



SUPREME AUDIT INSTITUTION OF INDIA
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**Report of the
Comptroller and Auditor General of India
on Accounts of the Union Government
for the year 2024-25**

**Union Government
Ministry of Finance
Report No. 6 of 2026
(Financial Audit)**

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PREFACE

This Report for the year ended March 2025 has been prepared for submission to the President of India under Article 151 of the Constitution.

The Report includes matters arising from test audit of the Finance Accounts and the Appropriation Accounts of the Union Government for the year ended March 2025.

The audit was conducted in conformity with the Auditing Standards issued by the Comptroller and Auditor General of India.



Executive Summary

EXECUTIVE SUMMARY

The economy recorded positive growth in terms of Gross Domestic Product (GDP) during Financial Year (FY) 2024-25. GDP at constant prices (Real GDP) increased by 7.10 *per cent*, while GDP at current prices (Nominal GDP) grew by 9.74 *per cent* during the year.

Revenue receipts of the Central Government increased by 10.82 *per cent* compared to the previous year. This growth was driven by a 21.38 *per cent* increase in non-tax revenue and a 7.43 *per cent* increase in tax revenue. Gross Tax Revenue (GTR) has been on a rising trend since FY 2020-21, with continuous growth in both direct and indirect taxes. The share of direct taxes to GTR rose to 57.15 *per cent* in FY 2024-25 and contribution to GDP was 6.82 *per cent* as compared to 6.63 *per cent* in previous year.

Among direct taxes, revenue from income tax increased by 17.02 *per cent* over previous year and its share in GTR and GDP increased to 31.16 *per cent* and 3.72 *per cent* respectively. Corporation Tax grew by 8.31 *per cent*; however, its share in GTR declined from 26.29 *per cent* to 25.99 *per cent* and in GDP from 3.14 *per cent* to 3.10 *per cent*, compared to FY 2023-24. GST collection, as a percentage of GDP, decreased slightly from 3.32 *per cent* in FY 2023-24 to 3.25 *per cent* in FY 2024-25.

Collections of ₹5,29,357 crore from cess and surcharge during FY 2024-25 saw an increase of 8.40 *per cent* compared to the previous year and accounted for 13.94 *per cent* of the Gross Tax Revenue. However, its share in GTR has been declining over the last five years, from 20.23 *per cent* in FY 2020-21 to 13.94 *per cent* in FY 2024-25.

Non-tax revenue recorded a significant growth of 21.38 *per cent* compared to FY 2023-24. As a result, its contribution to gross revenue receipts increased from 17.83 *per cent* to 19.39 *per cent*. This increase was mainly due to a sharp rise of 80.49 *per cent* in dividend and profits during the year, mainly contributed by surplus profits received from the Reserve Bank of India.

Government expenditure increased from ₹39,07,647 crore in FY 2020-21 to ₹50,85,089 crore in FY 2024-25. However, as a percentage of GDP, it declined from 19.68 *per cent* to 15.99 *per cent* during the same period. Capital expenditure as a percentage of GDP decreased slightly from 2.78 *per cent* in FY 2023-24 to 2.70 *per cent* in FY 2024-25. Repayment of debt has been the biggest draw from the Consolidated Fund of India, accounting for 62.57 *per cent* of the total outgo during FY 2024-25.

The fixed components of revenue expenditure, namely salary, pension, and interest payments, increased as a share of total revenue expenditure from 44.18 *per cent* in FY 2023-24 to 46.07 *per cent* in FY 2024-25. Among these, interest payments account for the largest share, comprising 29.20 *per cent* of revenue expenditure in FY 2024-25.

In FY 2024-25, the capital expenditure (capex) stood at ₹8,58,256 crore, representing an increase of 6.33 *per cent* over the previous year. Transport and defence services have been the major drivers of capital expenditure during the last five years.

The overall liabilities of the Union Government increased during FY 2024-25, mainly due to an increase in public debt. Internal debt and external debt increased by 8.35 *per cent* and 9.83 *per cent* respectively compared to FY 2023-24. At the end of FY 2024-25, internal debt stood at ₹1,59,25,949 crore and Market loans, its primary component, accounted for 69.96 *per cent* of the total internal debt.

Both revenue deficit and fiscal deficit declined compared to the previous year, indicating prudent fiscal management. The revenue deficit was 1.78 *per cent* of GDP in FY 2024-25. It decreased by 26.24 *per cent* compared to FY 2023-24, reflecting better control over revenue expenditure and steady growth in revenue receipts. The fiscal deficit was 4.62 *per cent* in FY 2024-25. It decreased by 8.27 *per cent* compared to FY 2023-24.

The Union Government Finance Accounts (UGFA) contain 16 statements which present the financial results of the Union for the year. Chapter 3 of this report focuses on quality of accounts and financial reporting practices for FY 2024-25.

Irregularities were noticed in accounting of the Central Government Employees Group Insurance Scheme (CGEGIS). Test check revealed incorrect booking of CGEGIS payments up to minor head level instead of prescribed sub-head level which impacts calculation of closing balance under Insurance Fund/Saving Fund and consequently calculation of interest on the CGEGIS balances (Para 3.1.1.1). Variation was observed between CGEGIS figures maintained by PAO-IDA (Pay & Accounts Office-Internal Debt & Accounts) and those appearing in the Union Government Finance Accounts (UGFA)(Para 3.1.1.2). Further, instances of incorrect classification of saving fund/ insurance fund payments and double accounting of receipt figures pertaining to Ministry of Railways were also noticed, affecting the accuracy of the accounts (Para 3.1.1.3 & 3.1.1.4).

User charges for compensatory afforestation were to be collected by State CAMPA authorities and distributed in the ratio of 90:10 between the State and Central authorities into the respective Reserve Funds. However, the collected levies were transferred to the Public Account of India for further distribution to the National/State Compensatory Afforestation Funds. At the end of FY 2024-25, ₹10,380.36 crore was pending for disbursement to the respective States/UTs. Further, the balance reflected in Public Account (HoA 8336.00.102) was lower than the corresponding figures in the books of National CAMPA by ₹599.53 crore, indicating a potential understatement of the Public Account. Additionally, ₹2,192.95 crore remained in bank accounts instead of being transferred to the Public Account of India by the end of the financial year (Para 3.1.2).

Statement 13 of the UGFA shows only the net balances under Suspense Heads, thus understating the actual balances pending for clearance, the understatement being 76.61

per cent in Suspense Account (Civil) and 65.19 *per cent* in other nominated Banks (Private sector Banks) Suspense (Para 3.2.2.3). Similarly, netting of cash balances resulted in understatement of cash balance pending reconciliation with RBI, the total cash balance to be reconciled being ₹3,880.67 crore (Para 3.4.3).

Under 'Departmental Cheques', a significant increase in adverse balance was observed during FY 2024-25. Major adverse balance of ₹44,714.77 crore, under the Ministry of External Affairs, was due to incorrect transfer entry (Para 3.2.2.2). Further, 56 cases of adverse balances were reported in various Fund/Deposit heads, of which 39 cases remained unresolved for over five years (Para 3.2.1). Persistence of significant balances under Suspense and Miscellaneous Heads awaiting final classification and clearance; netting of balances and adverse balances under Debt, Deposit and Remittances Heads, together have an adverse impact on the accuracy of the accounts (Para 3.2).

Irregular reversal of revenue expenditure of ₹2.35 crore to suspense head through Journal Entry due to incurring of expenditure without Letter of Authorisation (LoA) and non-booking of pension payment e-scrolls amounting to ₹3,042.32 crore under final head of account but to suspense head due to shortage of funds, resulting in understatement of revenue expenditure and impacting accuracy of accounts for FY 2024-25, were also observed. (Paras 3.2.2.5 and 3.2.2.6).

