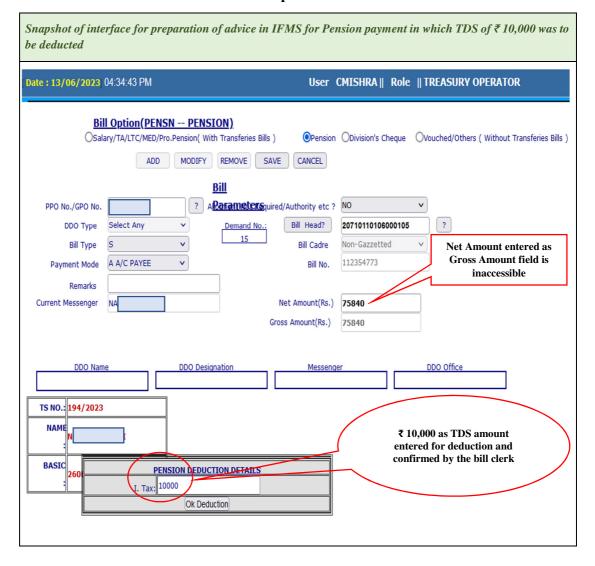
Pictograph 3.2

The code was so written that the Deduction (TDS) amount was being added to the Net Amount to arrive at the Gross Amount instead of being subtracted from Gross for calculating Net

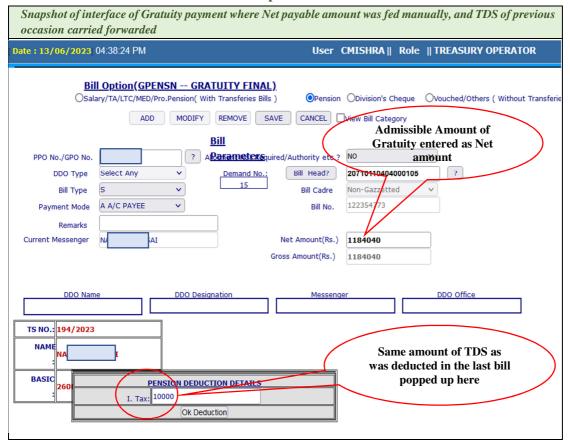
Audit also observed that IFMS is not designed to capture the sanctioned/ authorised amount as "Gross" amount from where mandatory deductions, if any, should get subtracted to arrive at the "Net" payable amount.

The above can be seen from the following snapshots (**Snapshots 3.1 to 3.3**) of the User Interface taken by Audit during validation (at Doranda Treasury) where the pension payment bill of a pensioner, in which TDS of ₹ 10,000 was required to be deducted, was being processed followed by his DCRG payment.

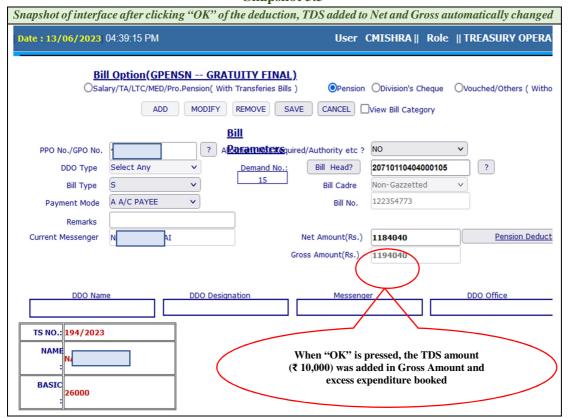
**Snapshot 3.1** 



Snapshot 3.2



Snapshot 3.3



As a result of systemic deficiencies in IFMS, excess expenditure of ₹ 24.80 lakh was booked against these 30 pensioners.

The Department stated (November 2023) that earlier, Treasury Officer was responsible for processing the pension benefits based on the hard copies delivered by the AG Pension Cell as there was no centralised database of PPOs. It was further stated that after launch of e-Pension portal, PPOs issued by AG Pension Cell are now being captured in the centralised database, and the desired business rules and validation checks are incorporated in the said interface.

The reply of the Department did not address the audit observation which pointed out defects in design and control failure in IFMS, as a result of which deductions were being added to the authorised amount resulting in booking of excess expenditure.

Recommendation 6: State Government may review the design and controls in IFMS to identify gaps and take remedial measures accordingly.

## 3.2.1 (v) Incomplete data in IFMS database

Of the 344 cases of excess payments, Audit noticed during validation at the treasuries that there was no actual excess payment in 198 cases (**Appendix 3.4**). The excess payments as noticed during data analysis were due to revisions of pensionary benefits not getting captured in the IFMS database. One such case is illustrated below.

## Case Study 6

A pensioner, who superannuated in July 2021, was issued authorisation by the AG for payment of DCRG of ₹ 11,66,022 (*vide PPO No. 1121xxxxx; and GPO No. 1221xxxxx*) from Doranda Treasury. Data analysis revealed that the said pensioner was paid ₹ 12,75,648 (₹ 11,66,022 and ₹ 1,09,626 vide TV No. 93 and 94 of February 2022 respectively) by the concerned TO.

Validation by Audit revealed that the payment of ₹ 1,09,626 made to the pensioner was against a revised GPO (GPO no. 1221yyyyy) which had not been captured in the IFMS database.

Audit noticed that the authorisations of revised DCRG/CVP issued to the pensioners were not captured in the IFMS tables though these data<sup>38</sup> were uploaded into the IFMS server<sup>39</sup> by AG office. Audit also observed that data related to the original GPO/ CPO, which were issued prior to launch (2017-18) of the Pension portal of IFMS, were also not available in IFMS.

<sup>38</sup> xml format

<sup>&</sup>lt;sup>39</sup> Secure File Transfer Protocol (SFTP) server located at premises of AG (A&E) Office

Periodic batch processing<sup>40</sup> to ensure updating/capturing *cent per cent* data of pension authorisations (original or revised) uploaded by the AG in IFMS database was also not being done. Moreover, no effort was being made to synchronise the pension data of IFMS with AG's SAI Pension data to ensure integrity and completeness of pensioners' data in the System including legacy data.

The Department stated (November 2023) that the revision cases (prior to 2017-18) have either not been uploaded or the same has not been entered into the System by the respective treasury. The Department would validate the presence of this data, based on which transactions were to be allowed. It was further stated that legacy transactions cannot be rectified.

However, the Department did not ensure the completeness of pension data in the IFMS database and action to include the missing authorisations issued by AG office was yet to be taken.

Recommendation 7: State Government may ensure pension data integrity and its completeness through periodic batch processing by updating/downloading the pension data uploaded by the AG office along with migration of legacy data.

## 3.2.1 (vi) Input of incorrect classification of expenditure Heads

Out of 344 cases of excess payments noticed by Audit during data analysis of IFMS, there was no actual excess payment in 62 cases (**Appendix 3.5**) as confirmed during validation at the treasuries. The excess payments shown in the System was due to selection of incorrect classification of bill category<sup>41</sup> by the treasuries during processing of payments in IFMS. One such case is illustrated below.

## Case Study 7

A pensioner, Mr. A superannuated in January 2021 and was authorised payment of DCRG and CVP of ₹ 20,00,000 and ₹ 34,78,788 respectively (GPO No. 1222xxxxx; and CPO No. 1322xxxxx) from Ramgarh Treasury. Data analysis revealed that Mr. A was paid ₹ 54,78,788 as DCRG against the admissible amount of ₹ 20,00,000. During validation, it was noticed that while generating payment advice for payment of CVP, the bill category applicable to DCRG was inadvertently selected. As such, both the payments were captured as payment of DCRG in the IFMS database appearing as excess payment of ₹ 34,78,788.

Processes to capture all pension data of AG office in the IFMS database for a specified period automatically without human intervention

<sup>41</sup> CVP as DCRG or *vice-versa* was entered/ selected while generating payment advices

Thus, IFMS is not designed in such a way that the authorised amount along with its bill category get auto populated in the input interface of IFMS to avoid the risk of human error.

The Department while accepting the observation stated (November 2023) that since there was an open interface for Treasury for processing Pension benefits and centralised database did not exist for populating the PPO details as shared by AG Pension Cell, the Treasury should have taken care to process the DCRG/CVP payments by selecting the correct Bill Category which the Treasury did not do. It further stated that since the centralised database is in place now with data being shared electronically by the AG pension Cell, the Department is in the process of incorporating business rules and validation checks to restrict such errors.

## 3.2.1 (vii) Same PPO number captured against more than one pensioner during payment

Pension Payment Order (PPO) number, issued by the AG office, is a unique number assigned to a pensioner for granting pension and other pensionary benefits and the pensioner is identified through this PPO number only.

Data analysis revealed that in seven out of 344 cases, excess payments of DCRG/CVP were shown in the IFMS as made to different pensioners from different treasuries against the same PPO number. During validation, Audit noticed that in these cases (**Appendix 3.6**), payments of the authorised amount had been actually made to the *bona fide* pensioners and there was no discrepancy. However, incorrect PPO numbers, pertaining to other pensioners, were entered in IFMS by treasuries while making payments to these seven *bona fide* pensioners showing the payments as excess. One such case is illustrated below.

## Case Study 8

A pensioner, Mr. S, superannuated in January 2017 and was issued authorisation (*PPO No. xxxxx2103*) for payment of DCRG and CVP of ₹ 7,02,540 and ₹ 5,11,699 respectively (*vide; GPO No. xxxxx7832; and CPO No. xxxxx2103*). Data analysis revealed that, against this, he was paid (March 2017 and May 2017) ₹ 15,96,510 and ₹ 9,85,247 as DCRG and CVP respectively. During validation in Ranchi treasury, it was noticed that Mr.S was paid the correct amount as per the authorisations issued by AG.

Data analysis further revealed that the payments, shown as excess payments in IFMS, were actually made to a different pensioner Mr. N (PPO Number: *xxxxx2013*) from Godda treasury who was authorised ₹ 8,93,970 and ₹ 4,73,548 as DCRG and CVP respectively. However while processing payment advice in IFMS, the last four digits of the PPO number of Mr. N *i.e.* "2013" were incorrectly entered as "2103" which was the PPO number of Mr.S.

Thus, built-in input controls over referential integrity were not present in IFMS to restrict duplicate entries of PPO numbers against different pensioners.

The Department in its reply stated (November 2023) that IFMS maintains pension master which contains master details of the PPOs issued by AG Pension Cell. The illustrated example was checked and it was found that both the PPOs are issued in different names against different application numbers and hence are unique in nature on which respective Treasury have made the payments.

The reply of the Department is not relevant as input controls were not in place in IFMS to restrict duplicate entry of the same PPO number against two different pensioners. In the illustrated case, the same PPO number was captured against both pensioners during processing of payment (one correct and another incorrect).

Recommendation 8: State Government may enforce proper Primary Key/referential integrity in the System and provide valid input controls in the payment application interface to avoid risk of excess payment.

## Deficiencies in Receipt module (Jharkhand e-GRAS)

## 3.2.2 Short realisation of revenue amounting to ₹ 4.40 crore due to deficient validation controls in IFMS

After computerisation of treasuries in Jharkhand, the Finance Department (FD) introduced<sup>42</sup> (June 2016) the Electronic Government Receipt Accounting System (Jharkhand e-GRAS) in IFMS (Receipt Module) to make government accounting more systematic and transparent. All types of receipts into the government account were to be remitted into the bank through *e-challans* generated in the Jharkhand e-GRAS portal. Further, FD implemented (January 2017) online receipt service through the Jharkhand e-GRAS portal and issued (December 2016) directions to stop usage of manual *challans* from February 2017. After submission of *challan* details in the Portal, a User could generate *e-challan* and pay the amount {Online, Government Business Software Solution (GBSS) at any SBI branch and manually at any treasury-linked bank}. After successful payment, the payment status is updated in IFMS.

JTC stipulates (Rule 52) that reconciliation shall be performed in the e-treasury electronically, as per the data of e-receipts and information provided by the bank. For proper reconciliation of e-receipts, all the departments were to periodically log into the IFMS and check the status of payments received under respective heads and send the Consolidated Treasury Receipts for the specified period to the Cyber treasury at the State level. All revenue generating departments were required to be integrated with the Jharkhand e-GRAS portal for realisation/accountal of revenue.

under Rules 42, 51 and 52 of JTC, 2016

Data analysis revealed that a total of 2,09,36,565 *e-challans* were generated between March 2017 and September 2022, through IFMS with details of the amount payable. Of these, 1,57,74,935 transactions were found successful and the amount paid was also recorded/updated in the IFMS database.

Audit matched both the sets of information to verify whether the amount shown payable in the *e-challans* was actually remitted into the Government Account. Data analysis revealed that out of successful transactions, 4,341 *e-challans* (during October 2017 to April 2022) had been generated for remitting  $\mathbf{\xi}$  4.44 crore. However, only  $\mathbf{\xi}$  3.62 lakh was actually remitted against these *e-challans*, as detailed in **Table 3.1**.

Table 3.1: Short remittance against *e-challans* 

Department ID	Department	Number of transact -tions	Amount payable as per e-Challan (in ₹)	Amount actually deposited (in ₹)	Short remittance (in ₹)
JHTDVAHAN	Transport	3,904	4,31,67,123.00	2,77,486.69	4,28,89,636.31
JHSARTHI	Transport	9	10,500.00	518.00	9,982.00
JHPOL	Jharkhand Police	69	2,85,050.00	1,581.00	2,83,469.00
JHNGDRS	Revenue, Registration and Land Reforms	4	4,43,607.00	46.00	4,43,561.00
JHREV	Revenue, Registration and Land Reforms	352	56,416.26	7,246.82	49,169.44
WRDREG	Water Resource	3	4,00,000.00	75,000.00	3,25,000.00
<b>Grand Total</b>		4,341	4,43,62,696.26	3,61,878.51	4,40,00,817.75

(Source: IFMS database)

This led to short realisation of revenue amounting to  $\stackrel{?}{\sim}$  4.40 crore under three revenue heads<sup>43</sup> during 2017-2022 due to deficient validation controls in IFMS as it allowed deposit of lower amounts than the amounts for which *e-challans* were generated.

During validation in the office of DTO, Ranchi, Audit noticed that the response amount (actual amount remitted) against the request amount (amount to be remitted) were not being transmitted to the IT Systems of the revenue departments and hence was not visible to the operator in the User Interface. In the event of a successful transaction of any amount, only the transaction status was being shown as 'Success' against the request amount without the operator being able to see the response amount in the User Interface. This can be clearly seen from **Snapshots 3.4 and 3.5**.

JHREV:0029; JHNGDRS and WRDREG:0030; JHPOL, JHTDVAHAN

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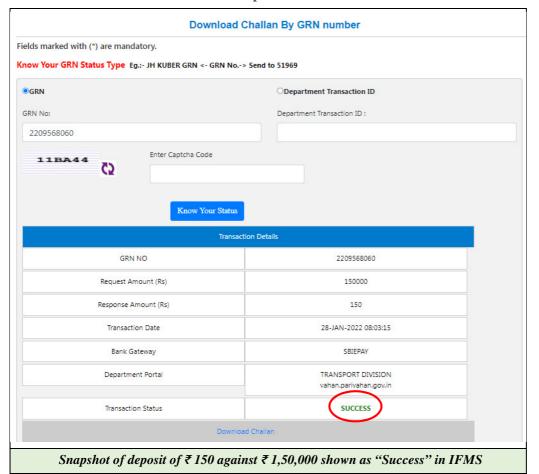
JHSARTHI:0041

One such case is illustrated below.

## Case Study 9

A depositor generated (January 2022) an e-challan (GRN-xxxxxx68060) for depositing ₹ 1.50 lakh as fee for allotment of a special registration number for a private vehicle from DTO, Ranchi, and deposited only ₹ 150 against the said challan. DTO, Ranchi, allotted a special registration number (XX-XX-9999) against the vehicle by confirming the transaction status on VAHAN portal of the Transport Department. The User Interface in IFMS and VAHAN in respect of this case is shown in **Snapshots 3.4 and 3.5**, respectively.

Snapshot 3.4





Snapshot 3.5

Audit further noticed that DTO, Ranchi, issued (May 2022) notices to 815 vehicle owners of 1,289 vehicles, who had deposited lesser tax than required, to deposit the differential tax of ₹ 1.78 crore, but only ₹ 79.38 lakh could be realised (June 2023) from 549 vehicle owners. Status of recovery of short deposit of tax in respect of other departments<sup>44</sup> was not furnished to Audit.

Thus, IFMS was not designed to restrict pilferage of government revenue though the basic data of revenue payable and revenue paid was being captured in the IFMS database.

In the Exit conference (March 2024), the Special Secretary stated that Jharkhand e-GRAS acts only as a payment gateway for all the Departments' portals, which forwards the request of Departments' portals to bank and the bank responds back to the requesting Departments' portals in encrypted form. The requesting Departments' portals are to validate the bank responses with their request earlier sent to Jharkhand e-GRAS portal before provisioning of services to the end users as per SOP issued by FD. The Special Secretary also stated that the Department cannot stop the instances of less remittance within IFMS because it is difficult for accounting of such amount. The Special Secretary also assured that the matter is being taken up with the Chief Secretary to get a solution.

The reply is not convincing as the User Interface was not designed in such a way so that the operator of the revenue departments concerned could see the response amount before providing the services. The fact also remains that leakage of revenue happened through IFMS due to non/deficient validation of basic data available in the database.

<sup>&</sup>lt;sup>44</sup> Jharkhand Police and Department of Revenue, Registration and Land Reforms

Recommendation 9: State Government may review the validation controls in the Unified Receipt Portal (Jharkhand e-GRAS) and the portals of the participating departments on a regular basis to ensure that the amount shown on e-challans as payable by the end-user is paid in full and credited to government account.

### **Deficiencies in e-Allotment module**

## 3.2.3 Expenditure made without allotment

JTC stipulates that a Treasury Officer shall not permit withdrawal for any purpose unless the claim for withdrawal is presented by such person (DDO) in such form (Bill/ Cheques) as is prescribed by JTC rules. Further, no authority may incur any expenditure from public funds until the expenditure has been sanctioned by an authority to which power has been duly delegated and the expenditure has been provided for in the authorised grants and appropriation for the year.

In IFMS, FD releases funds to various departments for expenditure by the Drawing and Disbursing Officers (DDOs) against the approved grant for the year. The process involved in fund allotment and expenditure by the DDOs in IFMS, is shown in the following flow-chart (**Pictograph 3.3**).

Pictograph 3.3 e-Allotment Module e-Bill Module The Sanctioning Authority, A DDO prepares a bill in IFMS after receiving intimation of against the funds alloted to him the approved Grants, and a unique number (Control sanctions funds to the Number) is generated for future Controlling officer for further reference. allotment to the DDOs The Rill is then submitted to the The Controlling Officer then Treasury through IFMS for distributes the funds amongst payment the DDOs for expenditure and a Unique number (i.e. Allotment Access Number) generated against each allotment for authentication by the Treasury. · Printed copy of the bill is then presented to the treasury by the DDO, where the bill is scrutinised by the treasury and passed for payment using the Control number, if found After receipt of the allotment in order. letter, the DDO approaches the treasury for authentication for drawing the released allotment. After the bill is passed by TO, an advice is generated in IFMS and sent electronically to the bank for payment against the bill. After authentication by the treasury, the allotment is finally locked against a particular DDO for incurring After the payment is made by the expenditure. bank, the details of transactions are updated in IFMS.