Reserve Funds form part of the Public Account of India and are created for specific purposes, generally financed through cess or levy which on collection, is credited into the Consolidated Fund of India and transferred to the specified Reserve Funds with Parliament's approval. In FY 2024-25, an amount of ₹3,89,220 crore was collected as cess/charges/levies, which constituted 10.25 *per cent* of the Gross Tax Revenue of the Union Government. Test check of records revealed short transfer of ₹9,222 crore to four designated Reserve Funds during FY 2024-25 (Para 3.3.1). Also, continuance of dormant Reserve Funds and Deposits with an accumulated net credit balance of ₹844.93 crore implies that they have outlived their purpose and need to be reviewed (Para 3.3.2).

More than 50 *per cent* of the expenditure and receipts amounting to ₹4,957.58 crore and ₹4,087.43 crore were booked in FY 2024-25 under the omnibus heads 'Minor Head 800—Other Expenditure' and 'Minor Head 800—Other Receipts' respectively under various Major Heads, affecting transparency in accounts (Para 3.3.3).

At the end of FY 2024-25, loans and advances of ₹9,94,278.08 crore were outstanding for recovery from State/UT Governments and other entities, out of which arrears in recovery (principal and interest) amounted to ₹91,534 crore (Para 3.2.3). Non-adjustment of a negative entry of ₹641.54 crore under loan head after repayment of loan amount, resulted in understatement of closing balance of 'Loans and Advances outstanding at the end of the financial year' by the same amount (Para 3.2.4).

We noticed a difference of ₹179.06 crore between Statement 10 and 11 of the UGFA 2024-25 in respect of 'Investment in International Financial Institutions' (Para 3.4.1.2). There was

short receipt of dividend of ₹842.82 crore, in respect of seven entities (Para 3.4.1.7). We also observed short recovery of guarantee fee amounting to ₹322.13 crore from three entities (Para 3.4.2).

We also noted instances of misclassification in accounting amounting to ₹12,754.47 crore. Of these, ₹4,011.91 crore related to receipts and remaining misclassifications aggregating to ₹8,742.56 crore related to expenditure and were largely related to booking of expenditure under wrong object head (₹8,723.83 crore) (Para 3.5).

Union Government Appropriation Accounts consist of 102 Grants / Appropriations for FY 2024-25. The Parliament approved appropriations of ₹1,47,54,642.48 crore, against which Government spent ₹1,42,63,339.67 crore leading to overall savings of ₹4,91,302.81 crore (Para 4.1.1).

Total charged (not required to be voted by Parliament) provision from the Consolidated Fund of India in FY 2024-25 was ₹1,00,47,777.09 crore (68.10 *per cent*) against which the expenditure was ₹99,78,400.13 crore (69.96 *per cent*) with savings of ₹69,376.96 crore (14.12 *per cent*). The total voted provision was ₹47,06,865.39 crore (31.90 *per cent*) and actual expenditure was ₹42,84,939.54 crore (30.04 *per cent*) with savings of ₹4,21,925.85 crore (85.88 *per cent*). The charged expenditure gradually increased from FY 2020-21 to FY 2024-25, while the voted expenditure showed an increase in FY 2021-22 and FY 2022-23 with a slight decrease in FY 2023-24, followed by a slight increase in FY 2024-25 (Para 4.1.2).

In respect of Civil Ministries/Departments, the major charged expenditure consists of two Appropriations viz. Repayment of Debt and Interest Payments, and major voted demand being Transfers to States (Para 4.1.2).

We noted excess expenditure of ₹25 crore or more in respect of 16 minor/sub-heads under 11 Grants/ Appropriations due to inadequate provisioning of funds (Para 4.2.1.1). We also noted savings of ₹5,000 crore or more in 19 Grants/ Appropriations during FY 2024-25 against which seven Grants/ Appropriations had persistent savings in last three FYs (Para 4.2.2.1). Further, savings of ₹100 crore or more occurred in 97 segments of 74 Grants/ Appropriations (Para 4.2.2.2).

Supplementary provisions obtained in respect of 26 minor/sub-heads under 16 Grants during FY 2024-25, in anticipation of higher expenditure, were found unnecessary as the final expenditure were less than the original provisions under the corresponding minor/sub-heads (Para 4.3). With respect to re-appropriation, we noticed that re-appropriations exceeding ₹10 crore each were injudiciously made to 18 minor/sub-heads across 10 Grants/Appropriations, as the sanctioned provision under the minor/sub-heads to which augmentation was made by way of re-appropriation were adequate and re-appropriations were not required. Similarly, re-appropriations were injudiciously made from 10 minor/sub-heads across seven Grants, resulting in avoidable excess expenditure in these minor/sub-heads (Para 4.4.1).

From information furnished by 15 Departments/Ministries, we noted that 33,973 UCs aggregating to ₹54,282.32 crore were outstanding as on 31st March 2025, out of which 13,926 UCs amounting to ₹38,287.52 crore pertains to the last three years (FY 2021-22 to FY 2023-24) and the earliest period of the grants sanctioned for which the UCs were outstanding pertains to the FY 1985-86. This violated provisions of rule 238 (1) & (2) of GFR 2017 (Para 4.5).

Chapter

1

Introduction

Constitutional Provisions

Article 112: The President shall cause to be laid before both the houses of the Parliament, a statement of the estimated receipts and expenditure of the Union Government for the ensuing financial year, in the form of an **Annual Financial Statement**.

Article 113: Statements of the estimated receipts and expenditure are laid in both houses of the Parliament in the form of **Demands for Grants/Appropriations**.

Article 114: After approval of these statements under Article 113, the **Appropriation Bill** is introduced in the Parliament for appropriation of the required money out of the Consolidated Fund of India.

Article 115: During the currency of the financial year, if the amount authorised in accordance with the provisions of Article 114 on a particular service is found to be insufficient, **supplementary demands** can be raised for authorization by the Parliament under Article 115(1)(a).

1.1 Annual Accounts of the Union Government

The annual accounts of the Union Government presented to the Parliament consist of the Finance Accounts and the Appropriation Accounts.

Union Government finances are maintained in three parts:

- a. **Consolidated Fund of India:** It holds all revenues raised by the Government of India including through loans, from which the Government meets its expenditure under capital and revenue heads of account.
- b. **Contingency Fund of India:** It is an imprest to meet urgent unforeseen expenditure, pending its authorisation by the Parliament.
- c. **Public Account:** All public moneys other than those credited in the Consolidated Fund, received by or on behalf of the Government of India are credited to the Public Account.

1.1.1 Finance Accounts

The Union Government Finance Accounts depict the receipts and payments from the Consolidated Fund, Contingency Fund and Public Account. Finance Accounts comprise two parts. Part I presents five summarized Statements in respect of Revenue, Capital, Guarantees, Debt, Deposit, Suspense and Remittances transactions and Contingency Fund, while Part II

has 11 detailed Statements in respect of the above transactions, along with other related Statements. These accounts are prepared on cash basis, viz. the transactions in Government Accounts represent the actual cash receipts and disbursements during a financial year.

1.1.2 Appropriation Accounts

The Appropriation Accounts compare expenditure against the grants authorised by the Parliament with explanations for variations between the two beyond specified limits. There are four Appropriation Accounts - for Civil Ministries, Defence, Railways and Postal Services. The Controller General of Accounts (CGA) prepares the Appropriation Accounts for 98 grants of Civil Ministries, while the Ministries of Defence, Railways and Department of Posts prepare the Appropriation Accounts of their respective Grants.

1.2 Audit of Union Government Accounts

The Audit of Union Government Finance and Appropriation Accounts is conducted in accordance with the CAG's Auditing Standards and the principles enumerated in the Financial Attest Audit Manual. The Comptroller & Auditor General of India (C&AG) certified the Union Finance and Appropriation Accounts (Civil) for the FY 2024-25 on 04 December 2025 and the same have been tabled in the Parliament on 18 December 2025.

This Report is arranged in four chapters. **Chapter 1** of this Report introduces the Union Government Accounts and the audit process; **Chapter 2** provides the Overview of Union Finances; **Chapter 3** contains comments on Quality of Accounts and Financial Reporting Practices; and **Chapter 4** contains comments on Budgetary Management.

1.3 Response of the Government

Responses were sought from various Ministries/ Departments in respect of issues concerning them. Replies received (**up to February 2026**) from the Ministries/ Departments have been suitably incorporated in the Report.

Chapter

2

**Overview of
Union Finances**

Overview of Union Finances

2.1 Gross Domestic Product of India

Gross Domestic Product (GDP) measures the monetary value of all the goods and services produced within the boundaries of the country in a given period. Growth of GDP is an important indicator of the state of a country's economy, as it denotes the extent of changes in the level of economic development of the country over a period. The trend of GDP of India for the last five years is at **Figure 2.1**.

Figure 2.1: Trend of GDP at Constant and Current Prices

(₹ in crore)

GDP*	2020-21	2021-22	2022-23	2023-24	2024-25 (FRE)
At Constant Prices (base year 2011-12) (Real GDP)	1,36,94,869 (-5.78)	1,50,21,846 (9.69)	1,61,64,913 (7.61)		
At Constant Prices (base year 2022-23) (Real GDP)			2,61,17,627	2,80,00,767 (7.21)	2,99,88,619 (7.10)
At Current Prices (Nominal GDP) (base year 2011-12)	1,98,54,096 (-1.24)	2,35,97,399 (18.85)	2,68,90,473 (13.96)		
At Current Prices (Nominal GDP) (base year 2022-23)			2,61,17,627	2,89,83,909 (10.97)	3,18,07,309 (9.74)

FRE: First Revised Estimates.

Percentage change over previous year has been shown in the brackets below the GDP figures.

Source: National Statistical Office (NSO) Press Releases dated 28th February 2025 and 27th February 2026.

* Base year for the GDP revised from 2011-12 to 2022-23 (as per NSO Press Release dated 27-02-2026).

GDP at current prices (Base Year 2011-12 for FY 2020-21 & FY 2021-22 and Base Year 2022-23 for FY 2022-23 to FY 2024-25) has been considered for working out percentages and ratios in this report.

2.2 Snapshot of Union Finances

This section depicts the budgeted receipts and disbursements for FY 2024-25, both at Budget Estimates (BE) and Revised Estimates (RE) stage, along with the actual receipts and expenditure for FY 2023-24 and FY 2024-25. These details are depicted in **Figure 2.2**.

Figure 2.2: Snapshot of Union Finances – Comparison with FY 2023-24

(₹ in crore)

Sl. No.	Particulars	Actuals of FY 2023-24	Budget Estimates (BE) ^a FY 2024-25	Revised Estimates (RE) ^a FY 2024-25	Actuals of FY 2024-25	Variation of Actuals of FY 2024-25		
						From BE of FY 2024-25	From RE of FY 2024-25	From Actual of FY 2023-24
1	Revenue Receipts	30,88,175	35,04,335	34,85,869	34,22,438	-2.34%	-1.82%	10.82%
	Tax Revenue ^b	23,36,025	25,92,959	25,66,569	25,09,496	-3.22%	-2.22%	7.43%
	Non-Tax Revenue ^c	7,52,150	9,11,376	9,19,300	9,12,942	0.17%	-0.69%	21.38%
2	Miscellaneous Capital Receipts	45,281	50,000	36,012	20,214	-59.57%	-43.87%	-55.36%
3	Recovery of Loans and Advances	1,16,973	78,250	1,99,854	1,72,778	120.80%	-13.55%	47.71%
4	Total Non-Debt Receipts (1+2+3)	32,50,429	36,32,585	37,21,735	36,15,430	-0.47%	-2.86%	11.23%
5	Receipt of Public Debt	91,60,050	94,12,883	96,93,666	97,91,620	4.02%	1.01%	6.89%
6	Total Receipts in the CFI (4+5)	1,24,10,479	1,30,45,468	1,34,15,401	1,34,07,050	2.77%	-0.06%	8.03%
7	Public Account Receipts ^d	39,12,486	-	-	44,79,326	-	-	14.49%
8	Total Receipts (6+7)	1,63,22,965	-	-	1,78,86,376	-	-	9.58%
9	Revenue Expenditure	38,54,082	40,85,175	40,96,607	39,87,374	-2.39%	-2.67%	3.46%
10	Capital Expenditure	8,07,180	9,19,695	8,51,881	8,58,256	-6.68%	0.75%	6.33%
11	Loans and Advances	1,91,310	2,64,157	2,40,977	2,39,459	-9.35%	-0.63%	25.17%
12	Total Expenditure (9+10+11)	48,52,572	52,69,027	51,89,465	50,85,089	-3.49%	-2.01%	4.79%
13	Repayment of Public Debt	74,62,493	78,30,954	84,07,558	85,00,779	8.55%	1.11%	13.91%
14	Total Disbursements from CFI (12+13)	1,23,15,065	1,30,99,981	1,35,97,023	1,35,85,868	3.71%	-0.08%	10.32%
15	Public Account Disbursements ^d	40,08,694	-	-	43,01,116	-	-	7.29%
16	Total Disbursements (14+15)	1,63,23,759	-	-	1,78,86,984	-	-	9.58%
a.	BE and RE figures are taken from Annual Financial Statements (AFS) for FY 2025-26.							
b.	Tax Revenue does not include Taxes and Duties assigned to States of ₹11,29,494 crore in FY 2023-24 and ₹12,86,885 crore in FY 2024-25 under Article 270 of the Constitution.							
c.	Non-Tax Revenue includes Grants-in-aid and Contributions of ₹1,013 crore in FY 2023-24 and ₹687 crore in FY 2024-25.							
d.	In UGFA, Public Account includes receipts / disbursements in respect of Suspense & Miscellaneous as well as Remittances also. But, BE/RE figures for these two items are not depicted in AFS. Hence, no BE/RE figures are shown against Public Account Receipts (Sl.7) / Disbursements (Sl.15). Accordingly, BE/RE in Total Receipts (Sl.8) and Total Disbursements (Sl.16) shown in AFS has not been considered.							

Source: UGFAs for FY 2023-24 and FY 2024-25.

As can be seen from **Figure 2.2**, collections in Tax Revenue and Non-Tax Revenue were higher in FY 2024-25 at ₹25,09,496 crore (7.43 *per cent*) and ₹9,12,942 crore (21.38 *per cent*) respectively, as compared to previous year (₹23,36,025 crore and ₹7,52,150 crore respectively), while Miscellaneous Capital Receipts decreased by 55.36 *per cent* (from ₹45,281 crore in FY 2023-24 to ₹20,214 crore in FY 2024-25).