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(I) To ensure whether the expenditure processed through IFMS were in consonance with the allotments made there against, Audit compared allotment<sup>45</sup> with expenditure<sup>46</sup> obtained from data analysis of IFMS. It was noticed that in nine cases, there was excess expenditure of  $\geq 1.24$  crore over allotment by six DDOs in four treasuries<sup>47</sup> during 2017-23 (up to November 2022). Further, in 17 cases, expenditure of  $\geq 34.33$  crore was incurred without any allotment under different heads of accounts by 13 DDOs in seven treasuries<sup>48</sup> during the same period. The cases noticed are detailed in **Table 3.2** (A & B).

Table 3.2 (A): Excess expenditure over allotment as seen in IFMS

(Amount in ₹)

Sl. No.	Year	Heads of Accounts	DDO Code	Fund allotted	Total no. of Bills proce- ssed	Gross Expenditure	Excess Expenditure
1.	2017-18	32S-20110210300010213	DRNASM001	30,00,000	139	30,11,853	11,853
2.	2018-19	40S-20530009400010315	DHNDAD002	5,50,000	35	5,78,861	28,861
3.	2019-20	01S-24020010200040101	RNCSWC003	35,24,900	42	38,40,606	3,15,706
4.	2017-18	52S-22040010400500761	BKRTSM001	29,76,850	23	82,85,369	53,08,519
5.	2021-22	52S-22040010450000761	BKRTSM001	1,00,000	2	3,55,376	2,55,376
6.	2017-18	56S-25150000100030101	BKRRDS005	15,88,000	48	56,37,714	40,49,714
7.	2019-20	56S-25150000100030101	BKRRDS005	22,00,000	47	42,79,471	20,79,471
8.	2019-20	60S-22350310100110315	BKRSSW001	3,50,000	3	6,70,634	3,20,634
9.	2019-20	60S-22350378900110315	BKRSSW001	1,00,000	6	1,47,700	47,700
		Total		1,43,89,750	345	2,68,07,584	1,24,17,834

(Source: IFMS database)

Total of 8,51,851 allotments (summarised from total 16,13,921 instances of fund allotment related to 32 treasuries/sub-treasuries on financial year wise, DDO-wise and Head-wise)

Total of 11,79,333 cases of payments (summarised from 1,39,57,766 transactions related to payment financial year-wise, DDO-wise and Head-wise)

<sup>&</sup>lt;sup>47</sup> Bokaro; Dhanbad; Doranda; and Ranchi

<sup>&</sup>lt;sup>48</sup> Bokaro, Deoghar, Doranda, Dumka, Latehar, Project Bhawan and Simdega

Table 3.2 (B): Expenditure incurred without allotment as seen in IFMS

(Amount in ₹)

					(Amount in 4)
Sl. No.	Year	Heads of Accounts	DDO Code	No. of Bills processed	Total Expenditure incurred without allotment
1	2018-19	51S-22250279600740321	SDGSSW001	1	2,91,200
2	2019-20	40S-20290079600200317	LTRDAD002	1	99,67,200
3	2019-20	60C-22350210200AS0335	BKRSSW010	1	4,268
4	2019-20	60C-22350378900110329	BKRSSW001	1	19,980
5	2019-20	60S-22350378900110321	BKRSSW001	2	7,048
6	2020-21	22S-20550000100020759	DMKDAD105	1	8,86,675
7	2021-22	02S-240300796AG000759	DRNAHY001	1	2,62,07,000
8	2021-22	06S-20150010201000101	BKRELE001	14	11,59,888
9	2021-22	20C-22100110388000323	DRNMED124	1	3,56,56,495
10	2021-22	42S-25010210109000679	PRJSES003	1	12,66,48,000
11	2021-22	42S-25010278909000679	PRJSES003	1	3,87,70,000
12	2021-22	42S-25010279609000679	PRJSES003	1	9,30,47,000
13	2021-22	51C-222502277A7000679	DGRWSBE25	2	70,00,000
14	2021-22	55S-25050170211010101	BKRRDS007	9	14,60,847
15	2021-22	60S-22356010210000101	SDGDAD039	3	4,80,509
16	2022-23	398-22450211302000543	SDGDAD014	1	82,100
17	2022-23	39S-22458010211000679	SDGDAD014	2	16,30,000
			Total	43	34,33,18,210

(Source: IFMS database)

Audit validated these cases of excess expenditure/expenditure without allotment, with the records available in the concerned treasuries and observed that the expenditure had been incurred by the DDOs only against allotments made available to them. However, these allotments were not authenticated by the treasuries through IFMS.

Audit observed that the laid down process of expenditure was bypassed and bills were processed for payment as the System did not prevent generation of advices without authentication of allotment by the treasury through IFMS.

Thus, excess expenditure over allotment/expenditure without allotment, as per IFMS database, was due to absence of application controls in the System to prevent processing of bills where funds are not available under the heads concerned.

The Department while accepting the audit observations stated (November 2023) that expenditure without allocation cannot happen in IFMS as there is a fund check through a function before processing a bill. The Department further stated that the Treasury, after processing the bills, may have requested and got the data updated through backend operations leading to data inconsistency in IFMS.

In the Exit conference (March 2024), the Department termed these as outliers and stated that the system does have the required checks to ensure that payment cannot be made without allotment. The Department also assured that the instances pointed out by Audit would be investigated.

(II) To check whether the release of funds processed through IFMS were in consonance with the sanctions made there against, Audit compared both the information captured in the IFMS database and noticed that  $\stackrel{?}{\stackrel{?}{?}}$  919.09 crore was released under 99 different heads of accounts, during 2014-23 (up to November 2022), against which sanction for only  $\stackrel{?}{\stackrel{?}{?}}$  856.48 crore was found in the database resulting in excess release of  $\stackrel{?}{\stackrel{?}{?}}$  62.61 crore through IFMS. Similarly,  $\stackrel{?}{\stackrel{?}{?}}$  83,878.41 crore was shown released under 10,060 heads of accounts against which no sanction was found in IFMS. Such cases found during data analysis are shown in **Table 3.3 (i) & (ii)**.

Table 3.3 (i): Excess release of funds against sanctioned amount

FY	No. of Heads of Accounts	Sanctioned Amount (in ₹)	Released Amount (in ₹)	Excess Release (in ₹)
2014-15	11	55,85,03,900	62,48,15,699	6,63,11,799
2015-16	11	3,20,41,12,000	3,22,57,79,500	2,16,67,500
2016-17	14	8,29,93,163	9,71,63,388	1,41,70,225
2017-18	44	2,95,70,80,576	3,43,09,60,477	47,38,79,901
2018-19	9	74,18,03,519	76,86,20,188	2,68,16,669
2019-20	7	1,01,35,61,038	1,03,56,64,430	2,21,03,392
2020-21	3	66,98,000	78,93,000	11,95,000
Total	99	8,56,47,52,196	9,19,08,96,682	62,61,44,486

(Source: IFMS database)

Table 3.3 (ii): Release of funds without sanction

FY	No. of Heads of Accounts	Amount released (in ₹)	Amount sanctioned (in ₹)	Amount released without sanction (in ₹)
2014-15	3	3,52,328	0	3,52,328
2015-16	2	95,00,000	0	95,00,000
2017-18	3	10,46,48,72,000	0	10,46,48,72,000
2018-19	2	6,15,97,70,000	0	6,15,97,70,000
2020-21	33	75,68,96,328	0	75,68,96,328
2021-22	5,311	4,95,35,56,98,836	0	4,95,35,56,98,836
2022-23				
(Up to Nov-22)	4,706	3,26,03,69,70,191	0	3,26,03,69,70,191
Total	10,060	8,38,78,40,59,683	0	8,38,78,40,59,683

(Source: IFMS database)

Thus, release of funds in excess of the sanctioned amount and release of funds without sanction through IFMS was in contravention to the Jharkhand Financial Rules. Further, Audit noticed that proper controls were not put in place in the IFMS application to ensure that funds are released only against the sanctioned amount.

The Department stated (November 2023) that release of allotment is not dependent on the sanctioned amount. A check is available in IFMS so that the allotment does not exceed revised estimate and expenditure does not exceed allotment.

The reply is not factual as data analysis revealed cases of allotment exceeding revised estimates, release of funds without sanction and expenditure exceeding allotment.

Recommendation 10: State Government may ensure that validation controls are put in place so that no payments can be processed through IFMS without having sufficient allotment in the particular head.

## **Deficiencies in e-Budget module**

## 3.2.4 Non-updation of figures of Revised Estimates on real time basis in IFMS database

As per Jharkhand Budget Manual, budget estimate is to be prepared by the Controlling Officers (COs) only on the forms prescribed by the Finance Department (FD) containing (i) the headings under which the items should be classified; (ii) the actuals of the past financial year; (iii) the sanctioned estimates of the year preceding that for which the estimate is being framed; (iv) the revised estimate for the current year; (v) the proposed estimate of the year; and (vi) explanation of increase or decrease. Further, the CO should also, estimate the probable revised expenditure under each unit of appropriation, and review the proposed budget in the light of the revised estimates.

Comprehensive Outlay on Budgetary Transaction (COBT), the e-Budget module of IFMS, facilitates submission of online unit-wise budget requirements by the CO. Data relating to Budget Estimates (BE), Revised Estimates (RE) and actual expenditure pertaining to each Head of Accounts against 60 grants including supplementary grants, re-appropriations, surrenders and State Contingency Fund (JCF) were available in the IFMS database.

Audit compared the amount of savings<sup>49</sup> obtained from the budget data with the final surrender during 2017-21 captured in IFMS and noticed discrepancies as detailed in **Table 3.4** (i & ii).

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<sup>&</sup>lt;sup>49</sup> Calculated from the figures of BE, Actual Expenditure by taking into account Supplementary, Re-appropriations, surrenders and Jharkhand Contingency Fund

Table 3.4 (i): Surrendered amount lower than savings in IFMS

(₹ in crore)

		Fi	gures as per IF	MS	Figures worked out by Audit		
Year	No. of Heads	Revised Estimates	Actual expenditure	Final surrender	Actual Revised estimates	Savings	Difference (Less)
(1)	(2)	(3)	(4)	(5)	(6)	7=(6-4)	8=(7-5)
2017-18	610	12,056.49	9,504.05	2,292.59	12,115.74	2,611.69	319.10
2018-19	712	24,248.44	19,191.49	3,412.71	23,565.44	4,373.96	961.25
2019-20	520	14,641.00	10,773.43	3,679.46	14,738.70	3965.27	285.81
2020-21	123	1,360.62	1,146.94	380.43	1,560.11	413.18	32.75
2021-22	Actual Expenditure of FY 2021-22 will be available in the Budget Estimates for 2023-24						

(Source: IFMS database)

Table 3.4 (ii): Surrender in excess of savings in IFMS

(₹ in crore)

		Figures as per IFMS			Figures worked out by Audit		
Year	No. of Heads	Revised Estimates	Actual expenditure	Final surrender	Actual Revised estimates	Savings	Difference (Excess)
(1)	(2)	(3)	(4)	(5)	(6)	7=(6-4)	8=(5-7)
2017-18	53	6,108.60	5,968.88	146.19	6,101.76	132.88	13.31
2018-19	124	4,295.30	3,675.73	774.14	4,295.30	619.57	154.57
2019-20	75	3,816.19	3,279.77	601.25	3,867.07	587.30	13.95
2020-21	8	722.87	499.80	328.00	827.53	327.73	0.27
2021-22	2021-22 Actual Expenditure of FY 2021-22 will be available in the Budget Estimates for 2023-24						

(Source: IFMS database)

The discrepancy in the figures was due to non-updation of figures of revised estimates in IFMS on real time basis. During validation with the statement of surrender (2020-21) furnished by FD, Audit noticed that the amount of final surrender was actually ₹ 327.73 crore as worked out by Audit.

As such, data integrity of IFMS database was not ensured and the objective of IFMS *i.e.*, efficient preparation, allocation, distribution and re-appropriation of budget to facilitate DDOs/departments to track their budget allotment and expenses in real time was affected.

In the Exit conference (March 2024), the Department accepted the facts and stated that for the purpose of printing of budget book for presentation before the Legislature, the figures of RE have been taken on a cut-off date without considering figures of third supplementary and surrenders made. However, for MIS and other requirements, real-time figures are being fetched on run-time basis for validating any pay-outs, through IFMS system.

### 3.2.5 AC bills drawn without submission of DC bills

Jharkhand Treasury Code (Rule 184 to 187) stipulates that contingent charges requiring countersignature after payment may be drawn on Abstract Contingent (AC) bills. The DDO states in each AC bill that a Detailed Contingent (DC) bill would be submitted to the Controlling Officer (CO) for countersignature along

with a certificate to the effect that the monthly DC bill for AC bills drawn in the previous month have been duly countersigned and shall be attached to the first AC bill presented for payment after the 10th of each month. An AC bill may not be encashed after the 10th of the month without this certificate. In no case, submission of the DC bill may be delayed beyond the end of the sixth month following the month in which the AC bill was drawn from the Treasury. No AC bill should be encashed after the end of this period unless the DC bills have been submitted.

In IFMS, the DDOs were required to adjust the AC bill through an Interface designed for compliance of AC bills. Analysis of data pertaining to AC/DC bills revealed that 12,217 AC bills amounting to ₹ 20,098.82 crore were drawn by 1,941 DDOs between May 2007 and October 2022 against which only 5,837 AC bills (DC bills) amounting to ₹ 8,928.81 crore were submitted by 603 DDOs between March 2015 and November 2022.

Audit further noticed that out of 5,837 AC bills for which DC bills were submitted, 858 bills of ₹ 1,300.52 crore had been fully adjusted. The remaining 4,979 bills of ₹ 9,078.19 crore drawn by 287 DDOs had only been partially adjusted (₹ 7,628.29 crore).

Data analysis further revealed that IFMS did not restrict the DDOs from drawing subsequent AC bills and allowed 122 out of 287 DDOs to draw 405 AC bills without adjustment of previous AC bills of ₹ 1,013.69 crore drawn (between December 2008 and March 2021).

In the Exit conference (March 2024), the Department accepted the audit observation and stated that action has been initiated to minimise the pendency of DC bills. However, the Department was silent on applying restrictions in IFMS on drawing AC bills without adjustment of previous bills.

## **3.2.6** Non-provision for submission/monitoring of Utilisation Certificates through IFMS

The Jharkhand Treasury Code (JTC) stipulates that departmental officers should obtain Utilisation Certificates (UCs) from the grantees and, after verification, forward these to the Principal Accountant General (A&E), Jharkhand, within 12 months from the date of withdrawal of grants. Further, JTC (Rule 261) provides that grants-in-aid sanctioned by the Government shall not be disbursed at the treasury except with the approval of the competent sanctioning authority, who should issue the sanction order only after obtaining the utilisation certificate of pending amount drawn in the year before the previous financial year, from the concerned DDO.

Data analysis revealed that 2,69,883 grant-in-aid (GIA) bills amounting to ₹ 2,44,925.58 crore were drawn between April 2010 and November 2022 through IFMS. Details of the GIA bills drawn are given in **Table 3.5**.

Table 3.5: GIA bills withdrawn between April 2010 and November 2022

(₹ in crore)

Plan Type	No. of bills	Gross Amount
C (Central Plan)	19,429	54,259.42
N (Non-Plan)	21,322	30,927.29
P (Plan)	1,31,766	46,582.16
S (State Plan)	97,366	1,13,156.71
Grand Total	2,69,883	2,44,925.58

(Source: IFMS database)

Data analysis further revealed that information related to only 2,727 GIA bills (for Plan Type as "S" amounting to ₹1,332.58 crore) were found in IFMS. However, UCs for ₹ 1.99 crore against only three GIA bills (of ₹ 2.44 crore) were found in the IFMS database (November 2022).

Thus, non-capturing of GIA bills in the database resulted in weak monitoring of UC submission through IFMS. Audit further observed that IFMS did not have any control to restrict DDOs from drawing GIA bills in the subsequent financial years without submission of UCs for the GIA bills drawn in the previous financial years.

The Department while accepting the audit observations stated (November 2023) that the module for submission of UC is already available in IFMS. However, the Department has not made the submission of UC mandatory for release of next allotment. In the Exit conference (March 2024), the Department stated that the matter would be taken up with the Chief Secretary to expedite submission of UCs.

#### 3.2.7 Non-availability of data of repayment for debt/interest paid in IFMS

As per DPR of IFMS, Fund & Debt Management Module would facilitate recording all the loans, guarantees and other liabilities of the Government along with the records of investments and advances given by the Government so that it has a full view of its liabilities and can plan its fund management. This would also enable the Government to minimise financial cost of borrowings by allowing it to better manage the Ways and Means advances.

Audit observed that Fund & Debt Management module has not been developed (July 2023) in IFMS. In the absence of this Module, details of loans, their repayment schedule and reconciliation with the Central Bank and treasury accounts are not being captured in IFMS.

Data analysis revealed that the State Government had an Internal Debt of ₹ 59,500.24 crore (Major head: 6003) and Loans and Advances of ₹ 5,642.34 crore (Major head: 6004) as received from the Central Government during FYs 2015-16 to 2020-21. During validation, differences of ₹ 4,012.27 crore in Internal Debt and ₹ 1,724.27 crore in Loans and Advances were noticed between the Finance Accounts and the budget tables in IFMS as shown in **Table 3.6**.

Table 3.6: Statement showing differences between IFMS data and Finance Accounts

(₹ in crore)

Receipts	As per IFMS Data		-	Finance ounts	Diffe	rence
Year	Internal Debt (6003)	Loans and Advances (6004)	Internal Debt (6003)	Loans and Advances (6004)	Internal Debt (6003)	Loans and Advances (6004)
2015-16	15,500.12	271.17	13,079.63	165.02	2,420.49	106.15
2016-17	16,000.12	271.17	6,847.13	234.29	9,152.99	36.88
2017-18	10,400.00	600.00	7,905.24	231.61	2,494.76	368.39
2018-19	10,300.00	700.00	7,530.52	272.90	2,769.48	427.10
2019-20	3,500.00	800.00	9,167.14	425.98	(-)5,667.14	374.02
2020-21	3,800.00 3,000.00		10,958.31	2,588.27	(-)7,158.31	411.73
Total	59,500.24	5,642.34	55,487.97	3,918.07	4,012.27	1,724.27

(Source: IFMS database)

Audit further observed that repayment of Loans and Advances (Major head 6004) amounting to ₹ 699.20 crore during 2017-21 as seen from the Finance Accounts had not been captured in IFMS.

Data analysis further revealed that an amount of ₹ 4,222.50 crore was captured against repayment of Internal Debt<sup>50</sup> during 2017-21. However, it was observed from the Finance Accounts that the actual repayment made during this period was ₹ 12,286.62 crore. As such, the figures in IFMS did not match with the figures of the Finance Accounts. Audit further observed that the repayment amount of ₹ 8,064.12 crore<sup>51</sup> could not be captured in IFMS as the records of these repayments were maintained by AG (A&E) and AG, being an external stakeholder, did not have direct access to IFMS to feed this data. Details of repayments against Internal Debt (6003) are shown in **Table 3.7**.

**Table 3.7: Repayment of Internal Debt** 

(₹ in crore)

FY	As per IFMS	As per Finance Accounts	Difference
2017-2018	850.33	2,788.46	1,938.13
2018-2019	650.41	2,893.42	2,243.01
2019-2020	1,444.37	4,057.86	2,613.49
2020-2021	1,277.39	2,546.88	1,269.49
Total	4,222.50	12,286.62	8,064.12

(Source: IFMS database and Finance Accounts of the Government of Jharkhand)

Minor heads 105 (Loans from the NABARD); 108 (Loans from National Co-operative Development Corporation); and 109 (Loans from other Institutions) under payment of principal amount for Internal Debt (Major Head 6003)

Minor heads: 101 (Market Loans); 103 (Loans from LIC India); 104 (Loans from GIC India); 107 (Loans from SBI and other Banks); 110 (Ways and Mean Advances); 111 (Special Securities issued to NSSF of Central Government); and 800 (Other Loans)

Thus, the very objective of meeting the needs of effective fiscal management through IFMS could not be achieved.

In the Exit conference (March 2024), the Department accepted the audit observation and stated that Fund & Debt Management module is under development in consultation with AG (A&E).

Ranchi

The 12 March 2025

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(INDU AGRAWAL)
Principal Accountant General (Audit)
"Iharkhand

Countersigned

New Delhi

The 18 March 2025

(K. SANJAY MURTHY)

**Comptroller and Auditor General of India** 

# Appendices

(Referred to in paragraph 3.2.1 (ii); page 33)

## Payments of admissible DCRG/ CVP made to the pensioners by the Treasuries in addition to DCRG/ CVP actually authorised to other pensioners

(Amount in ₹)

Sl. No.	Treasury	PPO No.	Type	Name of the Pensioners	Payable Amount	Paid Amount	Excess Payment
1	Bokaro	1116xxxxx	DCRG	Nxxxi Sxxxs	8,52,786	17,57,613	9,04,827
1	вокаго	1116ууууу		Mxxxxxxn Mxxxxxa	9,04,827		
2	D =1	1116xxxxx	CVP	Nxxxi Sxxxs	4,64,108	9,56,535	4,92,427
2	Bokaro	1116ууууу		Mxxxxxxn Mxxxxxa	4,92,427		
2	D 1	1116aaaaa	DCRG	Gxxxl Mxxxxl	4,51,688	11,48,468	6,96,780
3	Bokaro	1116bbbbb		Sxxxxxxxxa Kxxxxi	6,96,780		
4	D 1	1117xxxxx	DCRG	Rxxxxxxa Rxm	6,00,600	21,45,000	15,44,400
4	Bokaro	1117ууууу		Sxxxxxxxd Cxxxxxy	15,44,400		
_	D 1	1115xxxxx	DCRG	Jxxxxxxe Dxxi	8,05,167	16,37,125	8,31,958
5	Dumka	1115yyyyy		Rxm Dxxxl Dxs	8,31,958		
_	D 1	1115aaaaa	DCRG	Axxxxxxh Kxxxr	7,92,165	16,17,363	8,25,198
6	Dumka	1115bbbbb		Sxxxxi Mxxxxl	8,25,198		
7	T 1 1	1116kkkkk	DCRG	Pxxxa Nxxd Mxxxi	8,26,345	13,12,006	4,85,661
7	Jamshedpur	111611111		Pxxxn Kxxxr Dxs	4,85,661		
8	T -hd	1115ccccc	CVP	Bxxxxxxxt Exxa	3,89,919	8,37,560	4,47,641
8	Lohardaga	1115ddddd		Rxxxxxi Kxxxxi	4,47,641		
9	Palamu	1121xxxxx	CVP	Axxxr Rxxxxn	13,76,592	24,95,565	11,18,973
9	Paramu	1121yyyyy		Sxxxl Kxxxr Vxxxa	11,18,973		
10	D 1:	1117ccccc	DCRG	Sxxxxi Kxxxr	5,65,144	14,63,965	8,98,821
10	Ranchi	1117ddddd		Gxxxxd Jxa	8,98,821		
11	D l- :	1118xxxxx	DCRG	Sxxxxxh Cxxxxxa Pxxxxd	11,78,100	26,69,783	14,91,683
11	Ranchi	1118ууууу		Nxxxxxa Gxxxa	14,91,683		
10	D l- :	1118ccccc	CVP	Sxxxxxh Cxxxxxa Pxxxxd	13,37,261	30,30,469	16,93,208
12	Ranchi	1118ddddd		Nxxxxxa Gxxxa	16,93,208		
					ТО	TAL	1,14,31,577

(Referred to in paragraph 3.2.1 (iii); page 34)

### Excess payments of DCRG/ CVP made to the pensioners by the Treasuries due to preparation of erroneous payment advices

(Amount in ₹)

Sl.	Trea-	Туре	PPO No	Name of Pensioners	Admissible	Payable	Amount	Excess
No.	sury				Amount	Amount	Paid	Payment
1	BKR	DCRG	1118xxxxx	Axxt Pxxxxd Mxxxo	11,78,100	11,78,100	11,87,100	9,000
2	BKR	DCRG	1120xxxxx	Lxxxn Sxxxh	10,48,525	10,48,525	10,84,525	36,000
3	BKR	CVP	1115xxxxx	Dxxxxh Pxxxxd	5,12,092	5,12,092	5,43,767	31,675
4	CKP	DCRG	1117xxxxx	Rxm Pxxxn Pxxxxd	6,90,030	6,90,030	69,00,030	62,10,000
5	CKP	DCRG	1116xxxxx	Axxxn Cxxxxxa Mxxxo	2,05,963	2,05,963	2,05,965	2
6	CKP	CVP	1116xxxxx	Txxi Nxxxt W/o Sxxxxxxxr Nxxxt	4,48,179	4,48,179	4,88,179	40,000
7	DHN	DCRG	1222xxxxx	Jxxxu Mxxxo	52,525	52,525	55,525	3,000
8	DHN	DCRG	1122xxxxx	Rxxxxxxa Rxm	8,35,212	8,35,212	8,53,212	18,000
9	DMK	DCRG	1422xxxxx	Pxxxi Mxxxu D/o Sxxxxxa Sxxxxn	6,00,160	6,00,160	6,00,460	300
10	GDD	DCRG	1116xxxxx	Md. Mxxxxa Hxxxn	7,96,600	7,96,600	7,96,780	180
11	GDD	CVP	1120xxxxx	Sxxxxxxxxxx Pxxxxt	6,68,630	6,68,630	6,86,630	18,000
12	GML	CVP	1120xxxxx	Hxxxxxa Pxxxxxa Mxxj	11,87,802	11,87,802	18,53,173	6,65,371
13	GRH	CVP	1120xxxxx	Rxm Vxxxd Kxxxr	32,31,944	32,31,944	32,31,945	1
14	JSR	DCRG	JxxExx22xxx	Kxxxl Kxxxxxa Gxxxh	5,20,702	5,20,702	5,33,358	12,656
15	JSR	CVP	1121xxxxx	Cxxxxxxxxx Bxxxxt	17,24,673	17,24,673	17,24,693	20
16	KHN	CVP	1117xxxxx	Bxxxxxn Gxxxa	12,60,565	12,60,565	12,60,575	10
17	KHN	CVP	1118xxxxx	Sxxxxxm Sxxh	7,15,828	7,15,828	7,18,528	2,700
18	LTR	DCRG	1118xxxxx	Rxm Dxxxl Oxxxn	6,25,433	6,25,433	6,25,435	2
19	LTR	DCRG	1418xxxxx	Jxxxxxxn Pxxxxd Pxxxn	3,64,656	3,64,656	3,64,659	3
20	LTR	CVP	1118xxxxx	Axxn Kxxxr Sxxxh	8,06,290	8,06,290	8,06,298	8
21	LTR	CVP	1121xxxxx	Axxxxxxxr Kxxxr	11,18,973	11,18,973	11,89,973	71,000
22	LTR	CVP	1122xxxxx	Rxxxxa Hxxxxxxa	13,76,592	13,76,592	13,76,593	1
23	PKR	DCRG	PxxExx20xxx	Sxxxu Kxxxr Dxm	5,36,927	5,31,432	5,41,432	10,000
24	PLM	CVP	1118xxxxx	Axxxh Bxxxxi Gxxi	6,29,299	6,29,299	6,29,699	400
25	RNC	DCRG	1118xxxxx	Bxr Bxxxxxr Sxxxh	10,34,583	10,34,583	10,34,853	270
26	RNC	CVP	1115xxxxx	Ixxxxxxt	2,05,899	2,05,899	2,50,899	45,000
27	RNC	CVP	1118xxxxx	Rxm Kxxxr	7,09,928	7,09,928	7,09,929	1
28	RNC	CVP	1118xxxxx	Bxxxu Pxxxxp	12,23,200	12,23,200	12,23,220	20
29	RNC	CVP	1121xxxxx	Md Rxxxxm Axxxxi	16,87,308	16,87,308	16,87,310	2
30	SBJ	CVP	1117xxxxx	Pxxh Kxxi Sxxa	11,52,404	11,52,404	11,52,504	100
31	SGH	CVP	1117xxxxx	Jxxxxl Axxxxxn	4,42,279	4,42,279	4,42,979	700
32	SKL	DCRG	1117xxxxx	Rxm Jx Txxxxi	7,66,494	7,66,494	8,18,924	52,430
33	SKL	DCRG	1121xxxxx	Bxxxxxxh Mxxxo	7,16,224	7,16,224	7,16,244	20
					•		TOTAL	72,26,872

Appendix 3.3

(Referred to in paragraph 3.2.1 (iv); page 35)

### Excess expenditure booked by the Treasuries during payment of DCRG/ CVP due to erroneous addition of TDS amount

(Amount in ₹)

Sl. No.	Treasury	Туре	PPO No.	Name of Pensioners	Admissible Amount	Payable Amount	Net Amount paid	Total Amount Paid as Gross	Reason: TDS added to the Payable Amount	FY FY
1	BKR	DCRG	1116xxxxx	Md. Gxxxxn	8,46,087	8,46,087	8,46,087	8,46,767	680	2016-2017
2	BKR	DCRG	1115xxxxx	Rxm Bxxu Cxxxxxxxy	9,00,000	9,00,000	9,00,000	9,19,385	19,385	2016-2017
3	BKR	DCRG	1116xxxxx	Jxi Mxxa Sxxxa	8,12,559	62,559	62,559	63,448	889	2016-2017
4	DHN	DCRG	1121xxxxx	Rxxxxxxa Sxxxxa	10,00,000	10,00,000	10,00,000	10,00,008	8	2021-2022
5	DHN	CVP	1121xxxxx	Rxxxxxxa Sxxxxa	6,70,164	6,49,042	6,49,042	6,49,050	8	2021-2022
6	DRN	DCRG	1117xxxxx	Dxxxp Kxxxr Vxxxa	2,71,161	2,71,161	2,71,161	2,84,116	12,955	2017-2018
7	GDD	DCRG	1114xxxxx	Vxxxxxxxxd Yxxxv	8,10,999	8,10,999	8,10,999	8,39,205	28,206	2014-2015
8	GDD	DCRG	1419xxxxx	Vxxxxu Pxxxxd Yxxxv	4,65,920	4,65,920	4,65,920	5,65,920	1,00,000	2019-2020
9	GDD	CVP	1113xxxxx	Kxxxxxxo Pxxxxd Sxxxa	6,80,036	6,80,036	6,80,036	6,93,175	13,139	2013-2014
10	GDD	DCRG	1113xxxxx	Kxxxxxxo Pxxxxd Sxxxa	1,000	1,000	1,000	14,139	13,139	2013-2014
11	GML	DCRG	1118xxxxx	Oxxxxa Lxxxa	5,12,000	5,12,000	5,12,000	5,13,865	1,865	2018-2019
12	JSR	DCRG	1119xxxxx	Sxxxxxxxm Bxxxxt	20,00,000	20,00,000	20,00,000	23,29,834	3,29,834	2019-2020
13	JSR	DCRG	1116xxxxx	Pxxxxxa Bxxxxxxe	1,000	1,000	1,000	4,17,822	4,16,822	2019-2020
14	KHN	CVP	1114xxxxx	Lxxxn Mxxxo	4,02,751	4,02,751	4,02,751	4,04,083	1,332	2014-2015
15	PLM	DCRG	1119xxxxx	Bxxxxxu Pxxxxy	4,50,500	4,50,500	4,50,500	5,35,392	84,892	2019-2020
16	PLM	DCRG	1119xxxxx	Kxxxxxxxn Axxxxi	10,82,928	10,82,928	10,82,928	11,67,820	84,892	2019-2020
17	PLM	CVP	1119xxxxx	Kxxxxxxxn Axxxxi	11,52,404	11,52,404	11,52,404	12,37,296	84,892	2019-2020
18	PLM	DCRG	1119xxxxx	Sxxxxxxxs Kxxxxo	8,30,907	8,30,907	8,30,907	9,15,799	84,892	2019-2020
19	RNC	DCRG	1117xxxxx	Pxxxxxt Kxxxr Mxxxxxxxe	13,36,764	13,36,764	13,36,764	13,41,764	5,000	2017-2018
20	RNC	CVP	1117xxxxx	Pxxxxxt Kxxxr Mxxxxxxxe	7,65,975	7,65,975	7,65,975	7,70,975	5,000	2017-2018
21	RNC	DCRG	1117xxxxx	Sxxxxxa Nxxd Sxxxxa	15,04,932	15,04,932	15,04,932	15,09,932	5,000	2017-2018

Sl. No.	Treasury	Туре	PPO No.	Name of Pensioners	Name of Pensioners  Admissible Amount  Payable Amount  Payable Amount Paid as Gross		<b>Amount Paid</b>	Reason: TDS added to the Payable Amount	FY	
22	RNC	DCRG	1118xxxxx	Vxxxy Kxxxr Sxxxh	7,31,640	7,31,640	7,31,640	7,31,644	4	2017-2018
23	RNC	DCRG	1122xxxxx	Axxxxxxa Nxxxxxn Mxxxxa	20,00,000	20,00,000	20,00,000	25,10,195	5,10,195	2022-2023
24	RNC	CVP	1122xxxxx	Axxxxxxa Nxxxxxn Mxxxxa	28,52,223	26,28,392	26,28,392	31,38,587	5,10,195	2022-2023
25	RNC	DCRG	1113xxxxx	Dr. Pxxxxd Kx Sxxxy	8,05,440	8,05,440	8,05,440	8,25,440	20,000	2013-2014
26	RNC	DCRG	1113xxxxx	Dr. Nxxxxi Rxxxxn Sxxxa	7,43,067	7,43,067	7,43,067	7,73,067	30,000	2013-2014
27	RNC	DCRG	1115xxxxx	Gxxxa Cxxxxn Sxh	10,530	10,530	10,530	40,530	30,000	2015-2016
28	RNC	DCRG	1117xxxxx	Cxxxxxxxa Bxa	9,40,154	9,40,154	9,40,154	9,44,154	4,000	2017-2018
29	RNC	DCRG	1417xxxxx	Jxxxxh Vxxxy Exxa	8,04,033	8,04,033	8,04,033	8,34,033	30,000	2017-2018
30	SKL	DCRG	1114xxxxx	Bxxxxxxi Pxxxxd	7,48,193	7,43,193	7,43,193	7,96,303	53,110	2014-2015
								TOTAL	24,80,334	

(Referred to in paragraph 3.2.1 (v); page 39)

### Excess payments of DCRG/ CVP shown in IFMS as made to the pensioners by the Treasuries due to non-updation of revised authorisations issued by AG (A&E) in IFMS

(Amount in ₹)