In FY 2024-25, recovery of Loans and Advances increased significantly by 47.71 *per cent* over previous year as it includes an amount of ₹1,23,604 crore (₹78,104 crore during FY 2023-24) in respect of repayment of back-to-back loans given to States/ UTs with legislative assembly in lieu of GST Compensation Shortfall (Refer Para 2.6.1).

Total Expenditure of the Union at ₹50,85,089 crore in FY 2024-25 increased by 4.79 *per cent* over the previous year. It is driven by growth under Revenue Expenditure, Capital Expenditure and Loans and Advances, which reflected growth of 3.46 *per cent*, 6.33 *per cent* and 25.17 *per cent* on year-on-year basis. The significant increase in Loans and Advances was mainly due to higher disbursements to State Governments, which rose from ₹1,40,863 crore in FY 2023-24 to ₹1,83,896 crore in FY 2024-25, registering a growth of 30.55 *per cent*. This increase was mainly on account of higher expenditure under the Scheme for Special Assistance as Loan to States for Capital Expenditure, which rose from ₹1,09,554 crore in FY 2023-24 to ₹1,49,484 crore in FY 2024-25.

2.3 Sources and Application of funds¹

The resources raised by the Union Government fall under three categories – Debt Receipts, Non-debt Receipts and Receipts into Public Account. Of these, the Debt and Non-Debt Receipts go into the Consolidated Fund of India (CFI). The non-debt receipts are further categorized into revenue receipts and non-debt capital receipts. Revenue receipts consist of Tax Revenue, Non-Tax Revenue and Grants-in-aid from external agencies, while non-debt capital receipts include recoveries of loans and advances and miscellaneous capital receipts (proceeds from disinvestment, bonus share, etc.). Receipts under Public Account include receipts related to small savings schemes, Provident Fund contributions of Central Government employees, security deposits and other deposits received by the Government, etc.

The resources raised are utilised for repayment of debt, expenditure of the Government and discharge of liabilities on Public Account.

During FY 2024-25, the Union Government had total resources of ₹1,91,76,493 crore and utilised ₹1,91,73,869 crore, which were applied for various purposes as follows, leaving a closing cash balance of ₹2,624 crore.

¹ The figures used in this section are gross amounts, which may be at variance with the amounts in Figure 2.2, which are based on net figures.

Figure 2.3: Source of Funds in FY 2024-25

		(₹ in crore)
1	Opening Cash Balance	3,232
2	Debt Receipts*	97,91,620
3	Gross Non-debt Receipts	49,02,315
	a) Gross Revenue Receipts	47,09,323
	b) Miscellaneous Capital Receipts	20,214
	c) Recovery of Loans & Advances	1,72,778
4	Gross Receipts into Public Account	44,79,326
Total		1,91,76,493

Source: UGFA for FY 2024-25.

*Debt Receipts of Union Government during FY 2024-25 was ₹97,91,620 crore and repayment of debt was ₹85,00,779 crore during the year. The net debt receipts of the Union Government during the year was ₹12,90,841 crore.

Figure 2.4: Comparison of FY 2024-25 with FY 2023-24 (Receipts)

Revenue Receipts	<ul style="list-style-type: none"> ✓ Gross tax receipts increased by 9.55 per cent, while Net tax receipts (tax receipts net of taxes devolved to States) increased by 7.43 per cent. ✓ The increase in gross tax receipts was mainly on account of Income Tax, GST, Corporate Tax.
Non-Debt Capital Receipts	<ul style="list-style-type: none"> ✓ Non-debt capital receipts increased by 18.94 per cent mainly due to increase in recovery of loans and advances from ₹1,16,973 crore in FY 2023-24 to ₹1,72,778 crore in FY 2024-25. ✓ Miscellaneous capital receipts decreased by 55.36 per cent mainly due to less receipts of value of Bonus Share and proceeds of Monetization of National Highways.
Debt Receipts	<ul style="list-style-type: none"> ✓ Debt receipts, mainly through treasury bills, increased by 6.89 per cent.
Public Account Receipts	<ul style="list-style-type: none"> ✓ Public Account Receipts increased by 14.49 per cent mainly due to 12.74 per cent increase in receipts related to Small Savings, Provident Funds etc.

Figure 2.5: Application of funds in FY 2024-25

		(₹ in crore)
1	Repayment of Debt	85,00,779
2	Discharge of Liabilities on Public Account	43,01,116
3	Actual Expenditure	50,85,089
	a) Revenue Expenditure	39,87,374
	b) Capital Expenditure	8,58,256
	c) Loans & Advances	2,39,459
4	Share of the States in Union taxes	12,86,885
5	Closing Cash Balance	2,624
Total Application of funds		1,91,76,493

Source: UGFA for FY 2024-25.

Figure 2.6: Comparison of FY 2024-25 with FY 2023-24 (Disbursements)

Revenue Expenditure	✓ Revenue expenditure increased by 3.46 per cent.			
	General Services	Social Services	Economic Services	Grants-in-Aid
	7.30 per cent ↑	23.30 per cent ↓	6.77 per cent ↑	3.19 per cent ↓
Capital Expenditure	✓ Capital expenditure increased by 6.33 per cent.			
	General Services		Social Services	Economic Services
	7.43 per cent ↑		30.34 per cent ↑	5.66 per cent ↑
Repayment of Debt	✓ Repayment of Debt increased by 13.91 per cent as compared to 3.65 per cent during FY 2023-24. The rise was mainly attributable to higher repayments towards 14-Days Treasury Bills, which increased from ₹47,85,272 crore in FY 2023-24 to ₹58,47,347 crore in FY 2024-25.			
Public Account Disbursements	✓ Public Account Disbursements increased by 7.29 per cent as compared to increase of 41.62 per cent during FY 2023-24.			

Detailed analysis of the above components has been done in subsequent paragraphs and variation with budgetary estimates are highlighted in Chapter 4 of this Report.

2.4 Trend of Resource Generation

Gross receipts of the Central Government include revenue receipts (tax and non-tax), non-debt capital receipts (mostly from sale of Government shareholding in public sector enterprises and recovery of loans and advances), borrowings and receipts in Public Account (in the form of Provident Funds, Small Savings etc. which the Government receives as a trustee). **Figure 2.7** shows the trend of resource generation and its share in GDP, over the period from FY 2020-21 to FY 2024-25.

Figure 2.7: Trend of Resource Generation

(₹ in crore)

Period	Gross Non-Debt Receipts		Debt Receipts	Gross Receipts into Public Account
	Gross Revenue Receipts*	Non-debt Capital Receipts		
2020-21	24,59,510	67,820	81,62,910	28,48,879
2021-22	33,34,813	39,586	82,49,152	32,37,452
2022-23	36,61,673	82,307	88,64,893	29,21,888
2023-24	42,17,669	1,62,254	91,60,050	39,12,486
2024-25	47,09,323	1,92,992	97,91,620	44,79,326
* Includes figures of taxes and duties assigned to States (₹12,86,885 crore for current year). Net revenue receipts to the Centre was ₹34,22,438 crore in current year, as reflected in Figure 2.2 .				
YoY Growth (in per cent)				
Period	Gross Revenue Receipts	Non-Debt Capital Receipts	Debt Receipts	Gross Receipts into Public Account
2020-21	-5.36	-1.70	11.80	33.37

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2021-22	35.59	-41.63	1.06	13.64
2022-23	9.80	107.92	7.46	-9.75
2023-24	15.18	97.13	3.33	33.90
2024-25	11.66	18.94	6.89	14.49
Resources as Percentage of GDP				
Period	Gross Revenue Receipts	Non-Debt Capital Receipts	Debt Receipts	Gross Receipts into Public Account
2020-21	12.39	0.34	41.11	14.35
2021-22	14.13	0.17	34.96	13.72
2022-23	14.02	0.32	33.94	11.19
2023-24	14.55	0.56	31.60	13.50
2024-25	14.81	0.61	30.78	14.08

Source: UGFAs for FY 2019-20 to FY 2024-25.