BKR									(Amount in ₹)
Section   Color   Co		Treasury	Туре	PPO No.	Name of Pensioner	DCRG/ CVP as per		Payment	Revised DCRG/CVP not in IFMS
CKP	1	BKR	CVP	1113xxxxx	Kxxxxxxxr Rxm	11,799	6,21,040	6,09,241	6,21,040
3 CKP	2	BKR	CVP	1113xxxxx	Nxxa Rxm Mxxxxo		4,05,505	3,86,430	4,05,505
DGR	3	CKP	CVP	1117xxxxx	Mxxxxl Sxxxh Pxxxi	4,70,401			6,19,814
5         DGR         DCRG         DNAFRAJIAN         JANAKANAN SANAN         1,95,146         3,48,68         1,53,542         3,48,68           6         DGR         CVP         DNAFRAJIAN         AXXII RXM         14,356         4,77,874         4,63,518         4,77,87           7         DGR         CVP         1115xxxxx         BXXXXXX KXXXY         5,60,470         6,48,178         87,708         6,48,17           8         DGR         CVP         1113xxxxx         BXXXXXX KXXXX         5,60,470         6,48,178         87,708         6,48,17           9         DGR         CVP         DXP MXXXXX         DXXM RXXXX         93,314         1,21,238         27,924         1,21,238           10         DGR         CVP         1117xxxx         DXXM RXXXX         67,059         5,23,892         4,56,833         5,23,212           11         DGR         CVP         DXREX-24xx         LXXXXXX         13,8550         2,98,420         1,59,870         2,98,42           12         DGR         CVP         DXREX-25xxx         NXXXXXXXX         13,355         5,28,218         5,16,222         5,38,05           14         DGR         CVP         DXREX-25xxx         PXXXXXXXXXXXX	4						, ,		10,00,000
6         DGR         CVP         DXFX41XX         AXAR XXXX         14.356         4.77,874         4,63.518         4.77,870           7         DGR         CVP         1115xxxxx         Bxxxxxxxxxxxxxxxxx         5,60.470         6.48,178           8         DGR         CVP         1113xxxxx         Bxxxxxxxxxxxxxxxxxx         5,23.89           10         DGR         CVP         DXFXX2XXX         Dxxxn         8,76.95         5,23.89           11         DGR         CVP         DXFXX2XXX         XXXXXX         67.059         5,23.89         4,66.831         5,23.89           12         DGR         CVP         DXFXX2XXX         LxxxxXDX         DXI         1,18.55         2,98.42         1,18.15         1,18.55         2,98.42         1,18.15         1,18.22         1,18.23         1,18.23         1,19.870         2,98.42         1,18.15         1,19.870         2,98.42         1,18.15         1,19.870         2,98.42         1,18.15         1,19.870         2,98.42         1,18.15         1,19.870         2,98.42         1,18.15         1,19.870         2,98.42         1,18.15         1,19.870         2,98.42         1,18.15         1,19.870         2,98.42         1,18.15         1,19.870         1,19.870	5						3,48,688		3,48,688
To   DGR   CVP   1115xxxxx   Bxxxxxxxx   Sxxxx   5.60.470   6.48.178   87.708   6.48.174	6								4,77,874
8         DGR         CVP         1113xxxxx         Bxxxxxxxxd Jxa         12,979         52,6448         5,13,469         5,26,44           10         DGR         CVP         DxxFxx26xx         Dxxii Mxxxa         93,314         12,12,38         27,924         1,21,23           10         DGR         CVP         1117xxxxx         Dxxxii Mxxxa         67,059         5,23,892         4,56,833         5,23,89           11         DGR         CVP         DxxFxx24xx         Xxxxxxii Dxxi         1,38,555         2,98,42         1,59,870         2,98,42           13         DGR         CVP         DxxExx23xxx         Xxxxxxxii Dxxi         1,23,555         2,98,420         1,59,870         2,98,42           15         DGR         CVP         DxxExx23xxx         Xxxxxxxii Dxxii         12,182         5,38,051         5,16,222         5,38,051           16         DGR         CVP         DxxExx23xxx         Xxxxxxii Mxxxxi         13,373         5,45,720         5,32,347         5,45,20           17         DGR         CVP         DxxExx23xxx         Xxxxxxii Mxxxxi         13,274         3,17,403         2,77,679         3,17,40           18         DGR         CVP         DxxFxx31xx         <	7								6,48,178
9   DGR   CVP   DxxFxx26xx   Dxxi Mxxxa   93,314   1,21,238   27,924   1,21,238   11   DGR   CVP   1113xxxxx   Dxxi   Kxxxk   67,059   5,23,892   4,56,833   5,23,892   12   DGR   CVP   DxxFxx24xx   Kxxxxxi Dxxi   1,38,550   2,98,420   1,59,870   2,98,42   13   DGR   CVP   DxxFxx24xx   Nxxxxxxxx Sxxu   21,829   5,38,061   5,16,222   5,38,061   14   DGR   CVP   DxxFxx23xx   Nxxxxxxx Sxxu   21,829   5,38,051   5,16,222   5,38,051   14   DGR   CVP   DxxFxx23xx   Nxxxxxxx Sxxu   21,829   5,38,051   5,16,222   5,38,051   14   DGR   CVP   DxxFxx23xx   Nxxxx Gxxxx   12,389   5,28,218   5,16,229   5,38,151   15   DGR   CVP   DxxFxx23xx   Rxm Pxxxx Dxxxx   13,373   5,45,720   5,32,347   5,45,72   16   DGR   CVP   DxxFxx23xx   Sxxxxx Mxxa   39,724   3,17,403   2,77,679   3,17,40   17   DGR   CVP   DxxFxx17xx   Sxxxx Dxxxx   Sxxxx   21,042   5,55,53   5,34,511   5,55,53   19   DGR   CVP   DxxFxx17xx   Sxxxx Dxxxx   Sxxxx   21,042   5,55,53   5,34,511   5,55,53   19   DGR   CVP   DxxFxx17xx   Sxxxx Dxxxx   Sxxxx   21,042   5,55,53   5,34,511   5,55,53   19   DGR   CVP   DxxFxx17xx   Sxxxx Dxxxx   Sxxxx   21,042   5,55,53   5,34,511   5,55,53   19   DGR   CVP   DxxFxx17xx   Sxxxx Dxxxx   Sxxxx   4,1276   4,53,080   11,804   4,53,08   20   DHN   DCRG   1115xxxxx   Dxxxxx   Dxxxxx   Sxxxx   Sxx	8								5,26,448
DOR	9								1,21,238
DGR	10								
13									16,73,543
13   DGR   CVP   DxxExx21xxx   Nxxxxxxx   Nxxxxxxx   12,829   5,38,051   5,16,222   5,38,05   15   DGR   CVP   DxxExx23xxx   Pxxxxx   Nxxd Gxxxh   12,389   5,28,218   5,15,829   5,28,218   15   DGR   CVP   DxxExx23xxx   Rxm Pxxxx Gxxxh   13,373   5,45,720   5,32,347   5,45,720   16   DGR   CVP   DxxExx23xxx   Sxxxxxa Mxxxa   22,222   5,46,507   5,24,285   5,46,507   17   DGR   CVP   1112xxxxx   Sxxxxxx Rxxt   39,724   3,17,403   2,77,679   3,17,401   18   DGR   CVP   DxxExx17xxx   Sxxxxx Gxxxa   21,042   5,55,553   5,34,511   5,55,55   19   DGR   CVP   DxxExx17xxx   Sxxxxx Gxxxa   21,042   5,55,553   5,34,511   5,55,55   19   DGR   CVP   DxxExx17xxx   Sxxxxx Gxxxa   21,042   5,55,553   5,34,511   5,55,55   19   DGR   CVP   DxxExx17xxx   Sxxxxx Gxxxa   20,07,60   2,93,123   83,363   2,93,12   20   DHN   DCRG   1115xxxxx   Dxxi Rxi   6,99,105   7,35,900   36,795   7,35,90   22   DHN   DCRG   1115xxxxx   Dxxi Rxi   8,02,709   8,25,330   22,621   8,25,33   23   DHN   DCRG   1115xxxxx   Dxxi Rxi   8,02,709   8,25,330   22,621   8,25,33   22,621   DXXI DXXI DXXI DXXI DXXI DXXI DXXI DX									
14									
15   DGR									
To DGR									
To									
DGR						,			
DGR									
DHN   DCRG   1115xxxxx						,			
DHN   DCRG   1114xxxxx									, ,
22         DHN         DCRG         1115xxxxx         Dxxi Rxi         8,02,709         8,25,330         22,621         8,25,33           23         DHN         DCRG         1114xxxxx         Nxd Kxxxxe         8,32,343         8,76,150         43,807         8,76,15           24         DHN         DCRG         1115xxxxx         Pxxxxxa Kxxxxi         9,40,944         9,68,208         27,264         9,68,20           25         DHN         CVP         1115xxxxx         Bxxxxxxh Txxxxi         3,73,843         3,95,309         21,466         3,95,30           26         DHN         CVP         DxSSxx1xx         Bxxxxxxx Fxxxxxxxx         41,495         3,71,876         3,30,381         3,71,87           27         DHN         CVP         DxxPxx31xx         Bxxxxxxx Fxxxxx         17,699         2,96,951         2,79,252         2,96,95           28         DHN         CVP         1113xxxxx         Bxxxxxxx Fxxxxx         21,436         4,14,944         3,93,508         4,14,94           29         DHN         CVP         1113xxxxx         Hxxxxxx Pxxxxx         12,436         4,14,944         3,93,508         4,14,94           30         DHN         CVP         1113xxxxx         Rxxxx									
DHN   DCRG   1114xxxxx									
24         DHN         DCRG         1115xxxxx         Pxxxxxa Kxxxi         9,40,944         9,68,208         27,264         9,68,202           25         DHN         CVP         1115xxxxx         Bxxxxxxh Txxxxi         3,73,843         3,95,309         21,466         3,95,309           26         DHN         CVP         DxxSxx1xx         BxxxxxxxxxiXxxxxxx         17,699         2,96,951         2,79,252         2,96,951           27         DHN         CVP         DxPxx31xx         BxxxxxxxxxxiXi         17,699         2,96,951         2,79,252         2,96,95           28         DHN         CVP         1113xxxxx         GxxxxxxxxiXi         21,436         4,14,944         3,93,508         4,14,94           29         DHN         CVP         1113xxxxx         Pxxxxxxh Rxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx									
DHN   CVP   DXXSXXIXX   BXXXXXX   DXXXXX   DXXXXX   DXXXXX   DXXXX									
DHN   CVP   DxxPxx31xx   Bxxxxt Pxxxxd Sxxxh   11,495   3,71,876   3,30,381   3,71,876   27   DHN   CVP   DxxPxx31xx   Bxxxxxxxxxi Kxxxxr   17,699   2,96,951   2,79,252   2,96,955   2,86,955   2,86,955   2,86,955   2,86,955   2,86,955   2,86,955   2,86,955   2,9									
DHN   CVP   DxxPxx31xx   Bxxxxxxxi Kxxxxr   17,699   2,96,951   2,79,252   2,96,95   2,8									
28         DHN         CVP         1113xxxxx         Gxxxxxxxxy         21,436         4,14,944         3,93,508         4,14,94           29         DHN         CVP         1113xxxxx         Hxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx									
28         DHN         CVP         1115xxxxx         Cxxxxxxxy         21,436         4,14,944         3,93,508         4,14,944           29         DHN         CVP         1113xxxxx         Hxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	21	DHN	CVP	DXXPXX31XX		17,699	2,96,951	2,19,252	2,96,951
DHN   CVP   1113xxxxx				_	Cxxxxxxxy				4,14,944
31         DHN         CVP         1113xxxxx         Rxxxxe Pxxxxd         17,109         2,85,455         2,68,346         2,85,45           32         DHN         CVP         1113xxxxx         Sxxv Lxl Mxxxo         1,83,972         2,19,566         35,594         2,19,56           33         DHN         CVP         DxxFxx14xx         Sxxxxxm Rxxxxxxii         2,747         2,04,817         2,02,070         2,04,81           34         DMK         DCRG         1117xxxxx         Bxxxxxxxa Pxxxxd Bxxxxt         11,10,780         11,32,560         21,780         11,32,56           35         DMK         DCRG         1115xxxxx         Cxxxxi Kxxxi         6,25,433         6,37,346         11,913         6,37,34           36         DMK         DCRG         1115xxxxx         Cxxxxxi Kxxxi         6,25,433         6,37,346         11,913         6,37,34           37         DMK         DCRG         1115xxxxx         Gxxxa Mxxxxa         7,72,926         7,95,333         22,407         7,95,33           38         DMK         DCRG         1115xxxxx         Lxxxi Nxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx									4,96,950
32         DHN         CVP         1113xxxxx         Sxxv Lxl Mxxxxo         1,83,972         2,19,566         35,594         2,19,56           33         DHN         CVP         DxxFxx14xx         Sxxxxxm Rxxxxxxi         2,747         2,04,817         2,02,070         2,04,81           34         DMK         DCRG         1117xxxxx         Bxxxxxxxa Pxxxxd Bxxxxt         11,10,780         11,32,560         21,780         11,32,56           35         DMK         DCRG         1118xxxxx         Cxxxxi Kxxii         6,25,433         6,37,346         11,913         6,37,34           36         DMK         DCRG         1115xxxxx         Cxxxxxi Kxxxi         6,98,478         7,18,724         20,246         7,18,72           37         DMK         DCRG         1115xxxxx         Gxxxa Mxxxxa         7,72,926         7,95,333         22,407         7,95,33           38         DMK         DCRG         1114xxxxx         Lxxxi Nxxxxxxxxxxxxxxxxx         5,68,955         5,88,870         19,915         5,88,87           39         DMK         DCRG         1115xxxxx         Mxxxxxxa Hxxxxx         8,32,013         8,56,136         24,123         8,56,13           40         DMK         DCRG         1115x		DHN			Pxxxxxh Rxxxxn Sxxxy				2,33,910
33         DHN         CVP         DxxFxx14xx         Sxxxxxm Rxxxxxxxi         2,747         2,04,817         2,02,070         2,04,81           34         DMK         DCRG         1117xxxxx         Bxxxxxxxa Pxxxxd Bxxxxt         11,10,780         11,32,560         21,780         11,32,56           35         DMK         DCRG         1118xxxxx         Cxxxxi Kxxxi         6,25,433         6,37,346         11,913         6,37,34           36         DMK         DCRG         1115xxxxx         Cxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		DHN		1113xxxxx		17,109	2,85,455	2,68,346	2,85,455
34         DMK         DCRG         1117xxxxx         Bxxxxxxxa Pxxxxd Bxxxxt         11,10,780         11,32,560         21,780         11,32,56           35         DMK         DCRG         1118xxxxx         Cxxxxi Kxxxi         6,25,433         6,37,346         11,913         6,37,34           36         DMK         DCRG         1115xxxxx         Cxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		DHN		1113xxxxx	Sxxv Lxl Mxxxxo	1,83,972	2,19,566	35,594	2,19,566
35         DMK         DCRG         1118xxxxx         Cxxxxi Kxxxi         6,25,433         6,37,346         11,913         6,37,34           36         DMK         DCRG         1115xxxxx         Cxxxxxxxxxo Sxh         6,98,478         7,18,724         20,246         7,18,72           37         DMK         DCRG         1115xxxxx         Gxxxa Mxxxxa         7,72,926         7,95,333         22,407         7,95,33           38         DMK         DCRG         1114xxxxx         Lxxxi Nxxxxxx Cxxxxxy         5,68,955         5,88,870         19,915         5,88,87           39         DMK         DCRG         1115xxxxx         Mxxxxxxa Hxxxxa         8,32,013         8,56,136         24,123         8,56,13           40         DMK         DCRG         1115xxxxx         Mxxxxxxxi Bxxxy         8,01,966         8,25,198         23,232         8,25,19           41         DMK         DCRG         1417xxxxx         Pxxxxxxxx Sxxh         4,00,000         20,00,000         16,00,000         20,00,000           42         DMK         DCRG         1116xxxxx         Rxxxxxxxx Mxxxxl         7,87,958         7,88,958         1,000         7,88,95           44         DMK         DCRG         1115xxxxx </td <td>33</td> <td>DHN</td> <td>CVP</td> <td></td> <td>Sxxxxxm Rxxxxxxxi</td> <td>2,747</td> <td>2,04,817</td> <td>2,02,070</td> <td>2,04,817</td>	33	DHN	CVP		Sxxxxxm Rxxxxxxxi	2,747	2,04,817	2,02,070	2,04,817
36         DMK         DCRG         1115xxxxx         Cxxxxxxxxx0 Sxh         6,98,478         7,18,724         20,246         7,18,72           37         DMK         DCRG         1115xxxxx         Gxxxa Mxxxxa         7,72,926         7,95,333         22,407         7,95,33           38         DMK         DCRG         1114xxxxx         Lxxxi Nxxxxxxx Cxxxxxy         5,68,955         5,88,870         19,915         5,88,87           39         DMK         DCRG         1115xxxxx         Mxxxxxxa Hxxxxa         8,32,013         8,56,136         24,123         8,56,13           40         DMK         DCRG         1115xxxxx         Mxxxxxxxi Bxxxxy         8,01,966         8,25,198         23,232         8,25,19           41         DMK         DCRG         1417xxxxx         Pxxxxxxxx Sxxh         4,00,000         20,00,000         16,00,000         20,00,000           42         DMK         DCRG         1116xxxxx         Rxxxxxxxx Sxh         7,85,582         8,07,098         21,516         8,07,09           43         DMK         DCRG         1114xxxxx         Sxxxxi Pxxxxd Mxxxxl         7,87,958         7,88,958         1,000         7,88,95           44         DMK         CVP         1114x	34	DMK	DCRG	1117xxxxx	Bxxxxxxxa Pxxxxd Bxxxxt	11,10,780	11,32,560	21,780	11,32,560
37         DMK         DCRG         1115xxxxx         Gxxxa Mxxxxa         7,72,926         7,95,333         22,407         7,95,33           38         DMK         DCRG         1114xxxxx         Lxxxi Nxxxxxn Cxxxxxy         5,68,955         5,88,870         19,915         5,88,87           39         DMK         DCRG         1115xxxxx         Mxxxxxxa Hxxxxa         8,32,013         8,56,136         24,123         8,56,13           40         DMK         DCRG         1115xxxxx         Mxxxxxxi Bxxxxy         8,01,966         8,25,198         23,232         8,25,19           41         DMK         DCRG         1417xxxxx         Pxxxxxxx Sxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	35	DMK	DCRG	1118xxxxx	Cxxxxi Kxxxi	6,25,433	6,37,346	11,913	6,37,346
38         DMK         DCRG         1114xxxxx         Lxxxi Nxxxxxn Cxxxxxy         5,68,955         5,88,870         19,915         5,88,87           39         DMK         DCRG         1115xxxxx         Mxxxxxa Hxxxxa         8,32,013         8,56,136         24,123         8,56,13           40         DMK         DCRG         1115xxxxx         Mxxxxxxi Bxxxxy         8,01,966         8,25,198         23,232         8,25,19           41         DMK         DCRG         1417xxxxx         Pxxxxxxx Sxxxx         4,00,000         20,00,000         16,00,000         20,00,00           42         DMK         DCRG         1116xxxxx         Rxxxxxxx Sxh         7,85,582         8,07,098         21,516         8,07,09           43         DMK         DCRG         1114xxxxx         Sxxxxi Pxxxxd Mxxxxl         7,87,958         7,88,958         1,000         7,88,95           44         DMK         DCRG         1115xxxxx         Sxxxxh Pxxxxd Bxxxxt         9,94,934         10,00,000         5,066         10,00,00           45         DMK         CVP         1114xxxxx         Bxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	36	DMK	DCRG	1115xxxxx	Cxxxxxxxxx Sxh			20,246	7,18,724
38         DMK         DCRG         1114xxxxx         Lxxxi Nxxxxxn Cxxxxxy         5,68,955         5,88,870         19,915         5,88,87           39         DMK         DCRG         1115xxxxx         Mxxxxxa Hxxxxa         8,32,013         8,56,136         24,123         8,56,13           40         DMK         DCRG         1115xxxxx         Mxxxxxxi Bxxxxy         8,01,966         8,25,198         23,232         8,25,19           41         DMK         DCRG         1417xxxxx         Pxxxxxxx Sxxxx         4,00,000         20,00,000         16,00,000         20,00,00           42         DMK         DCRG         1116xxxxx         Rxxxxxxx Sxh         7,85,582         8,07,098         21,516         8,07,09           43         DMK         DCRG         1114xxxxx         Sxxxxi Pxxxxd Mxxxxl         7,87,958         7,88,958         1,000         7,88,95           44         DMK         DCRG         1115xxxxx         Sxxxxh Pxxxxd Bxxxxt         9,94,934         10,00,000         5,066         10,00,00           45         DMK         CVP         1114xxxxx         Bxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	37	DMK	DCRG	1115xxxxx	Gxxxa Mxxxxa	7,72,926	7,95,333	22,407	7,95,333
40         DMK         DCRG         1115xxxxx         Mxxxxxxxi Bxxxxy         8,01,966         8,25,198         23,232         8,25,19           41         DMK         DCRG         1417xxxxx         Pxxxxxxu Sxxh         4,00,000         20,00,000         16,00,000         20,00,00           42         DMK         DCRG         1116xxxxx         Rxxxxxxa Sxh         7,85,582         8,07,098         21,516         8,07,09           43         DMK         DCRG         1114xxxxx         Sxxxxi Pxxxxd Mxxxxl         7,87,958         7,88,958         1,000         7,88,95           44         DMK         DCRG         1115xxxxx         Sxxxxh Pxxxxd Bxxxxt         9,94,934         10,00,000         5,066         10,00,00           45         DMK         CVP         1114xxxxx         Bxxxxxxxxh Cxxxxxxxxxe         4,25,957         4,46,606         20,649         4,46,60           46         DMK         CVP         1116xxxxx         Jxxxl Sxxn         4,12,781         5,93,229         1,80,448         5,93,22           47         DMK         CVP         1112xxxxx         Kxxxi Mxxo         8,063         1,71,091         1,63,028         1,71,09           48         DMK         CVP         DxxDxx33xx<	38	DMK	DCRG	1114xxxxx	Lxxxi Nxxxxxn Cxxxxxy	5,68,955	5,88,870	19,915	5,88,870
40         DMK         DCRG         1115xxxxx         Mxxxxxxxi Bxxxxy         8,01,966         8,25,198         23,232         8,25,19           41         DMK         DCRG         1417xxxxx         Pxxxxxxu Sxxh         4,00,000         20,00,000         16,00,000         20,00,00           42         DMK         DCRG         1116xxxxx         Rxxxxxxx Sxh         7,85,582         8,07,098         21,516         8,07,09           43         DMK         DCRG         1114xxxxx         Sxxxxi Pxxxxd Mxxxxl         7,87,958         7,88,958         1,000         7,88,95           44         DMK         DCRG         1115xxxxx         Sxxxxh Pxxxxd Bxxxxt         9,94,934         10,00,000         5,066         10,00,00           45         DMK         CVP         1114xxxxx         Bxxxxxxxxh Cxxxxxxxxxe         4,25,957         4,46,606         20,649         4,46,60           46         DMK         CVP         1116xxxxx         Jxxxxl Sxxn         4,12,781         5,93,229         1,80,448         5,93,22           47         DMK         CVP         1112xxxx         Kxxxi Mxxo         8,063         1,71,091         1,63,028         1,71,09           48         DMK         CVP         DxxDxx33xx<	39	DMK	DCRG	1115xxxxx	Mxxxxxa Hxxxxa	8,32,013	8,56,136	24,123	8,56,136
41         DMK         DCRG         1417xxxxx         Pxxxxxxu Sxxh         4,00,000         20,00,000         16,00,000         20,00,00           42         DMK         DCRG         1116xxxxx         Rxxxxxxa Sxh         7,85,582         8,07,098         21,516         8,07,09           43         DMK         DCRG         1114xxxxx         Sxxxxi Pxxxxd Mxxxxl         7,87,958         7,88,958         1,000         7,88,95           44         DMK         DCRG         1115xxxxx         Sxxxxh Pxxxxd Bxxxxt         9,94,934         10,00,000         5,066         10,00,00           45         DMK         CVP         1114xxxxx         Bxxxxxxxxxh Cxxxxxxxxe         4,25,957         4,46,606         20,649         4,46,60           46         DMK         CVP         1116xxxxx         Jxxxxl Sxxn         4,12,781         5,93,229         1,80,448         5,93,22           47         DMK         CVP         1112xxxxx         Kxxxi Mxxo         8,063         1,71,091         1,63,028         1,71,09           48         DMK         CVP         DxxDxx33xx         Mxxxn Mxxn Mxxn Sxh         59,783         3,38,642         2,78,859         3,38,64           49         DMK         CVP         1116xxx	40			1115xxxxx	Mxxxxxxxi Bxxxxy		8,25,198		8,25,198
42         DMK         DCRG         1116xxxxx         Rxxxxxxa Sxh         7,85,582         8,07,098         21,516         8,07,09           43         DMK         DCRG         1114xxxxx         Sxxxxi Pxxxxd Mxxxxl         7,87,958         7,88,958         1,000         7,88,95           44         DMK         DCRG         1115xxxxx         Sxxxxh Pxxxxd Bxxxxt         9,94,934         10,00,000         5,066         10,00,00           45         DMK         CVP         1114xxxxx         Bxxxxxxxxxh Cxxxxxxxxe         4,25,957         4,46,606         20,649         4,46,60           46         DMK         CVP         1116xxxxx         Jxxxxl Sxxxn         4,12,781         5,93,229         1,80,448         5,93,22           47         DMK         CVP         1112xxxxx         Kxxxi Mxxxo         8,063         1,71,091         1,63,028         1,71,09           48         DMK         CVP         DxxDxx33xx         Mxxxn Mxxxn Sxh         59,783         3,38,642         2,78,859         3,38,64           49         DMK         CVP         1116xxxxx         Mxxxxxxxx Pxxxxd         7,98,030         12,97,930         4,99,900         12,97,93	41								20,00,000
43         DMK         DCRG         1114xxxxx         Sxxxxi Pxxxxd Mxxxxl         7,87,958         7,88,958         1,000         7,88,95           44         DMK         DCRG         1115xxxxx         Sxxxxh Pxxxxd Bxxxxt         9,94,934         10,00,000         5,066         10,00,00           45         DMK         CVP         1114xxxxx         Bxxxxxxxxh Cxxxxxxxxe         4,25,957         4,46,606         20,649         4,46,60           46         DMK         CVP         1116xxxxx         Jxxxxl Sxxxn         4,12,781         5,93,229         1,80,448         5,93,22           47         DMK         CVP         1112xxxxx         Kxxxi Mxxxo         8,063         1,71,091         1,63,028         1,71,09           48         DMK         CVP         DxxDxx33xx         Mxxxn Mxxxn Sxh         59,783         3,38,642         2,78,859         3,38,64           49         DMK         CVP         1116xxxxx         Mxxxxxxxx Pxxxxd         7,98,030         12,97,930         4,99,900         12,97,93	42								8,07,098
44         DMK         DCRG         1115xxxxx         Sxxxxh Pxxxxd Bxxxxt         9,94,934         10,00,000         5,066         10,00,00           45         DMK         CVP         1114xxxxx         Bxxxxxxxxh Cxxxxxxxxe         4,25,957         4,46,606         20,649         4,46,60           46         DMK         CVP         1116xxxxx         Jxxxxl Sxxxn         4,12,781         5,93,229         1,80,448         5,93,22           47         DMK         CVP         1112xxxxx         Kxxxi Mxxxo         8,063         1,71,091         1,63,028         1,71,09           48         DMK         CVP         DxxDxx33xx         Mxxxn Mxxxn Sxh         59,783         3,38,642         2,78,859         3,38,64           49         DMK         CVP         1116xxxxx         Mxxxxxxxx Pxxxxd         7,98,030         12,97,930         4,99,900         12,97,93	43								7,88,958
45         DMK         CVP         1114xxxxx         Bxxxxxxxxh Cxxxxxxxe         4,25,957         4,46,606         20,649         4,46,60           46         DMK         CVP         1116xxxxx         Jxxxxl Sxxxn         4,12,781         5,93,229         1,80,448         5,93,22           47         DMK         CVP         1112xxxxx         Kxxxi Mxxxo         8,063         1,71,091         1,63,028         1,71,09           48         DMK         CVP         DxxDxx33xx         Mxxxn Mxxxn Sxh         59,783         3,38,642         2,78,859         3,38,64           49         DMK         CVP         1116xxxxx         Mxxxxxxxa Pxxxxd         7,98,030         12,97,930         4,99,900         12,97,93								5,066	10,00,000
46         DMK         CVP         1116xxxxx         Jxxxxl Sxxxn         4,12,781         5,93,229         1,80,448         5,93,22           47         DMK         CVP         1112xxxxx         Kxxxi Mxxxo         8,063         1,71,091         1,63,028         1,71,09           48         DMK         CVP         DxxDxx33xx         Mxxxn Mxxxn Sxh         59,783         3,38,642         2,78,859         3,38,64           49         DMK         CVP         1116xxxxx         Mxxxxxxa Pxxxxd         7,98,030         12,97,930         4,99,900         12,97,93					1				4,46,606
47         DMK         CVP         1112xxxxx         Kxxxi Mxxxo         8,063         1,71,091         1,63,028         1,71,09           48         DMK         CVP         DxxDxx33xx         Mxxxn Mxxxn Sxh         59,783         3,38,642         2,78,859         3,38,64           49         DMK         CVP         1116xxxxx         Mxxxxxxa Pxxxxd         7,98,030         12,97,930         4,99,900         12,97,93									5,93,229
48         DMK         CVP         DxxDxx33xx         Mxxxn Mxxxn Sxh         59,783         3,38,642         2,78,859         3,38,64           49         DMK         CVP         1116xxxxx         Mxxxxxxa Pxxxxd         7,98,030         12,97,930         4,99,900         12,97,93									1,71,091
49 DMK CVP 1116xxxxx Mxxxxxxa Pxxxxd 7,98,030 12,97,930 4,99,900 12,97,93									3,38,642
									12,97,930
- 1 - 207   1- 2071   1- 3 - 207     1- 1- 1- 1- 1- 1- 1- 207   1-	50	DMK	CVP	1118xxxxx	Md Mxxxxn Axxm	4,35,396	7,09,928	2,74,532	7,09,928
									9,16,536

Sl. No.	Treasury	Type	PPO No.	Name of Pensioner	Payable DCRG/ CVP as per IFMS	Amount Paid	Excess Payment derived	Revised DCRG/CVP not in IFMS
52	DMK	CVP	DxxIxx2xx	Pxxxxxxxd Sxh	23,599	3,76,006	3,52,407	3,76,006
53	DMK	CVP	1116xxxxx	Sxxxxl Txxu	4,94,000	12,57,050	7,63,050	12,57,050
54	DMK	CVP	DxxWxx2xx	Yxxxxxxa Mxxxo	8,291	4,04,915	3,96,624	4,04,915
55	DRN	DCRG	1415xxxxx	Axxr Kxxxr Pxn	2,51,628	2,58,924	7,296	2,58,924
56	DRN	DCRG	1415xxxxx	Axxt Kxxxr Lxxxu	2,75,472	2,83,464	7,992	2,83,464
57	DRN	DCRG	1114xxxxx	Axxl Rxxa	3,20,760	3,31,992	11,232	3,31,992
58	DRN	DCRG	1415xxxxx	Axxxxh Txxxxg	2,44,176	2,51,256	7,080	2,51,256
59	DRN	DCRG	1119xxxxx	Bxxxxt Txxxa	11,52,839	11,84,568	31,729	11,84,568
60	DRN	DCRG	1121xxxxx	Kxxxn Pxxxxxn	11,66,022	12,75,648	1,09,626	12,75,648
61	DRN	DCRG	1118xxxxx	Rxm Sxxxxn Sxxxa	12,52,939	12,76,804	23,865	12,76,804
62	DRN	DCRG	1115xxxxx	Sxxxr Cxxxxxy	7,70,204	7,92,528	22,324	7,92,528
63	DRN	DCRG	1119xxxxx	Sxxxxxxxa Nxxxxn Sxxxh	12,09,500	20,00,000	7,90,500	20,00,000
64	DRN	DCRG	1115xxxxx	Sxxr Bxxxxxr Txxxa	7,70,204	7,92,528	22,324	7,92,528
65	DRN	DCRG	1115xxxxx	Txxa Bxxxxxr Cxxxxxy	7,55,502	7,77,414	21,912	7,77,414
66	DRN	CVP	1113xxxxx	Axxr Kxxxr Sxxxa	2,47,196	2,65,486	18,290	2,65,486
67	DRN	CVP	1117xxxxx	Axxl Kxxxr Sxxxxxxxxa	4,91,640	9,83,280	4,91,640	9,83,280
68	DRN	CVP	1113xxxxx	Anjani Kxxxr Cxxxxxxxy	30,679	10,20,841	9,90,162	10,20,841
69	DRN	CVP	1119xxxxx	Bxxxxxxxa Mxxxxa	1,65,191	17,91,536	16,26,345	17,91,536
70	DRN	CVP	DxxAxx39xx	Bxxxxxxa Px Sxxxh	14,553	7,05,011	6,90,458	7,05,011
71	DRN	CVP	1113xxxxx	Jxxxxxxa Pxxxxd Sxxxh	38,348	11,42,965	11,04,617	11,42,965
72	DRN	CVP	1114xxxxx	Lxl Mxxxn Nxxxk	5,33,331	5,69,122	35,791	5,69,122
73	DRN	CVP	1113xxxxx	Mxxxxxxxxr Nxxh Txxxxi	54,081	6,20,646	5,66,565	6,20,646
74	DRN	CVP	1113xxxxx	Sxxxxa Kxxxi Dxxn	1,98,229	8,22,612	6,24,383	8,22,612
75	GDD	DCRG	1115xxxxx	Bxxxd Bxxxxa	8,26,551	8,50,509	23,958	8,50,509
76	GDD	DCRG	1117xxxxx	Md. Hxxxxxn	9,86,238	10,05,576	19,338	10,05,576
77	GDD	DCRG	GxxDxx40xx	Sxxxxxxd Pxxxxt	2,91,885	3,03,121	11,236	3,03,121
78	GDD	DCRG	1115xxxxx	Sxxxxxxxxa Kxxxr Jxa	8,62,109	8,86,397	24,288	8,86,397
79	GDD	CVP	1116xxxxx	Axxxxxxxa Pxxxxd Yxxxv	4,75,318	12,23,200	7,47,882	12,23,200
80	GML	DCRG	1420xxxxx	Sxxa Rxm Oxxxn	95,872	4,79,360	3,83,488	4,79,360
81	GML	CVP	1115xxxxx	Cxxxxxa Mxxj	3,93,509	4,07,720	14,211	4,07,720
82	GML	CVP	1113xxxxx	Rxxxxxxxr Nxxh Pxxxxd	82,989	2,95,002	2,12,013	2,95,002
83	GML	CVP	GxxAxx4xx	Sxxxxxn Lxxxxi	8,260	2,02,949	1,94,689	2,02,949
84	GML	CVP	1117xxxxx	Sxxxxn Txxxo	4,30,087	6,88,912	2,58,825	6,88,912
85	GML	CVP	1115xxxxx	Sxxxxh Cxxxxxa Pxxxxd	5,20,155	7,46,492	2,26,337	7,46,492
86	GRD	DCRG	1115xxxxx	Axxxn Sxxxh	7,69,857	7,92,165	22,308	7,92,165
87	GRD	DCRG	1115xxxxx	Bxxxxxxxxx Cxxxxxxy	7,87,958	8,10,794	22,836	8,10,794
88	GRD	DCRG	1117xxxxx	Jxxxxxh Pxxxxd Mxxxo	6,12,612	6,24,624	12,012	6,24,624
89	GRD	DCRG	1115xxxxx	Kxxxxxxxxi Rxm	8,44,998	8,69,484	24,486	8,69,484
90	GRD	DCRG	1115xxxxx	Lxxo Rxm	8,07,428	8,30,825	23,397	8,30,825
91	GRD	DCRG	1115 xxxxx	Mxxxxxxxxi Rxy	7,87,958	8,10,794	22,836	8,10,794
92	GRD	DCRG	GxxExx24xxx	Nxxxxxxh Rxm	4,83,599	5,02,673	19,074	5,02,673
93	GRD	DCRG	1122xxxxx	Sxxo Kxxxr Dxo	16,05,995	16,42,773	36,778	16,42,773
94	GRD	DCRG	1115xxxxx	Sxxxxh Sxxxh	6,44,424	6,63,100	18,676	6,63,100
95	GRD	DCRG	1115xxxxx	Txxxi Nxxxxxn Cxxxxxxxy	8,07,428	8,30,825	23,397	8,30,825
96	GRD	DCRG	1114xxxxx	Yxxxl Mxxxo	7,01,927	7,38,870	36,943	7,38,870
97	GRD	CVP	1113xxxxx	Cxxt Lxl Mxxxxl	197	2,33,234	2,33,037	2,33,234
98	GRD	CVP	GxxExx27xxx	Dxxxxl Rxm	16,323	4,58,405	4,42,082	4,58,405
99	GRD	CVP	1113xxxxx	Mxxxi Mxxxxi	10,423	4,24,580	4,14,157	4,24,580
100	GRD	CVP	1116xxxxx	Sxxxxxxxxa Kxxxr Sxxxh	14,82,491	15,16,414	33,923	15,16,414
101	GRH	DCRG	GxxDxx47xx	Rxm Cxxxxxa Pxxxxd	71,610	1,00,947	29,337	1,00,947
102	GRH	DCRG	1214xxxxx	Sxxxxxxxn Sxxxh	77,292	1,55,584	78,292	1,55,584
103	GRH	CVP	GxxRxx4xx	Dxxxxxxh Txxxxy	6,096	4,22,614	4,16,518	4,22,614
104	GTS	DCRG	1115xxxxx	Axxxt Kxxxr Rxxa	7,27,502	7,48,589	21,087	7,48,589
105	GTS	CVP	1113xxxxx	Pxxxxxxxi Pxxxxxn	11,603	2,21,828	2,10,225	2,21,828
106	HZB	DCRG	1118xxxxx	Ixxxxt	3,93,690	9,40,913	5,47,223	9,40,913
107	HZB	DCRG	1114xxxxx	Rxxxxo Sxh	6,12,625	6,34,075	21,450	6,34,075
108	HZB	CVP CVP	1112xxxxx	Bxxxxn Pxxxxy	6,687	3,98,818	3,92,131	3,98,818
109	HZB		HxxExx24xxx	Cxxxxxxxxx Dxxi	4,130	3,74,826	3,70,696	3,74,826
110	HZB	CVP	HxxDxx53xx	Gxxxxh Rxm Kxxxxxxa	64,015	3,05,997	2,41,982	3,05,997