In comparison to FY 2023-24, non-debt capital receipts increased by 18.94 *per cent*, gross revenue receipts increased by 11.66 *per cent* and debt receipts increased by 6.89 *per cent* during FY 2024-25.

Gross revenue receipts as a percentage of GDP accounted for 14.81 *per cent* in FY 2024-25, which was highest during last five years, while debt receipts as a percentage of GDP accounted for 30.78 *per cent* and was lowest during last five years. The ratio of gross revenue receipts to GDP has moved in a narrow band during the last five years, averaging 13.98 *per cent*.

2.5 Revenue Receipts

Figure 2.8 presents an overview of revenue receipts, both gross and net.

Figure 2.8: Revenue Receipts: Gross and Net

(₹ in crore)

Period	Gross Tax Revenue	Share of States	Net Tax Revenue	Non-Tax Revenue#	Net Revenue Receipts	Gross Revenue Receipts
(1)	(2)	(3)	(4)=(2)-(3)	(5)	(6)=(4)+(5)	(7)=(2)+(5)
2020-21	20,27,104	5,94,997	14,32,107	4,32,406	18,64,513	24,59,510
	82.42%			17.58%		
2021-22	27,09,315	8,98,392	18,10,923	6,25,498	24,36,421	33,34,813
	81.24%			18.76%		
2022-23	30,54,192	9,48,406	21,05,786	6,07,481	27,13,267	36,61,673
	83.41%			16.59%		
2023-24	34,65,519	11,29,494	23,36,025	7,52,150	30,88,175	42,17,669
	82.17%			17.83%		
2024-25	37,96,381	12,86,885	25,09,496	9,12,942	34,22,438	47,09,323
	80.61%			19.39%		

Source: UGFAs for FY 2020-21 to FY 2024-25.

Note: Figures in percentages shown as proportion of Gross Revenue Receipts.

Includes Grants-in-aid and contributions from External Agencies.

The contribution of gross tax revenue to gross revenue receipts decreased from 82.17 per cent in FY 2023-24 to 80.61 per cent in FY 2024-25. On an average 81.97 per cent of gross revenue receipts came from gross tax revenue during the last five years. The contribution of Non-Tax Revenue to gross revenue receipts increased from 17.83 per cent in FY 2023-24 to 19.39 per cent during FY 2024-25.

2.5.1 Tax Revenue

Tax revenue consists of two components- Direct Taxes and Indirect Taxes. Corporation Tax, Taxes on Income other than Corporation Tax, etc. are part of Direct Taxes, and Goods and Services Tax (GST), Customs and Excise, etc. are part of Indirect Taxes. Apart from raising resources for the Government, taxes are also a tool for the redistribution of wealth/ income from the better-off sections of society to the underprivileged.

Figure 2.9 depicts components of Direct and Indirect Tax revenue.

Figure 2.9: Components of Tax Revenue

(₹ in crore)

Period	Gross Tax Revenue	Corporation Tax	Income Tax	Customs Duty	Excise Duty	GST*	Others
2020-21	20,27,104	4,57,719	4,70,633	1,34,750	3,89,667	5,51,542	22,793
2021-22	27,09,315	7,12,037	6,73,414	1,99,728	3,90,808	7,02,105	31,223
2022-23	30,54,192	8,25,834	8,08,221	2,13,371	3,19,000	8,53,901	33,865
2023-24	34,65,519	9,11,055	10,10,948	2,33,119	3,05,362	9,62,705	42,330
2024-25	37,96,381	9,86,767	11,82,964	2,33,201	3,00,253	10,32,436	60,760

Source: UGFAs for FY 2019-20 to FY 2024-25.
Note: In FY 2024-25, 'Others' mainly include Securities Transaction Tax (₹52,197 crore) and Other Taxes and Duties on Commodities and Services (₹3,337 crore).
**GST figure includes CGST, UTGST, IGST and GST Compensation Cess.*

YoY Growth (in per cent)							
Period	Gross Tax Revenue	Corporation Tax	Income Tax	Customs Duty	Excise Duty	GST	Others
2020-21	0.85	-17.81	-2.02	23.30	62.73	-8.35	2.14
2021-22	33.65	55.56	43.09	48.22	0.29	27.30	36.99
2022-23	12.73	15.98	20.02	6.83	-18.37	21.62	8.46
2023-24	13.47	10.32	25.08	9.26	-4.28	12.74	25.00
2024-25	9.55	8.31	17.02	0.04	-1.67	7.24	43.54

As percentage of GDP							
Period	Gross Tax Revenue	Corporation Tax	Income Tax	Customs Duty	Excise Duty	GST	Others
2020-21	10.21	2.31	2.37	0.68	1.96	2.78	0.11
2021-22	11.48	3.02	2.85	0.85	1.66	2.98	0.13
2022-23	11.69	3.16	3.09	0.82	1.22	3.27	0.13
2023-24	11.96	3.14	3.49	0.80	1.05	3.32	0.15
2024-25	11.94	3.10	3.72	0.73	0.94	3.25	0.19

Gross tax revenue as percentage of GDP has mostly remained confined within a narrow range hovering at an average 11.46 per cent of GDP during the last five years barring FY 2020-21, which was due to economic slowdown during covid pandemic. Compared to FY 2023-24, the

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Gross Tax Revenue saw an increase of 9.55 *per cent* in FY 2024-25, driven by growth in Income Tax (17.02 *per cent*), Corporation Tax (8.31 *per cent*) and GST (7.24 *per cent*). However, the rate of YoY growth in Gross tax revenue reduced to 9.55 *per cent* in FY 2024-25 as compared to FY 2023-24 (13.47 *per cent*). This reduction was mainly due to reduced rate of growth for the major components of tax revenue viz. Corporation tax, Income tax and GST.

Direct Taxes (Income Tax and Corporation Tax) contributed more than 50 *per cent* of gross taxes during last five years, barring Covid year 2020-21 (45.80 *per cent*). The share of direct taxes to gross taxes has been on increasing trend during last five years and it stood at 57.15 *per cent* in FY 2024-25, higher than 55.46 *per cent* during FY 2023-24. Direct Taxes to GDP ratio have been on increasing trend since last five years and was the highest in FY 2024-25. Direct Taxes to GDP during FY 2024-25 was 6.82 *per cent* as compared to 6.63 *per cent* in previous year.

Revenue from Income Tax saw a significant growth in FY 2024-25, both in terms of its contribution to gross tax revenue and GDP. During FY 2024-25, Income Tax contributed 54.52 *per cent* of Direct Taxes, which has been highest during last five years. Compared to FY 2023-24, revenue from income tax grew by 17.02 *per cent* in FY 2024-25.

During FY 2024-25, Corporation Tax receipts grew by 8.31 *per cent* over previous year, however this was the lowest rate of growth since FY 2021-22. As a percentage of GDP, Corporation Tax has been around three *per cent* during FY 2021-22 to FY 2024-25.

GST was introduced in July 2017 and subsumed various taxes at the level of the Centre and States. Revenue from GST remained stable at an average of around three *per cent* of GDP during the last five years, except in FY 2020-21 when it reduced to 2.78 *per cent* of the GDP. As a percentage of GDP, it slightly decreased to 3.25 *per cent* in FY 2024-25 from 3.32 *per cent* in FY 2023-24. During FY 2024-25, receipts under GST grew by 7.24 *per cent* as compared to previous year and has been lowest rate of growth since FY 2021-22.