113   HZB   CVP   HARFENZLEX   DAXXXXXI UXXXXXXY   12.48.77   246.803   12.19.26   2.46.6   113   HZB   CVP   HARFENZLEXIX   MG SXXXI SXXXI   10.029   5.41.984   5.31.955   5.45.5   115   IMT   DCRG   I115XXXXX   SXXXI SXXXI   SXXXI SXXXI   10.029   5.41.984   5.31.955   5.45.5   116   IMT   DCRG   I115XXXXX   SXXXI SXXXI   SXXXI SXXXI   10.029   5.41.984   5.31.955   5.45.1   117   IMT   DCRG   I116XXXXX   SXXXI SXXXI CXXXXXXXI   4.24.125   8.86.625   1.62.900   5.86.6   118   IMT   DCRG   I114XXXXX   SXXXI MXXXI DX   SXXXI SXXI CXXXXXXXI   2.094   4.96.163   4.84.069   4.99.1   120   IMT   CVP   JANENZEZXX   SXXXI MXXXI DX   SXXXI SXXI   SXXXI DX	Sl. No.	Treasury	Туре	PPO No.	Name of Pensioner	Payable DCRG/ CVP as per IFMS	Amount Paid	Excess Payment derived	Revised DCRG/CVP not in IFMS
HZB	111								2,26,056
HZB	112			HxxFxx12xx	Jxxxxxxh Uxxxxxxy				2,46,803
116	113			1112xxxxx	Jxxxl Sxxxn	1,64,527			2,65,682
116   JMT					II.	10,029			5,41,984
117	115			1117xxxxx	Axxt Kxxxr Rxy	5,37,004		15,548	5,52,552
118	116	JMT		1116xxxxx		4,24,125		1,62,500	5,86,625
119	117	JMT	DCRG	1115xxxxx	Sxxxxi Rxm Cxxxxxxxxxy		8,66,679	24,420	8,66,679
120	118	JMT	DCRG	1114xxxxx	Sxxxa Mxxxn Jxa	8,67,227	9,12,870	45,643	9,12,870
121   JMT	119	JMT	CVP	JxxExx22xxx	Bxxxxxv Kxxxr Cxxxxxxxy	12,094	4,96,163	4,84,069	4,96,163
123   JSR   DCRG   1117xxxxxx	120	JMT		JxxExx21xxx	Mxxxr Kxxxr Pxn	12,586		5,09,732	5,22,318
124   JSR   DCRG   1118xxxxx   Sxxx   Kxxxx   Mxxxxx   9,39,527   9,88,975   49,448   9,885     124   JSR   DCRG   1118xxxx   Sxx   Kxxxx   Mxxxx   3,67,223   8,77,658   5,10,435   8,77,6     125   JSR   CVP   JXXEX25xx   Xxxx   CXXXXXXXX   7,200   3,75,10   3,69,517     126   JSR   CVP   JXXEX25xx   Xxxx   CXXXXXXX   Xxxx   3,147   2,11,405   2,08,258   2,11,4     127   JSR   CVP   JXXEX22xx   IXXXX   CXXXXXX   MXXXXX   6,293   3,75,810   3,69,517     128   JSR   CVP   JXXEX22xx   IXXXX   CXXXXXX   MXXXXX   63,913   2,88,298   2,24,385   2,88,2     129   JSR   CVP   1112xxxx   Sxxx   Kxxx   CXXXX   16,105   4,35,2     130   JSR   CVP   1112xxxx   TXXXXXX   SXXX   XXXX   16,105   4,35,2     131   KHN   CVP   1118xxxx   TXXXXX   TXXXXXX   13,7,216   13,75,31   38,000   13,75,3     132   KHN   CVP   1118xxxx   PXXXX   BXXXXXX   3,36,036   4,80,781   9,4,745   4,80,3     133   KOD   DCRG   1118xxxx   BXXXXXX   BXXXXXX   XXXX   12,86,24   4,10,752   1,42,128   4,10,3     134   KOD   DCRG   1118xxxx   BXXXXXX   BXXXXXX   13,37,210   13,75,310   3,35,56     135   KOD   DCRG   1118xxxx   BXXXXXX   BXXXXXX   14,06,790   14,33,586   26,796   14,33,3     136   KOD   DCRG   1116xxxx   DXXXX   BXXXXXXX   PXXXXXX   7,40,174   7,79,130   38,506   7,79,1     137   KOD   DCRG   1116xxxx   DXXXXXXX   DXXXXXXX   PXXXXXX   9,56,731   15,496   9,29,18   15,499     139   LOH   DCRG   1115xxxx   BXXXXXXXXX   XXXXXX   XXXXXXX   1,28,60   1,10,780   1,94,155   1,10,780     140   LOH   DCRG   1115xxxx   BXXXXXXXXX   XXXXX   XXXXXX   XXXXXX   XXXXX   XXXXXX	121	JMT	CVP	JxxExx25xxx	Sxxxh Axxxf Axi	5,506	3,64,797	3,59,291	3,64,797
125   JSR   CVP   Jakena Sana   Canada San	122	JSR	DCRG	1117xxxxx	Mxxxxxxl Hxxxe	3,93,690	9,29,115	5,35,425	9,29,115
Decoration   Part	123	JSR	DCRG	1114xxxxx	Sxxxxy Kxxxr Mxxxxa	9,39,527	9,88,975	49,448	9,88,975
126   JSR   CVP	124	JSR	DCRG	1118xxxxx	Sxxo Kxxxxxh Pxxxxy	3,67,223	8,77,658	5,10,435	8,77,658
127	125	JSR	CVP	JxxExx25xxx		6,293	3,75,810		3,75,810
127	126	JSR	CVP	JxxFxx34xx	Gxxxxxxr Pxxxa	3,147	2,11,405	2,08,258	2,11,405
128									2,88,298
129									4,35,200
130					II.				4,78,661
131 KHN									4,09,438
132									13,75,321
133   KOD   DCRG   1419xxxxx   Bxxxxxxa Kxxxr   12,68,624   14,10,752   1,42,128   14,10,734   KOD   DCRG   1118xxxxx   Bxxxxxa Bxxxxa   14,06,790   14,33,586   26,796   14,33,586   KOD   DCRG   1122xxxx   Dxxxa Sxw   13,05,546   13,11,050   5,504   13,11,11,136   KOD   DCRG   1114xxxxx   Dxxxxa Rxxxxx   7,40,174   7,79,130   38,956   7,79,137   KOD   DCRG   1116xxxxx   Dxxxxxxn Pxxxxxxx   7,40,174   7,79,130   38,956   7,79,137   KOD   DCRG   1116xxxxx   Dxxxxxxn Pxxxxxxx   9,16,625   11,0,780   1,94,155   11,10,0   138   KOD   CVP   1117xxxxx   Bxxxxxxxx   Pxxxxxx   Pxxxxx   9,56,731   15,49,649   5,92,918   15,49,649   139   LOH   DCRG   1115xxxxx   Gxxxxxxxn Pxxxxxx   9,56,731   15,49,649   5,92,918   15,49,649   140   LOH   DCRG   1115xxxxx   Gxxxxxxxn Pxxxxxx   1,23,310   1,29,800   6,490   1,29,80   141   LOH   DCRG   1115xxxxx   Rxxxi Pxxxxxxxxx   7,57,218   7,79,163   21,945   7,79,143   142   LOH   CVP   1116xxxxx   Axxx   Axxx   Axxx   Axx   Axx								,	4,80,781
134   KOD   DCRG   1118xxxxx   Bxxxxxa Pxxxxd   14,06,790   14,33,586   26,796   14,33;								,	14,10,752
135   KOD   DCRG   112xxxxx									14,33,586
136   KOD   DCRG   1114xxxxx   Dxxxxxa Rxxxxxs   7,40,174   7,79,130   38,956   7,79,137   KOD   DCRG   1116xxxxx   Jxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx									13,11,050
137   KOD   DCRG   1116xxxxx   Jxxxxxxxn   Pxxxxxxxi   9,16,625   11,10,780   1,94,155   11,10,7     138   KOD   CVP   1117xxxxx   Bxxxxxxxxxxxxxx   Pxxxxxx   Pxxxxxx   Pxxxxxxxx									7,79,130
138									11,10,780
139							, ,		
140									6,83,579
141   LOH   DCRG   1115xxxxx   Txxxxa Kxxxxxxr   7,57,218   7,79,163   21,945   7,79,1     142   LOH   CVP   1116xxxxx   Axxr Cxxxd Rxm   3,49,851   5,55,286   2,05,435   5,55,2     143   LOH   CVP   1116xxxxx   Axxxd Kxxxr Sxxxh   4,13,764   6,67,754   2,53,990   6,67,7     144   LOH   CVP   1120xxxxx   Bxxxi Oxxxn   10,85,541   13,07,545   2,22,004   13,07,5     145   LOH   CVP   1116xxxxx   Bxxa Lxxa   4,35,003   10,98,134   6,63,131   10,98,1     146   LOH   CVP   1117xxxxx   Bxxxxxm Dxxi   7,11,895   11,41,524   4,29,629   11,41,5     147   LOH   CVP   1116xxxxx   Bxxxxm Oxxxn   3,67,746   5,94,572   2,26,826   5,94,5     148   LOH   CVP   1117xxxxx   Mxxxxxxx Mxxxxi   4,48,179   11,40,575   6,92,396   11,40,5     149   LOH   CVP   1117xxxxx   Mxxxi Dxxi   6,86,330   11,07,030   4,20,700   11,07,0     150   LOH   CVP   1117xxxxx   Mxxxi Dxxi   6,86,330   11,07,030   4,20,700   11,07,0     151   LOH   CVP   1117xxxxx   Rxxxxi Mxxz   4,40,509   11,35,150   6,94,641   11,35,1     153   LTR   CVP   1116xxxxx   Lxl Jxe Mxxxo   4,43,656   7,09,928   2,66,272   7,09,5     154   MHP   DCRG   1116xxxxx   Lxl Jxe Mxxxo   4,43,656   7,09,928   2,66,272   7,09,5     155   PKR   DCRG   1115xxxxx   Axxxxxxh Mxxx   15,42,875   7,19,120   1,76,245   7,19,1     156   PKR   DCRG   1115xxxxx   Axxxxxh Mxxxo   12,72,960   13,92,640   1,19,680   13,92,6     155   PKR   DCRG   1115xxxxx   Axxxxxxh Mxxxo   12,72,960   13,92,640   1,19,680   13,92,6     156   PKR   DCRG   1115xxxxx   Axxxxxxh Mxxxx   Axxxxxh Mxxxo   12,72,960   13,92,640   1,19,680   13,92,6     157   PKR   DCRG   1118xxxxx   Axxxxxx   Axxxxx   Axxxxx   Axxxxx   Axxxxx   Axxxxx   Axxxx   Axxxxx   Ax									1,29,800
142         LOH         CVP         1116xxxxx         Axxr Cxxxd Rxm         3,49,851         5,55,286         2,05,435         5,55,2           143         LOH         CVP         1116xxxxx         Axxxd Kxxxr Sxxxh         4,13,764         6,67,754         2,53,990         6,67,7           144         LOH         CVP         1120xxxxx         Bxxxi Oxxxn         10,85,541         13,07,545         2,22,004         13,07,5           145         LOH         CVP         1116xxxxx         Bxxa Lxxa         4,35,003         10,98,134         6,63,131         10,98,1           146         LOH         CVP         1116xxxxx         Bxxxxxm Dxxi         7,11,895         11,41,524         42,9629         11,41,5           147         LOH         CVP         1116xxxxx         Bxxxxxm Dxxi         3,67,746         5,94,572         2,26,826         5,94,5           148         LOH         CVP         1117xxxxx         Mxxxxxxxi Dxxxi         4,48,179         11,40,575         6,92,396         11,40,5           150         LOH         CVP         1117xxxxx         Mxxxi Dxxi         6,86,330         11,07,030         4,20,700         11,07,0           151         LOH         CVP         1117xxxxx									7,79,163
143   LOH   CVP   1116xxxxx   Axxxd Kxxxr Sxxxh   4,13,764   6,67,754   2,53,990   6,67,714   144   LOH   CVP   1120xxxxx   Bxxxi Oxxxn   10,85,541   13,07,545   2,22,004   13,07,545   145   LOH   CVP   1116xxxxx   Bxxa Lxxa   4,35,003   10,98,134   6,63,131   10,98,134   146   LOH   CVP   1117xxxxx   Bxxxxxn Dxxi   7,11,895   11,41,524   4,29,629   11,41,544   147   LOH   CVP   1116xxxxx   Bxxxxxn Oxxxn   3,67,746   5,94,572   2,26,826   5,94,54   148   LOH   CVP   1117xxxxx   Mxxxxxa Kxxxxi   4,48,179   11,40,575   6,92,396   11,40,544   149   LOH   CVP   1117xxxxx   Mxxxxxa Kxxxxi   4,48,179   11,40,575   6,92,396   11,40,544   149   LOH   CVP   1117xxxxx   Mxxxi Dxxi   6,86,330   11,07,030   4,20,700   11,07,030   1,07,03					II.				5,55,286
144         LOH         CVP         1120xxxxx         Bxxxi Oxxxn         10,85,541         13,07,545         2,22,004         13,07,7,145           145         LOH         CVP         1116xxxxx         Bxxa Lxxa         4,35,003         10,98,134         6,63,131         10,98,1           146         LOH         CVP         1117xxxxx         Bxxxxxn Dxxi         7,11,895         11,41,524         4,29,629         11,41,5           147         LOH         CVP         1116xxxxx         Bxxxxxm Oxxxn         3,67,746         5,94,572         2,26,826         5,94,5           148         LOH         CVP         1117xxxxx         Mxxxxxxa Kxxxxi         4,48,179         11,40,575         6,92,396         11,40,5           149         LOH         CVP         1117xxxxx         Mxxxi Dxxi         5,08,356         13,24,749         8,16,393         13,24,7           150         LOH         CVP         1117xxxxx         Mxxi Dxxi         6,86,330         11,07,030         4,20,700         11,07,07           151         LOH         CVP         1117xxxxx         Pxxxxxxxi Dxxi         10,53,977         14,70,926         4,16,949         14,70,9           152         LOH         CVP         1116xxxxx									6,67,754
145         LOH         CVP         1116xxxxx         Bxxa Lxxa         4,35,003         10,98,134         6,63,131         10,98,146           146         LOH         CVP         1117xxxxx         Bxxxxxn Dxxi         7,11,895         11,41,524         4,29,629         11,41,5           147         LOH         CVP         1116xxxxx         Bxxxxxm Oxxxn         3,67,746         5,94,572         2,26,826         5,94,5           148         LOH         CVP         1117xxxxx         Mxxxxxxx Mxxxxi         4,48,179         11,40,575         6,92,396         11,40,5           149         LOH         CVP         1117xxxxx         Md. Hxxxm         5,08,356         13,24,749         8,16,393         13,24,7           150         LOH         CVP         1117xxxxx         Mxxi Dxxi         6,86,330         11,07,030         4,20,700         11,07,0           151         LOH         CVP         1117xxxxx         Pxxxxxxxi Mxxz         4,40,509         11,35,150         6,94,641         11,35,150           152         LOH         CVP         1116xxxxx         Rxxxxxi Mxxz         4,40,509         11,35,150         6,94,641         11,35,150           153         LTR         CVP         1116xxxxx									13,07,545
146         LOH         CVP         1117xxxxx         Bxxxxxn Dxxi         7,11,895         11,41,524         4,29,629         11,41,514           147         LOH         CVP         1116xxxxx         Bxxxxxm Oxxxn         3,67,746         5,94,572         2,26,826         5,94,572           148         LOH         CVP         1117xxxxx         Mxxxxxxa Kxxxxi         4,48,179         11,40,575         6,92,396         11,40,5           149         LOH         CVP         1117xxxxx         Md. Hxxxm         5,08,356         13,24,749         8,16,393         13,24,7           150         LOH         CVP         1117xxxxx         Mxxxi Dxxi         6,86,330         11,07,030         4,20,700         11,07,0           151         LOH         CVP         1117xxxxx         Pxxxxxxxi Dxxx         10,53,977         14,70,926         4,16,949         14,70,9           152         LOH         CVP         1116xxxxx         Rxxxxxi Mxxz         4,40,509         11,35,150         6,94,641         11,35,1           153         LTR         CVP         1116xxxxx         Lxl Jxe Mxxx         4,40,509         11,35,150         6,94,641         11,35,1           154         MHP         DCRG         1116xxxxx </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>10,98,134</td>									10,98,134
147         LOH         CVP         1116xxxxx         Bxxxxxm Oxxxn         3,67,746         5,94,572         2,26,826         5,94,572           148         LOH         CVP         1117xxxxx         Mxxxxxxa Kxxxxi         4,48,179         11,40,575         6,92,396         11,40,5           149         LOH         CVP         1117xxxxx         Md. Hxxxm         5,08,356         13,24,749         8,16,393         13,24,7           150         LOH         CVP         1117xxxxx         Mxxi Dxxi         6,86,330         11,07,030         4,20,700         11,07,0           151         LOH         CVP         1117xxxxx         Pxxxxxxid Oxxxn         10,53,977         14,70,926         4,16,949         14,70,9           152         LOH         CVP         1116xxxxx         Rxxxxxid Mxxz         4,40,509         11,35,150         6,94,641         11,35,1           153         LTR         CVP         1116xxxxx         Lx1 Jxe Mxxxo         4,43,656         7,09,928         2,66,272         7,09,5           154         MHP         DCRG         1116xxxxx         Sxxv Bxxxxu Gxxxh         5,42,875         7,19,120         1,76,245         7,19,1           155         PKR         DCRG         1115xxxxx							, ,		11,41,524
148         LOH         CVP         1117xxxxx         Mxxxxxxa Kxxxi         4,48,179         11,40,575         6,92,396         11,40,575           149         LOH         CVP         1117xxxxx         Md. Hxxm         5,08,356         13,24,749         8,16,393         13,24,7           150         LOH         CVP         1117xxxxx         Mxxi Dxxi         6,86,330         11,07,030         4,20,700         11,07,05           151         LOH         CVP         1117xxxxx         Pxxxxxxxid Oxxxn         10,53,977         14,70,926         4,16,949         14,70,9           152         LOH         CVP         1116xxxxx         Rxxxxxid Mxxz         4,40,509         11,35,150         6,94,641         11,35,1           153         LTR         CVP         1116xxxxx         Lxl Jxe Mxxxo         4,43,656         7,09,928         2,66,272         7,09,9           154         MHP         DCRG         1116xxxxx         Sxxv Bxxxxu Gxxxh         5,42,875         7,19,120         1,76,245         7,19,1           155         PKR         DCRG         1121xxxxx         Axxxxxxh Mxxxo         12,72,960         13,92,640         1,19,680         13,92,6           156         PKR         DCRG         1118									5,94,572
149         LOH         CVP         1117xxxxx         Md. Hxxxm         5,08,356         13,24,749         8,16,393         13,24,7           150         LOH         CVP         1117xxxxx         Mxxi Dxxi         6,86,330         11,07,030         4,20,700         11,07,0           151         LOH         CVP         1117xxxxx         Pxxxxxxxd Oxxxn         10,53,977         14,70,926         4,16,949         14,70,9           152         LOH         CVP         1117xxxxx         Rxxxxxi Mxz         4,40,509         11,35,150         6,94,641         11,35,1           153         LTR         CVP         1116xxxxx         Lxl Jxe Mxxo         4,43,656         7,09,928         2,66,272         7,09,9           154         MHP         DCRG         1116xxxxx         Sxxv Bxxxu Gxxxh         5,42,875         7,19,120         1,76,245         7,19,1           155         PKR         DCRG         1121xxxxx         Axxxxxxh Mxxo         12,72,960         13,92,640         1,19,680         13,92,6           156         PKR         DCRG         1115xxxxx         Axxt Kxxxr Sxxxh         7,69,857         7,92,165         22,308         7,92,1           157         PKR         DCRG         1118xxxxx <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>11,40,575</td>									11,40,575
150         LOH         CVP         1117xxxxx         Mxxxi Dxxi         6,86,330         11,07,030         4,20,700         11,07,07           151         LOH         CVP         1117xxxxx         Pxxxxxxxd Oxxxn         10,53,977         14,70,926         4,16,949         14,70,92           152         LOH         CVP         1117xxxxx         Rxxxxi Mxz         4,40,509         11,35,150         6,94,641         11,35,1           153         LTR         CVP         1116xxxxx         Lxl Jxe Mxxo         4,43,656         7,09,928         2,66,272         7,09,9           154         MHP         DCRG         1116xxxxx         Sxv Bxxxu Gxxxh         5,42,875         7,19,120         1,76,245         7,19,1           155         PKR         DCRG         1121xxxxx         Axxxxxxh Mxxo         12,72,960         13,92,640         1,19,680         13,92,6           156         PKR         DCRG         1115xxxxx         Axxt Kxxxr Sxxxh         7,69,857         7,92,165         22,308         7,92,1           157         PKR         DCRG         1118xxxxx         Gxxxl Pxxxxd Sxxxh         9,51,300         9,69,420         18,120         9,69,4           159         PKR         DCRG         1118xx									13,24,749
151         LOH         CVP         1117xxxxx         Pxxxxxxxd Oxxxn         10,53,977         14,70,926         4,16,949         14,70,926           152         LOH         CVP         1117xxxxx         Rxxxxxi Mxxz         4,40,509         11,35,150         6,94,641         11,35,1           153         LTR         CVP         1116xxxxx         Lxl Jxe Mxxo         4,43,656         7,09,928         2,66,272         7,09,9           154         MHP         DCRG         1116xxxxx         Sxxv Bxxxu Gxxxh         5,42,875         7,19,120         1,76,245         7,19,1           155         PKR         DCRG         1121xxxxx         Axxxxxxh Mxxo         12,72,960         13,92,640         1,19,680         13,92,6           156         PKR         DCRG         1115xxxxx         Axxt Kxxxr Sxxxh         7,69,857         7,92,165         22,308         7,92,1           157         PKR         DCRG         1118xxxxx         Gxxxl Pxxxxd Sxxxh         9,51,300         9,69,420         18,120         9,69,4           158         PKR         DCRG         1118xxxxx         Md Sxxxxxx Sxxxh         8,74,484         9,00,405         25,921         9,00,4           159         PKR         DCRG									11,07,030
152         LOH         CVP         1117xxxxx         Rxxxxxi Mxxz         4,40,509         11,35,150         6,94,641         11,35,150           153         LTR         CVP         1116xxxxx         Lxl Jxe Mxxo         4,43,656         7,09,928         2,66,272         7,09,9           154         MHP         DCRG         1116xxxxx         Sxxv Bxxxu Gxxxh         5,42,875         7,19,120         1,76,245         7,19,1           155         PKR         DCRG         1121xxxxx         Axxxxxxh Mxxxo         12,72,960         13,92,640         1,19,680         13,92,6           156         PKR         DCRG         1115xxxxx         Axxt Kxxxr Sxxxh         7,69,857         7,92,165         22,308         7,92,1           157         PKR         DCRG         1118xxxxx         Gxxxl Pxxxxd Sxxxh         9,51,300         9,69,420         18,120         9,69,4           158         PKR         DCRG         1118xxxxx         Md Sxxxxxx Sxxxh         8,74,484         9,00,405         25,921         9,00,4           159         PKR         DCRG         1118xxxxx         Md Sxxxxxx Sxxxh         12,60,565         12,97,930         37,365         12,97,5           161         PLM         DCRG <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>14,70,926</td></td<>									14,70,926
153         LTR         CVP         1116xxxxx         Lxl Jxe Mxxxo         4,43,656         7,09,928         2,66,272         7,09,95           154         MHP         DCRG         1116xxxxx         Sxxv Bxxxu Gxxxh         5,42,875         7,19,120         1,76,245         7,19,1           155         PKR         DCRG         1121xxxxx         Axxxxxxh Mxxxo         12,72,960         13,92,640         1,19,680         13,92,6           156         PKR         DCRG         1115xxxxx         Axxt Kxxxr Sxxxh         7,69,857         7,92,165         22,308         7,92,1           157         PKR         DCRG         1118xxxxx         Gxxxl Pxxxxd Sxxxh         9,51,300         9,69,420         18,120         9,69,4           158         PKR         DCRG         1118xxxxx         Md Sxxxxxx Sxxxh         8,74,484         9,00,405         25,921         9,00,4           159         PKR         DCRG         1118xxxxx         Md Sxxxxxx Axxxd         9,51,300         9,69,420         18,120         9,69,4           160         PKR         CVP         1119xxxxx         Md Sxxxxxxx Sxxxh         12,60,565         12,97,930         37,365         12,97,5           161         PLM         DCRG <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>, ,</td><td></td><td>11,35,150</td></t<>							, ,		11,35,150
154         MHP         DCRG         1116xxxxx         Sxxv Bxxxxu Gxxxh         5,42,875         7,19,120         1,76,245         7,19,1           155         PKR         DCRG         1121xxxxx         Axxxxxxh Mxxxo         12,72,960         13,92,640         1,19,680         13,92,6           156         PKR         DCRG         1115xxxxx         Axxt Kxxxr Sxxxh         7,69,857         7,92,165         22,308         7,92,1           157         PKR         DCRG         1118xxxxx         Gxxxl Pxxxxd Sxxxh         9,51,300         9,69,420         18,120         9,69,4           158         PKR         DCRG         1119xxxxx         Md Sxxxxxx Sxxxh         8,74,484         9,00,405         25,921         9,00,4           159         PKR         DCRG         1118xxxxx         Md Sxxxxxx Axxxd         9,51,300         9,69,420         18,120         9,69,4           160         PKR         CVP         1119xxxxx         Md Sxxxxxx Sxxxh         12,60,565         12,97,930         37,365         12,97,5           161         PLM         DCRG         1121xxxxx         Uxa Sxxxxxx Pxxxxi         16,97,800         20,00,000         3,02,200         20,00,0           162         PLM         DCRG						, -,			7,09,928
155         PKR         DCRG         1121xxxxx         Axxxxxxh Mxxxo         12,72,960         13,92,640         1,19,680         13,92,6           156         PKR         DCRG         1115xxxxx         Axxt Kxxr Sxxxh         7,69,857         7,92,165         22,308         7,92,1           157         PKR         DCRG         1118xxxxx         Gxxxl Pxxxxd Sxxxh         9,51,300         9,69,420         18,120         9,69,4           158         PKR         DCRG         1119xxxxx         Md Sxxxxxx Sxxxh         8,74,484         9,00,405         25,921         9,00,4           159         PKR         DCRG         1118xxxxx         Md Sxxxxxx Axxxd         9,51,300         9,69,420         18,120         9,69,4           160         PKR         CVP         1119xxxxx         Md Sxxxxxx Sxxxh         12,60,565         12,97,930         37,365         12,97,9           161         PLM         DCRG         1121xxxxx         Sxxxxxxx Txxxxi         16,97,800         20,00,000         3,02,200         20,00,0           162         PLM         DCRG         1121xxxxx         Uxa Sxxxxxr Pxxxxy         15,21,234         16,64,256         1,43,022         16,64,2           163         PLM         CVP									7,19,120
156         PKR         DCRG         1115xxxxx         Axxt Kxxxr Sxxxh         7,69,857         7,92,165         22,308         7,92,1           157         PKR         DCRG         1118xxxxx         Gxxxl Pxxxxd Sxxxh         9,51,300         9,69,420         18,120         9,69,4           158         PKR         DCRG         1119xxxxx         Md Sxxxxxn Sxxxh         8,74,484         9,00,405         25,921         9,00,4           159         PKR         DCRG         1118xxxxx         Md. Sxxxxxx Axxxd         9,51,300         9,69,420         18,120         9,69,4           160         PKR         CVP         1119xxxxx         Md Sxxxxxx Sxxxh         12,60,565         12,97,930         37,365         12,97,5           161         PLM         DCRG         1118xxxxx         Sxxxxxxx Txxxxi         16,97,800         20,00,000         3,02,200         20,00,0           162         PLM         DCRG         1121xxxxx         Uxa Sxxxxxr Pxxxxy         15,21,234         16,64,256         1,43,022         16,64,2           163         PLM         CVP         PxxHxx40xx         Mxxxxxxxxh Pxxxxxd Sxxxh         3,87,609         6,30,479         2,42,870         6,30,4									13,92,640
157         PKR         DCRG         1118xxxxx         Gxxxl Pxxxxd Sxxxh         9,51,300         9,69,420         18,120         9,69,420           158         PKR         DCRG         1119xxxxx         Md Sxxxxxn Sxxxh         8,74,484         9,00,405         25,921         9,00,4           159         PKR         DCRG         1118xxxxx         Md. Sxxxxxz Axxxd         9,51,300         9,69,420         18,120         9,69,4           160         PKR         CVP         1119xxxxx         Md Sxxxxxx Sxxxh         12,60,565         12,97,930         37,365         12,97,5           161         PLM         DCRG         1118xxxxx         Sxxxxxxxx Txxxxi         16,97,800         20,00,000         3,02,200         20,00,0           162         PLM         DCRG         1121xxxxx         Uxa Sxxxxxr Pxxxxy         15,21,234         16,64,256         1,43,022         16,64,2           163         PLM         CVP         PxxHxx40xx         Mxxxxxxxxh Pxxxxxd Sxxxh         3,87,609         6,30,479         2,42,870         6,30,4									7,92,165
158         PKR         DCRG         1119xxxxx         Md Sxxxxxn Sxxxh         8,74,484         9,00,405         25,921         9,00,4           159         PKR         DCRG         1118xxxxx         Md. Sxxxxxz Axxxd         9,51,300         9,69,420         18,120         9,69,4           160         PKR         CVP         1119xxxxx         Md Sxxxxxn Sxxxh         12,60,565         12,97,930         37,365         12,97,5           161         PLM         DCRG         1118xxxx         Sxxxxxxxx Txxxxi         16,97,800         20,00,000         3,02,200         20,00,0           162         PLM         DCRG         1121xxxxx         Uxa Sxxxxxr Pxxxxy         15,21,234         16,64,256         1,43,022         16,64,2           163         PLM         CVP         PxxHxx40xx         Mxxxxxxxxh Pxxxxxd Sxxxh         3,87,609         6,30,479         2,42,870         6,30,4									9,69,420
159         PKR         DCRG         1118xxxxx         Md. Sxxxxxz Axxxd         9,51,300         9,69,420         18,120         9,69,420           160         PKR         CVP         1119xxxxx         Md Sxxxxxn Sxxxh         12,60,565         12,97,930         37,365         12,97,5           161         PLM         DCRG         1118xxxxx         Sxxxxxxxx Txxxxi         16,97,800         20,00,000         3,02,200         20,00,0           162         PLM         DCRG         1121xxxxx         Uxa Sxxxxxr Pxxxxy         15,21,234         16,64,256         1,43,022         16,64,2           163         PLM         CVP         PxxHxx40xx         Mxxxxxxxh Pxxxxd Sxxxh         3,87,609         6,30,479         2,42,870         6,30,4									9,00,405
160         PKR         CVP         1119xxxxx         Md Sxxxxxn Sxxxh         12,60,565         12,97,930         37,365         12,97,9           161         PLM         DCRG         1118xxxxx         Sxxxxxxxxa Txxxxi         16,97,800         20,00,000         3,02,200         20,00,0           162         PLM         DCRG         1121xxxxx         Uxa Sxxxxxr Pxxxxy         15,21,234         16,64,256         1,43,022         16,64,2           163         PLM         CVP         PxxHxx40xx         Mxxxxxxxxh Pxxxxxd Sxxxh         3,87,609         6,30,479         2,42,870         6,30,4									9,69,420
161         PLM         DCRG         1118xxxxx         Sxxxxxxxx Txxxxi         16,97,800         20,00,000         3,02,200         20,00,0           162         PLM         DCRG         1121xxxxx         Uxa Sxxxxxr Pxxxxy         15,21,234         16,64,256         1,43,022         16,64,2           163         PLM         CVP         PxxHxx40xx         Mxxxxxxxh Pxxxxd Sxxxh         3,87,609         6,30,479         2,42,870         6,30,4									12,97,930
162         PLM         DCRG         1121xxxxx         Uxa Sxxxxxr Pxxxxy         15,21,234         16,64,256         1,43,022         16,64,2           163         PLM         CVP         PxxHxx40xx         Mxxxxxxxxh Pxxxxd Sxxxh         3,87,609         6,30,479         2,42,870         6,30,4									20,00,000
163         PLM         CVP         PxxHxx40xx         Mxxxxxxxxh Pxxxxxd Sxxxh         3,87,609         6,30,479         2,42,870         6,30,4							, ,		16,64,256
					·				6,30,479
164   PLM   CVP   PxxFxx40xx   Sxxxj Pxxxxd Rxm   9,243   2,38,740   2,29,497   2,38,7			CVP						2,38,740
									7,38,606
									12,09,083
									10,00,000
									2,33,415