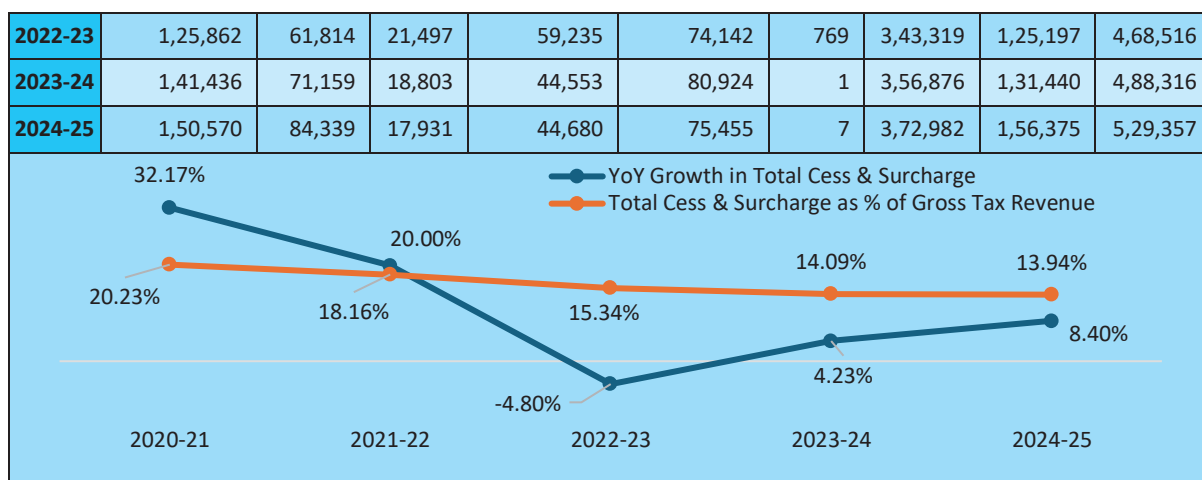
2.5.1.1 Revenue raised through Cess and Surcharge

A cess is an additional tax levied by the Government to raise funds for specific purpose like education, health, infrastructure or to finance Centrally Sponsored Schemes. A surcharge is a tax on tax but not earmarked for a specific purpose. These revenue streams are not divisible with States, as per the Constitution, except GST Compensation Cess payable to States/ UTs under GST (Compensation to States) Act, 2017.

Figure 2.10: Collection of Cess and Surcharge

(₹ in crore)

Period	GST Compensation Cess	Health and Education Cess	Cess on Crude oil	Road & Infrastructure Cess	Agriculture Infrastructure and Development Cess	Others	Total Cess collection	Total Surcharge collection	Total Cess & Surcharge
2020-21	85,192	35,895	10,894	2,35,783	-	9,267	3,77,031	33,064	4,10,095
2021-22	1,04,769	52,750	19,354	1,95,987	76,951	1,548	4,51,359	40,758	4,92,117



Source: Statement No. 8 of UGFAs for FY 2020-21 to FY 2024-25.

Note: Decrease in 'Others' was mainly due to decrease in 'Cess on Exports'.

Total Cess & Surcharge collections at ₹5,29,357 crore formed 13.94 per cent of the Gross Tax Revenue in FY 2024-25 and increased by 8.40 per cent over previous year. The contribution of Cess & Surcharge to Gross Tax Revenue has been on decreasing trend since last five financial years. It decreased from 20.23 per cent in FY 2020-21 to 13.94 per cent in FY 2024-25.

In comparison to FY 2023-24, increase in cess collection during FY 2024-25 was observed in GST Compensation Cess (6.46 per cent) which was on account of higher collection on Domestic Supply of Goods and Services. Cess collection under Health and Education Cess grew by 18.52 per cent over FY 2023-24. However, Agriculture Infrastructure and Development Cess and Cess on Crude oil decreased by 6.76 per cent and 4.64 per cent, respectively. GST Compensation Cess contributed 28.44 per cent of the total collection and is expected to be phased off by March 2026.

2.5.2 Non-Tax Revenue

Non-Tax Revenues comprise interest receipts, dividends and profits, income from judiciary, police, user charges collected by Railways, Posts and Departmental Undertakings and others etc. The total non-tax revenue increased by 21.38 per cent in FY 2024-25 as compared to previous year. The composition of Non-Tax Revenue is given in **Figure 2.11**.

Figure 2.11: Composition of Non-Tax Revenue

(₹ in crore)

Period	Total Non-Tax Revenue (NTR)	Total NTR as % of GRR*	Interest Receipts	Dividends and Profits	Social Services	Economic Services	Others
2020-21	4,32,406	17.58%	59,540	96,889	3,878	2,29,491	42,608
2021-22	6,25,498	18.76%	46,178	1,60,653	4,901	3,46,372	67,394
2022-23	6,07,481	16.59%	59,564	99,922	7,032	3,81,472	59,491
2023-24	7,52,150	17.83%	78,674	1,70,891	7,825	4,28,371	66,389
2024-25	9,12,942	19.39%	91,790	3,08,436	7,014	4,35,326	70,376

Source: UGFAs for FY 2020-21 to FY 2024-25. *GRR – Gross Revenue Receipts.

Note1: Total Non-Tax Revenue includes Grants-in-aid and Contributions from external agencies.

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Note2: In FY 2024-25, 'Economic Services' mainly include receipts from Indian Railways-Commercial Lines (₹2,62,262 crore), Other Communication Services (₹84,794 crore), Roads and Bridges (₹32,275 crore), Petroleum (₹16,493 crore), Postal Receipts (₹11,425 crore) and Power (₹6,598 crore).

Note3: In FY 2024-25, 'Others' include Fiscal Services (₹2,056 crore), General Services (₹67,633 crore) and Grants-in-Aid & contributions (₹687 crore).

In FY 2024-25, the largest share of Non-Tax Revenue came from Economic Services (47.68 per cent), dividends and profits constituted 33.78 per cent, while Interest receipts accounted for 10.05 per cent. Compared to FY 2023-24, the noticeable increase of ₹1,60,792 crore in Non-Tax Revenue in FY 2024-25 was mainly driven by an increase in dividends and profits (₹1,37,545 crore) and Interest Receipts (₹13,116 crore).

The Dividends and Profits witnessed a substantial growth of 80.49 per cent over previous year due to higher receipts of share of surplus profits from Reserve Bank of India by ₹1,23,458 crore (from ₹87,416 crore in FY 2023-24 to ₹2,10,874 crore in FY 2024-25). Interest Receipts witnessed a growth of 16.67 per cent during FY 2024-25, which was mainly due to higher receipts of Premium on Market Loans by ₹13,055 crore.

Further, during FY 2024-25, the Union Government received dividends and profits of ₹3,08,436 crore from 106 entities, compared to ₹1,70,891 crore received from 103 entities during FY 2023-24 as shown in **Figure 2.12**.

Figure 2.12: Composition of Dividend and Profits

(₹ in crore)

Period	Share of surplus profits from the RBI	Dividends from Public Undertakings	Share of profit from Nationalised Banks	Dividend from Others*	Total Dividends and profits
2020-21	57,128	39,497	0	264	96,889
2021-22	99,122	59,120	2,231	180	1,60,653
2022-23	30,307	59,735	8,738	1,142	99,922
2023-24	87,416	63,827	13,807	5,841	1,70,891
2024-25	2,10,874	74,092	18,013	5,457	3,08,436

Source: UGFAs for FY 2020-21 to FY 2024-25.