Sl. No.	Treasury	Туре	PPO No.	Name of Pensioner	Payable DCRG/ CVP as per IFMS	Amount Paid	Excess Payment derived	Revised DCRG/CVP not in IFMS
169	RNC	DCRG	1119xxxxx	Md Axxxn Axxxd	9,05,632	9,46,062	40,430	9,46,062
170	RNC	DCRG	1112xxxxx	Pxxxr Pxxl Kxxxr	5,37,818	6,71,267	1,33,449	6,71,267
171	RNC	DCRG	1116xxxxx	Sxxxxxxa Bxxxxs	6,78,457	6,97,039	18,582	6,97,039
172	RNC	DCRG	1112xxxxx	Sxxxxxa Bxxxm	7,14,318	7,24,532	10,214	7,24,532
173	RNC	CVP	1117xxxxx	Axxxk Pxxxxd Sxh	18,91,634	30,79,633	11,87,999	30,79,633
174	RNC	CVP	1113xxxxx	Bxxxxo Kxxxxxp	-10,620	6,98,719	7,09,339	6,98,719
175	RNC	CVP	1112xxxxx	Bxxh Nxxh Oxxxn	1,17,895	2,18,878	1,00,983	2,18,878
176	RNC	CVP	RxxHxx40xx	Gxxxxxxr Sxxxh Pxxxr	3,18,976	6,99,112	3,80,136	6,99,112
177	RNC	CVP	1115xxxxx	Kxxxu Sxxxxr	5,35,101	5,35,143	42	5,35,143
178	RNC	CVP	1114xxxxx	Kxxxxxa Mxxxxi Lxl	6,73,547	7,15,828	42,281	7,15,828
179	RNC	CVP	1116xxxxx	Sxxxxxa Nxxd Sxxxa	18,34,046	29,56,846	11,22,800	29,56,846
180	RNC	CVP	1117xxxxx	Yxxxxa Pxxxxd Sxxxh	11,75,217	19,05,597	7,30,380	19,05,597
181	SBJ	CVP	1117xxxxx	Uxxy Kxxxr Bxxxxt	6,91,639	10,85,541	3,93,902	10,85,541
182	SDG	DCRG	1118xxxxx	Dxxxa Gxxxb Txxxa	9,98,775	10,00,000	1,225	10,00,000
183	SDG	DCRG	1116xxxxx	Mxxxxa Txxe	8,61,465	8,89,647	28,182	8,89,647
184	SDG	CVP	1117xxxxx	Bxxxxxxr Sxxxh	7,04,225	11,52,404	4,48,179	11,52,404
185	SDG	CVP	1117xxxxx	Mxxxxxi Kxxxr	7,04,422	11,18,973	4,14,551	11,18,973
186	SDG	CVP	1116xxxxx	Mxxxxxr Lxxxa	7,26,054	11,87,802	4,61,748	11,87,802
187	SGH	DCRG	1115xxxxx	Bxxxxxn Gxxe	7,98,704	9,06,864	1,08,160	9,06,864
188	SGH	DCRG	1122xxxxx	Md Ixxxxxz Nxxxm	9,23,769	18,47,538	9,23,769	18,47,538
189	SGH	DCRG	1419xxxxx	Oxxxn Hx & Cxxxxxn Bxxxxxa	4,31,022	8,62,044	4,31,022	8,62,044
190	SGH	DCRG	1118xxxxx	Pxxxxxxxn Gxxxxi	9,74,556	9,92,772	18,216	9,92,772
191	SGH	DCRG	1115xxxxx	Rxxxxh Hxxxxxm	7,98,704	9,06,864	1,08,160	9,06,864
192	SGH	DCRG	1118xxxxx	Vxxxy Nxxxxxn Sxh	6,82,605	6,95,607	13,002	6,95,607
193	SKL	DCRG	1220xxxxx	Bxxxu Nxxxk S/O Late Kxxxa Nxxxk	3,18,240	6,36,480	3,18,240	6,36,480
194	SKL	DCRG	1416xxxxx	Rxm Pxxi Dxxi W/O Rxxxxxxxxa Sxxxh	18,600	2,55,750	2,37,150	2,55,750
195	TEN	DCRG	1118xxxxx	Pxxxxd Kxxxr Mxxxxa	12,49,133	12,72,926	23,793	12,72,926
196	TEN	DCRG	1120xxxxx	Sxxo Cxxxxn Rxm	13,51,350	13,97,550	46,200	13,97,550
197	TEN	CVP	BxxRxx4xx	Rxxxxxxa Axxxxi	20,059	3,98,818	3,78,759	3,98,818
198	TEN	CVP	1116xxxxx	Sxxxxxxa Pxxxxd	9,46,702	13,37,261	3,90,559	13,37,261

Appendix 3.5

(Referred to in paragraph 3.2.1(vi); page 40)

### Excess payments of DCRG/ CVP shown in IFMS as made to the pensioners by the Treasuries due to incorrect classification of Bill Category

(Amount in ₹)

Sl. No.	Treasury	Туре	PPO No.	Name of Pensioner	Payable DCRG	Payable CVP	Pension/ SG/F.Pen paid	Total Paid	Excess Payment detected	Reason for Excess Payment
1	BKR	DCRG	1116xxxxx	Axxxxi Cxxxxn Mxxxo	8,56,482	4,53,685		13,10,167	4,53,685	DCRG and CVP both as DCRG
2	BKR	DCRG	1116xxxxx	Gxxxxe. Dxxxxl	7,78,718	4,23,794		12,02,512	4,23,794	DCRG and CVP both as DCRG
3	BKR	DCRG	1118xxxxx	Jxxxxxh Pxxxxd Mxxxxi	6,06,375	6,88,296		12,94,671	6,88,296	DCRG and CVP both as DCRG
4	BKR	DCRG	1120xxxxx	Mxxxxw Cxxxxxa Dxs	11,31,273	11,52,404		22,83,677	11,52,404	DCRG and CVP both as DCRG
5	BKR	DCRG	1116xxxxx	Sxxxxa Kxxxxi	15,33,213	6,90,459		16,90,459	1,57,246	DCRG and CVP both as DCRG
6	BKR	DCRG	1116xxxxx	Sxxxxxn Pxxxy	5,91,773	3,13,470		9,05,243	3,13,470	DCRG and CVP both as DCRG
7	BKR	DCRG	1116xxxxx	Jxxxxxh Pxxxxd	9,24,120	4,55,455		12,37,105	3,12,985	DCRG and CVP both as DCRG
8	BKR	DCRG	1120xxxxx	Axxxxa Rxxxn Kxxxxxxr	14,32,200	12,97,930		25,72,060	11,39,860	DCRG and CVP both as DCRG
9	BKR	CVP	1120xxxxx	Axxxk Kxxxr Kxxn	13,91,891	14,17,890		28,09,781	13,91,891	DCRG and CVP both as CVP
10	BKR	CVP	1114xxxxx	Jxxxxi Sxxxh Gxxxxxr	98,410	2,31,464		3,29,874	98,410	DCRG and CVP both as CVP
11	DGR	CVP	1120xxxxx	Jxxxu Mxxxxa	5,79,150	4,86,724	9128	10,75,002	9128	Pension and CVP both as CVP
12	DHN	CVP	1115xxxxx	Lxxxxxxr Sxxxh Cxxxxxxxy	7,88,832	4,29,300		12,18,132	7,88,832	DCRG and CVP both as CVP
13	DRN	DCRG	1117xxxxx	Gxxxxxxxa Kxxxr	11,44,440	13,37,261		24,81,701	13,37,261	DCRG and CVP both as DCRG
14	DRN	CVP	1115xxxxx	Gxxxxr Bxxxxt	10,00,000	7,00,390		17,00,390	2,99,610	DCRG as CVP (Vice versa)
15	GDD	DCRG	1116xxxxx	Hxxxxo Txxxxi	8,58,924	4,67,451		13,26,375	4,67,451	DCRG and CVP both as DCRG
16	GDD	DCRG	1118xxxxx	Rxxe Hxxxxa	9,66,735	10,97,340		20,64,075	10,97,340	DCRG and CVP both as DCRG
17	GRD	DCRG	1117xxxxx	Fxxxxxi Dxxi W/o Nxxu Lxl	9,29,396	11,52,404		20,81,800	11,52,404	DCRG and CVP both as DCRG
18	GRH	DCRG	1214xxxxx	Bxxxxt Kxxxr Cxxxxxy	1,07,730		2,15,460		1,08,730	Pension and DCRG both as DCRG
19	HZB	DCRG	HxxDxx33xx	Bxxxxt Nxxxxxn Pxxxxy	61,380	-	68,200	69,200	6,820	Pension as DCRG
20	JSR	DCRG	1114xxxxx	Hxxxxxxa Pxxxxd Sxxxh	11,471	2,29,416		2,40,887	2,29,416	DCRG and CVP both as DCRG
21	JSR	DCRG	JxxExx23xxx	Nxxxxl Sxxxh	4,46,721	4,58,995		9,05,716	4,58,995	DCRG and CVP both as DCRG
22	JSR	DCRG	1113xxxxx	P N Sxxxxxxxv	6,80,906	2,93,505		9,74,411	2,93,505	DCRG and CVP both as DCRG