*Dividends from others include ₹3,662 crore from share of profits from LIC, ₹733 crore from share of surplus profits from the IDBI and ₹1,062 crore from Dividends from other Investments in FY 2024-25.

Of the dividend and profits received in FY 2024-25, the share of surplus received from RBI (₹2,10,874 crore) alone constituted 68.37 per cent of total receipts under this head. Other major entities which gave dividends were Nationalised Banks (₹18,013 crore), Coal India Ltd. (₹10,252 crore), Oil and Natural Gas Corporation Ltd. (₹10,002 crore), Power Grid Corporation of India Ltd. (₹5,014 crore), Indian Oil Corporation Ltd. (₹5,091 crore), etc. The share of dividend from Public Sector Enterprises in Non-Tax Revenue decreased from 8.49 per cent in FY 2023-24 to 8.12 per cent in FY 2024-25, however, it increased in absolute terms from ₹63,827 crore in FY 2023-24 to ₹74,092 crore in FY 2024-25.

2.6 Non-Debt Capital Receipts

Non-Debt Capital receipts mainly comprise recoveries of loans and advances, proceeds from sale of Government shareholding in Public Sector Enterprises and proceeds from Monetization of National Highways.

Figure 2.13: Non-Debt Capital receipts

(₹ in crore)

Period	Recoveries of Loans and Advances	Miscellaneous Capital Receipts			Total Non-debt Capital Receipts
		Proceeds from Disinvestment	Proceeds from Monetization of National Highways	Others	
2020-21	29,923	29,720	5,011	3,166	67,820
2021-22	24,948	8,432	1,011	5,195	39,586
2022-23	36,272	30,184	10,662	5,189	82,307
2023-24	1,16,973	15,220	15,968	14,093	1,62,254
2024-25	1,72,778	7,810	6,661	5,743	1,92,992

Source: UGFAs for FY 2020-21 to FY 2024-25.

Note: In FY 2024-25, 'Others' include Value of Bonus Share (₹3,012 crore), Monetization of Land (₹320 crore), Other Receipts (₹2,397 crore) and Sale of Financial Assets (Enemy Properties) (₹14 crore).

During the year, miscellaneous capital receipts decreased by 55.36 per cent mainly due to less receipts of value of Bonus Share and proceeds of Monetization of National Highways. Further, receipts of Government from disinvestment of equities in PSUs fell sharply by 48.69 per cent, from ₹15,220 crore in FY 2023-24 to ₹7,810 crore in FY 2024-25. These receipts came from Hindustan Zinc Limited (₹3,449 crore), General Insurance Corporation of India (₹ 2,346 crore) and Cochin Shipyard Limited (₹2,015 crore). Similarly, proceeds from Monetization of National Highways also decreased by 58.29 per cent (from ₹15,968 crore in FY 2023-24 to ₹6,661 crore in FY 2024-25).

2.6.1 Recovery of Loans and Advances

In order to meet the shortfall in Goods and Services Tax (GST) compensation to be paid to States/ UTs with legislative assembly, the Government of India (GoI) had set up a special borrowing window in the FY 2020-21 and FY 2021-22. An amount of ₹2,69,208² crore was borrowed from the market by the GoI on behalf of the States and UTs with legislative assembly and passed on to the States /UTs as loan on back-to-back basis to help the States/UTs to meet the resource gap due to non-release of compensation due to inadequate balance in GST compensation fund. The above loans were passed on to the States /UTs through Major Heads 7601/7602 (Loans and Advances) which indicates that the loans were recoverable from State/UTs. However, the debt servicing of these loans was to be made from the collection of cess in the GST compensation fund and not from States/UTs.

Out of the total back-to-back loan of ₹2,69,208 crore, an amount of ₹1,23,604 crore was due for repayment and paid during FY 2024-25. The repayment of loan was actually made by the Union Government from GST Compensation Fund. However, to reduce the loans shown as recoverable from State/UTs in the accounts, an amount of ₹1,23,604 crore has been shown as recovered from State/UTs. Thus, an amount of ₹1,23,604 crore was not actually recovered from States/UTs but merely was an adjustment entry. Similar, adjustment entry of ₹78,104

² ₹1,10,208 crore for FY 2020-21 and ₹1,59,000 crore for FY 2021-22.

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crore was done during FY 2023-24. Due to this adjustment entry, we noticed an increase of 47.71 per cent in recovery of Loans and Advances in FY 2024-25 over previous year.

If recovery of back-to-back loans for FY 2023-24 and FY 2024-25 are excluded, the recovered amount would be ₹38,869 crore (FY 2023-24) and ₹49,174 crore (FY 2024-25) which would be an increase of 26.51 per cent.

2.7 Expenditure

2.7.1 Trends

During FY 2024-25, disbursement from Consolidated Fund of India increased by 10.32 per cent as compared to FY 2023-24. Of the total disbursement of ₹1,78,86,984 crore, 75.95 per cent was from the Consolidated Fund of India and the balance 24.05 per cent was from Public Account³.

Figure 2.14: Trend of Disbursements

(₹ in crore)

Description	2020-21	2021-22	2022-23	2023-24	2024-25
Revenue Expenditure (RE)	33,14,852 (32.85)	34,68,189 (31.78)	37,83,698 (32.20)	38,54,082 (31.30)	39,87,374 (29.35)
Capital Expenditure (CE)	3,42,949 (3.40)	5,38,140 (4.93)	6,24,757 (5.32)	8,07,180 (6.55)	8,58,256 (6.32)
Loans and Advances (LA)	2,49,846 (2.47)	2,32,205 (2.13)	1,42,059 (1.21)	1,91,310 (1.55)	2,39,459 (1.76)
Total Expenditure (RE+CE+LA)	39,07,647	42,38,534	45,50,514	48,52,572	50,85,089
Repayment of Public Debt	61,84,635 (61.28)	66,45,468 (60.89)	71,99,701 (61.27)	74,62,493 (60.60)	85,00,779 (62.57)
Transfer to Contingency Fund	-	29,500 (0.27)	-	-	-
Disbursements from CFI	1,00,92,282	1,09,13,502	1,17,50,215	1,23,15,065	1,35,85,868
Disbursements from Public Account	28,44,653	30,81,152	28,30,518	40,08,694	43,01,116
Total Disbursement	1,29,36,935	1,39,94,654	1,45,80,733	1,63,23,759	1,78,86,984

Source: UGFAs for FY 2020-21 to FY 2024-25.

Figures in parentheses show as percentage of Disbursements from CFI.

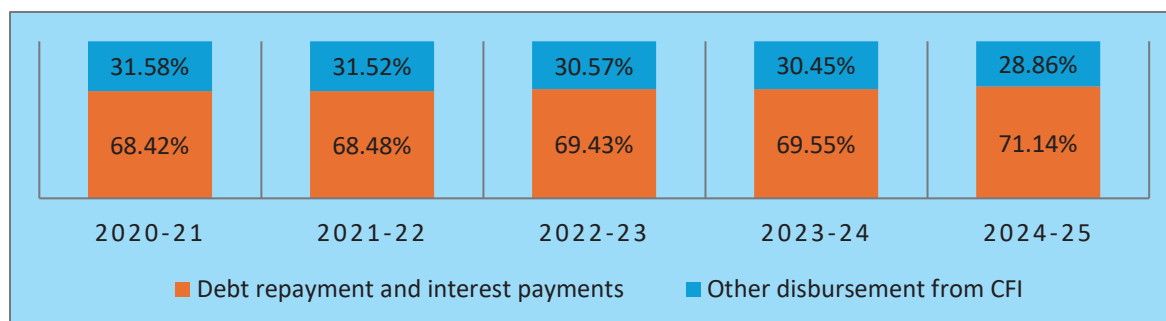
Figure 2.14 shows that the revenue expenditure, capital expenditure and repayment of public debt have been increasing in absolute terms during FY 2020-21 to FY 2024-25. However, the share of Revenue Expenditure in disbursements from CFI decreased from 32.85 per cent in FY 2020-21 to 29.35 per cent in FY 2024-25.