Sl. No.	Treasury	Туре	PPO No.	Name of Pensioner	Payable DCRG	Payable CVP	Pension/ SG/F.Pen paid	Total Paid	Excess Payment detected	Reason for Excess Payment
23	JSR	DCRG	1115xxxxx	Dxxxxt Hxxxxxm	9,29,594	4,57,619		12,52,408	3,22,814	DCRG and CVP both as DCRG
24	KHN	DCRG	1116xxxxx	Axxy Kxxxr Sxxxa	8,74,467	4,75,908		13,50,375	4,75,908	DCRG and CVP both as DCRG
25	KHN	DCRG	1419xxxxx	Pxxxi Txxxo W/o Axxa Txxxo	84,168	-	12,82,586	13,66,754	12,82,586	Pension and DCRG both as DCRG
26	KHN	DCRG	1117xxxxx	Bxxxl Dxxn	1,10,227		11,52,404	12,62,631	11,52,404	DCRG and Pension both as DCRG
27	KHN	DCRG	1416xxxxx	Bxxxxxxxi Hxxo Dxxi Hxxo	2,82,768		1,60,311	4,43,079	1,60,311	DCRG and F-Pension both as DCRG
28	KHN	DCRG	1115xxxxx	Jxxs Hxxxxm	1,19,574		51325	1,70,899	51,325	DCRG and Pension both as DCRG
29	KHN	DCRG	1114xxxxx	Pxxxxu Dxxxl Kxxxxxi	7,34,250	5,79,545		13,13,795	5,79,545	DCRG and CVP both as DCRG
30	KHN	DCRG	1116xxxxx	Sxxxxa Rxm Rxxxxxs	6,60,174	4,04,915		10,65,089	4,04,915	DCRG and CVP both as DCRG
31	KHN	CVP	1116xxxxx	Axxy Kxxxr Sxxxa	8,74,467	4,75,908		13,50,375	8,74,467	DCRG and CVP both as CVP
32	KHN	CVP	1115xxxxx	Bxxxxxn Bxxxxxa		4,22,220	1,15,830	5,38,050	1,15,830	Pension as CVP (vice versa)
33	KHN	CVP	1116xxxxx	Sxxxxl Txxi	69,143	4,31,660		5,00,803	69,143	DCRG and CVP both as CVP
34	KOD	CVP	1118xxxxx	Sxxxu Pxxxxd Yxxxv	12,00,540	13,37,261		25,37,801	12,00,540	DCRG and CVP both as CVP
35	LOH	CVP	1115xxxxx	Mxxxxs Dxxg Dxxg	7,21,875	4,01,546	27,773	11,51,194	27,773	CVP and Pension as CVP
36	LTR	DCRG	1122xxxxx	Sxxxxxa Dxxi	6,12,425	6,68,630		12,81,055	56,205	DCRG as CVP (Vice versa)
37	LTR	CVP	1115xxxxx	Exxxl Hxxxxxn	10,00,000	7,49,259		17,49,259	2,50,741	DCRG as CVP (Vice versa)
38	LTR	CVP	1121xxxxx	Txxxxxk Hxxxxxn	7,99,578	10,54,076		18,53,654	7,99,578	DCRG and CVP both as CVP
39	LTR	CVP	1115xxxxx	Vxxxa Lxxxxn Bxxxxt	1,000	4,43,263		4,44,263	1,000	DCRG and CVP both as CVP
40	MDH	CVP	1118xxxxx	Sxxxxxxa Nxxd Rxy	10,04,570	11,18,973		21,23,543	10,04,570	DCRG and CVP both as CVP
41	MHP	CVP	1122xxxxx	Bxxxxxh Kxxxr Sxxxh	15,03,480	10,02,946		25,06,426	15,03,480	DCRG and CVP both as CVP
42	PLM	DCRG	1120xxxxx	Bxxj Bxxxxi Sxxxh	7,83,900	10,54,076		18,37,976	10,54,076	DCRG and CVP both as DCRG
43	PLM	DCRG	1120xxxxx	Mxxxn Lxl	20,00,000	29,43,940		49,43,940	29,43,940	DCRG and CVP both as DCRG
44	PLM	DCRG	1119xxxxx	Rxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	8,88,635	11,87,802		11,87,802	2,99,167	CVP as DCRG
45	PLM	DCRG	1119xxxxx	Sxxxxxxxi Sxxxh	3,68,550	10,22,611		13,91,161	10,22,611	DCRG and CVP both as DCRG
46	PLM	CVP	1116xxxxx	Nxxxl Rxm	1,05,326	4,70,204		5,75,530	1,05,326	DCRG and CVP both as CVP
47	RGH	DCRG	1122xxxxx	Mxxxxxo Pxxxxd	20,00,000	34,78,788		54,78,788	34,78,788	DCRG and CVP both as DCRG
48	RNC	DCRG	1115xxxxx	Axxt Kxxxr	9,95,000	11,79,936	1,25,234	23,00,170	1,25,234	DCRG and Pension as DCRG

Sl. No.	Treasury	Туре	PPO No.	Name of Pensioner	Payable DCRG	Payable CVP	Pension/ SG/F.Pen paid	Total Paid	Excess Payment detected	Reason for Excess Payment
49	RNC	DCRG	1117xxxxx	Bxxu Lxl Sxxxxa	9,31,694	12,60,565		21,92,259	12,60,565	DCRG and CVP both as DCRG
50	RNC	DCRG	1116xxxxx	Bxr Kxxxxr Sxxxh	8,71,845		368392	12,40,237	3,68,392	DCRG and Pension both as DCRG
51	RNC	DCRG	1415xxxxx	Mxxxu Dxxi W/O Sxxxxxxxa Sxxxh	86,050	-	7,96,143	8,82,193	7,96,143	DCRG as Pension (Vice versa)
52	RNC	DCRG	1113xxxxx	Sxxu Oxxxn	67,397	-	2,97,747	2,74,004	2,06,607	Pension & recovery as DCRG
53	RNC	DCRG	1117xxxxx	Sxxxxn Kxxxr Nxxxi	7,93,095	4,48,179		12,41,274	4,48,179	DCRG and CVP both as DCRG
54	RNC	CVP	1116xxxxx	Gxxxm Sxxxxr	10,00,000	5,48,210	1,59,395	17,07,605	1,59,395	CVP and Pension as CVP
55	RNC	CVP	1115xxxxx	Hxxxxu Pxxxxxn	1,000	3,22,942	2,89,698	6,13,640	2,89,698	DCRG, CVP and Pension as CVP
56	RNC	CVP	1117xxxxx	Jxxxxxxn Sxxxxa	10,00,000	12,50,329	5,59,377	28,09,706	5,59,377	CVP and Pension as CVP
57	RNC	CVP	1114xxxxx	Kxxxa Kxxt Sxxxh	10,00,000	9,40,464	9,08,421	28,48,885	9,08,421	CVP and Pension both as CVP
58	RNC	CVP	1116xxxxx	Vxxxy Bxxxxxn Pxxxxd	7,34,063	4,42,476		11,76,539	7,34,063	DCRG and CVP both as CVP
59	SBJ	DCRG	1115xxxxx	Gxxxa Sxxxr Sxxxxa	4,46,408	2,57,029		7,03,437	2,57,029	DCRG and CVP both as DCRG
60	SBJ	CVP	1116xxxxx	Sxxxxxxa Nxxh Cxxr	61,273	4,24,580		4,85,853	61,273	DCRG and CVP both as CVP
61	SGH	CVP	1120xxxxx	Vxxxxt Txxxxy	8,23,847	4,53,882		12,77,729	8,23,847	DCRG and CVP both as CVP
62	SKL	DCRG	1420xxxxx	Bxxi Dxxi W/O Pxxxxr Sxxxh Sxxxxr	6,02,784	-	1,73,342	7,76,126	1,73,342	DCRG and Pension as DCRG

(Referred to in paragraph 3.2.1 (vii); page 41)

### Excess payments of DCRG/CVP shown in IFMS as made to the pensioners by the Treasuries due to incorrect capturing of PPO numbers

(Amount in ₹)

	Payments made to the pensioners correctly but shown as excess payments in IFMS							Shown excess payments were actually paid to another pensioner by capturing incorrect PPO numbers				
Sl. No.	Trea- sury	Туре	PPO No.	Pensioners' Name	Payable Amount	Amount shown Paid	Excess Payment derived	Trea- sury	Incorrect PPO No fed by the Treasury	Actual PPO No.	Pensioners' Name	Amount Paid
1	DRN	DCRG	1116xxxxx	Kxxxl Oxxxn	4,95,248	6,66,099	1,70,851	DRN	1116xxxxx	1116xxx##	Frxxxxx Txxxo	1,70,851
2	RNC	DCRG	1117xxxxx	Sxxxxxxa Pxxxxd	7,02,540	15,96,510	8,93,970	GDD	1117xxxxx	1117xx##x	Nxxxxxxm Pxxxxd	8,93,970
3	SGH	DCRG	1118xxxxx	Sxxxu Pxxxxa	11,43,450	11,44,450	1,000	PLM	1118xxxxx	1118x#xxx	Pxxm Cxxxd Mxxxi	1,000
4	GRH	CVP	1115xxxxx	Md. Rxxxxxxxxx	5,68,139	8,38,344	2,70,205	GRH	1115xxxxx	1115xx##x	Rxm Pxxxr Sxxxh	2,70,205
5	GML	CVP	1116xxxxx	Nxxxxxn Oxxxn	4,33,135	8,95,867	4,62,732	DMK	1116xxxxx	1116xxxx#	Mxxy Mxxxu	4,62,732
6	GRD	CVP	1116xxxxx	Gxxa Hxxxxa	4,84,167	10,10,615	5,26,448	RNC	1116xxxxx	1116x#xxx	Jxxxa Pxxxxd Rxi	5,26,448
7	RNC	CVP	1117xxxxx	Sxxxxxxa Pxxxxd	5,11,699	9,85,247	4,73,548	GDD	1117xxxxx	1117xx##x	Nxxxxxxm Pxxxxd	4,73,548
	TOTAL 43,38,378 71,37,132 27,98,754 TOTAL 27,98,754										27,98,754	



### **List of Abbreviations**

Abbreviation	Full form
A&E	Accounts & Entitlements
AC bill	Abstract Contingent bill
ВСР	Business Continuity Plan
BE	Budget Estimates
CAAT	Computer Assisted Audit Techniques
CGA	Controller General of Accounts
COBT	Comprehensive Outlay on Budgetary Transaction
COs	Controlling Officers
СРО	Commutation Payment Order
CPSMS	Central Plan Schemes Monitoring System
CSS	Centrally Sponsored Schemes
CVP	Commuted Value of Pension
DC bill	Detailed Contingent bill
DCRG	Death-cum-Retirement Gratuity
DDO	Drawing and Disbursing Officer
DEA	Department of Economic Affairs
DeITY	Department of Electronics and Information Technology
DoE	Department of Expenditure
DRP	Disaster Recovery Plan
DTO	District Transport Officer
EC	Empowered Committee
e-GRAS	Electronic Government Receipt Accounting System
FD	Finance Department
GBSS	Government Business Software Solution
GoJ	Government of Jharkhand
GPO	Gratuity Payment Order
GSTN	Goods and Services Tax Network
HRMS	Human Resource Management System
IDC	Inter-Departmental Committee
IDEA	Interactive Data Extraction and Analysis
IFMS	Integrated Financial Management System
IT	Information Technology
JAP-IT	Jharkhand Agency for Promotion of Information Technology
JCF	Jharkhand Contingency Fund
JTC	Jharkhand Treasury Code
M&E	Monitoring and Evaluation
MeITY	Ministry of Electronics and Information Technology
MIS	Management Information System
MMP	Mission Mode Project
NDRC	Near Disaster Recovery Centre
NIC	National Informatics Centre
NSDL	National Securities Depository Limited
OSP	Other Sub-Plan
PAN	Permanent Account Number
PDC	Primary Data Centre
PFMS	Public Financial Management System

Abbreviation	Full form
PLT	Project Leadership Team
PMG	Project Management Group
PMU	Project Monitoring Unit
PPO	Pension Payment Order
RBI	Reserve Bank of India
RE	Revised Estimates
RFP	Request For Proposal
SBI-CMP	State Bank of India-Cash Management Product
SCSP	Scheduled Castes Sub-Plan
SDC	State Data Centre
SDD	System Design Document
SIO	State Informatics Officer
SRS	Software Requirement Specifications
TDS	Tax Deducted at Source
TIS	Treasury Information System
TOs	Treasury Officers
TSP	Tribal Sub-Plan
TV	Treasury Voucher
UAT	User Acceptance Test
UCs	Utilisation Certificates
URS	User Requirement Specifications
WAMIS	Works Accounts Management Information System
WB	World Bank

# Glossary

### Glossary

Terms	Meanings
Business Continuity Plan	Business Continuity Plan (BCP) is one of the most critical
•	components of any recovery strategy to ensure an organised,
	safe and timely recovery in case of a disaster.
Pension/Gratuity/	Based on qualifying service and average emoluments,
Commutation Payment Order	pensionary benefits are calculated and authorisations are
	issued for payment through Pension Payment Order (PPO),
	Gratuity Payment Order (GPO) and Commutation Payment
Central Plan Schemes Monitoring	Order (CPO).  The Central Plan Scheme Monitoring System (CPSMS), is a
System Selicines Wolltoning	Central Sector Plan Scheme implemented by the Office of
	Controller General of Accounts. The scheme aims at
	establishing a suitable online Management Information
	System and decision support system for tracking of fund
	disbursement up to the last beneficiary of Plan schemes of
	Government of India and reporting of fund utilisation at
D. H. H.	different levels of implementation on real time basis.
Data dictionary	Data dictionary is a collection of descriptions of data objects or items in a data model for the benefit of people to
	understand where a data item fits in the database structure,
	what values it may contain, and basically what the data item
	means in real world terms.
Death-cum-Retirement Gratuity	Death-cum-Retirement Gratuity (DCRG) is a lump sum
,	payment made based on the total service of an employee,
	either on retirement or on death.
Disaster Recovery Plan	A Disaster Recovery Plan (DRP) is designed to ensure the
	continuity of vital business processes in the event of a
Exa-Data	disaster.
Exa-Data	A software solution, configured by Oracle Experts (OEM), having a single point support directly from OEM. Further, it
	costs less than the traditional way of configuring the servers
	for meeting the objective of high availability.
Government Business Software	GBSS, a web-based application used by the State Bank of
Solution	India (SBI) to settle funds with the Reserve Bank of India
	(RBI).
Goods and Service Tax Network	A non-profit, non-government organisation to track every
	financial transaction and provide taxpayers with all services
	from registration to filling taxes and maintaining all tax details and manage the entire IT system of the GST portal.
Inter-Departmental Committee	Constituting members from Finance Department, Information
inter Beparementar Committee	Technology Department and NIC, Jharkhand State Unit.
Jharkhand Agency for Promotion of	JAP-IT, an Autonomous agency registered under the Societies
Information Technology	Registration Act 21, 1860, is a nodal agency for
	implementing IT & e-Governance projects of Government of
N. Di . D	Jharkhand.
Near Disaster Recovery Centre	A Data Centre established in a nearby location to host Servers
	and Applications of the system to operate in the event of any hindrance/ disaster for continuity of business processes.
National Informatics Centre	National Informatics Centre (NIC) established in 1976 with
1 miona informaciós Centre	the objective to provide technology-driven solutions to the
	Central and State Governments and works under the Ministry
	of Electronics and Information Technology (MeitY),
	Government of India.
National Securities Depository	NSDL is a financial entity that has been established to hold
Limited	all securities as tangible or non-physical certificates. NSDL
	functions as a bank: maintaining Demat accounts specifically
	for securities such as stocks and bonds.

Terms	Meanings
Public Financial Management	PFMS has evolved as a robust web-based online system
System	designed, developed, owned and implemented by the O/o CGA. It facilitates Payments and Exchequer Control, Direct Benefit Transfer (DBT), Monitoring fund flow mechanism, Accounting of Receipts (Tax and Non Tax), Compilation of Accounts and Preparation of Fiscal Report, and Dissemination of Information. It has established interface
	with financial management system of states, banks and other external systems.
Project Leadership Team	A senior management team of IFMS comprising the Chief
Project Leadership Team	Secretary, Principal Secretary Finance, Principal Secretary IT, Development Commissioner, Secretary Planning and State Informatics Officer from NIC.
Project Management Group	PMG has three units <i>viz</i> , the IT team, Transformation team and Project Management team.
Project Monitoring Unit	A Project Monitoring Unit (PMU) constituted (October 2009) under Finance Department for implementation of treasury computerisation project in the State comprising high-end outsourced developers under the monitoring of NIC.
SAI-Pension	Pension Portal of Office of the Accountant General (A&E) Jharkhand for processing of Pension and other pensionary benefits for issue of authorisations for payments.
State Data Centre	Jharkhand State Data Centre acts as a mediator and convergence point between open unsecured public domain and the sensitive government environment. It enables various State departments to host their services/applications on a common infrastructure leading to ease of integration and efficient management.
System Design Document	Software Design Document (SDD) is a primary document of software development that describes the architecture of a software solution.
Software Requirement Specifications	Software Requirement Specifications (SRS) is complete specification and description of the requirements of software that needs to be fulfilled for successful development of software system. SRS is a format report, which acts as a representation of software that enables the users to review whether the software system is according to their requirements.
Tax Deducted at Source	A certain percentage of tax deducted by the payer at the time of making payments to the receiver and remitted to the government.
User Acceptance Test	User Acceptance Testing (UAT) is a crucial phase in software development where the intended users or clients test the software in real-world conditions. The goal of UAT is to ensure that the software meets the needs of the end-user and is ready for release.
User Requirement Specifications	The User Requirement Specifications (URS) describes the business needs requirement of the User from the System. URS is prepared before the creation of the System.
Works Accounts Management Information System	Works and Accounts Management Information System (WAMIS) is an accounting software for Works and Forest departments which addresses all activities carried out by the technical section at a Division to monitor progress of different works from its initiation.

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