Figure 2.15 shows that an increasing trend was noticed in repayment of public debt and interest payments from CFI during last five years. Further, out of total amount (₹85,00,779

³ Besides the normal receipts and expenditure of Government, all other public moneys received by or on behalf of the Government of India shall be credited to the public account of India. The receipts and disbursements such as deposits, reserve funds, remittances etc. which do not form part of the Consolidated Fund of India are included in the Public Account.

crore) of repayment of public debt, ₹74,39,262 crore (87.51 per cent) was on account of T-Bills, which is a short-term instrument, discharged within a period of one year.

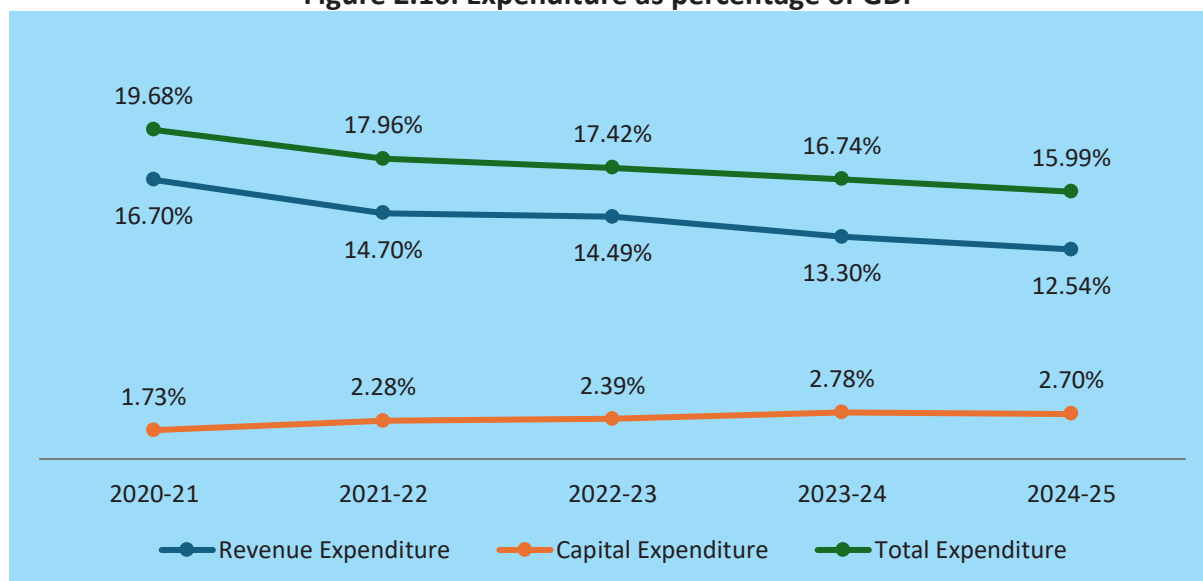
Figure 2.15: Share of public debt repayment and interest payments in CFI disbursement



Source: UGFAs for FY 2020-21 to FY 2024-25.

Government spending as a percentage of GDP (**Figure 2.16**) has been on decreasing trend during last five years. In FY 2024-25, it reduced to 15.99 per cent from 19.68 per cent in FY 2020-21 and it was lowest in last five years. The decline of total expenditure as a percentage of GDP was mirrored in the corresponding trend in revenue expenditure. Capital expenditure has gone up to 2.78 per cent of GDP in FY 2023-24 from 1.73 per cent in FY 2020-21, it reduced slightly to 2.70 per cent in FY 2024-25.

Figure 2.16: Expenditure as percentage of GDP



2.7.2 Sectoral Expenditure

The transactions in the sections {Receipt heads (Revenue Account), Expenditure heads (Revenue Account), Receipt heads (Capital Account), Expenditure Heads (Capital Account), Public Debt, etc.} of CFI are accounted for, grouped into sectors. They are Tax Revenue, Non-Tax Revenue and Grants-in-aid and Contributions for the receipt heads (revenue account), and General Services, Social Services, Economic Services and Grants-in-aid and Contributions for expenditure heads. Specific functions or services are grouped in a sector for expenditure

heads (such as Education, Sports, Art and Culture; Health and Family Welfare; Water Supply, Sanitation, Housing and Urban Development under Social Services).

Figure 2.17 presents details of sectoral expenditure (both Revenue and Capital Expenditure). While expenditure on General Services and Economic Services grew by 7.31 per cent and 6.38 per cent, respectively, over last financial year, this was counterbalanced by a dip in Social Sector expenditure by 18.73 per cent, led by decreased in Revenue expenditure in this sector.

Figure 2.17: Sectoral expenditure of the Union Government

(₹ in crore)

Sectoral Expenditure		2020-21	2021-22	2022-23	2023-24	2024-25
General Services	Revenue Expenditure	12,96,967	14,82,119	16,79,263	18,78,933	20,16,116
	Capital Expenditure	1,42,949	1,54,053	1,61,551	1,77,839	1,91,056
	Loans & Advances	0	0	0	0	0
	Sub Total	14,39,916	16,36,172	18,40,814	20,56,772	22,07,172
	YoY Growth (%)	7.66	13.63	12.51	11.73	7.31
	As % of GDP	7.25	6.93	7.05	7.10	6.94
Social Services	Revenue Expenditure	1,71,271	2,66,367	2,13,780	2,53,336	1,94,316
	Capital Expenditure	7,611	10,099	12,676	9,173	11,956
	Loans & Advances	6,992	18,942	16,654	18,530	22,131
	Sub Total	1,85,874	2,95,408	2,43,110	2,81,039	2,28,403
	YoY Growth (%)	16.09	58.93	-17.70	15.60	-18.73
	As % of GDP	0.94	1.25	0.93	0.97	0.72
Economic Services	Revenue Expenditure	12,61,988	10,97,901	12,32,621	11,04,681	11,79,476
	Capital Expenditure	1,92,388	3,73,988	4,50,530	6,20,168	6,55,244
	Loans & Advances	93,364	16,381	15,155	30,126	32,301
	Sub Total	15,47,740	14,88,270	16,98,306	17,54,975	18,67,021
	YoY Growth (%)	55.71	-3.84	14.11	3.34	6.38
	As % of GDP	7.80	6.31	6.50	6.05	5.87
Grants-in-aid and Contributions	Revenue Expenditure	5,84,627	6,21,802	6,58,035	6,17,132	5,97,466
	Sub Total	5,84,627	6,21,802	6,58,035	6,17,132	5,97,466
	YoY Growth (%)	10.16	6.36	5.83	-6.22	-3.19
	As % of GDP	2.94	2.64	2.52	2.13	1.88
Grand Total		37,58,157	40,41,652	44,40,265	47,09,918	49,00,062
YoY Growth (%)		24.35	7.54	9.86	6.07	4.04
As % of GDP		18.93	17.13	17.00	16.25	15.41

Source: UGFAs for FY 2019-20 to FY 2024-25.

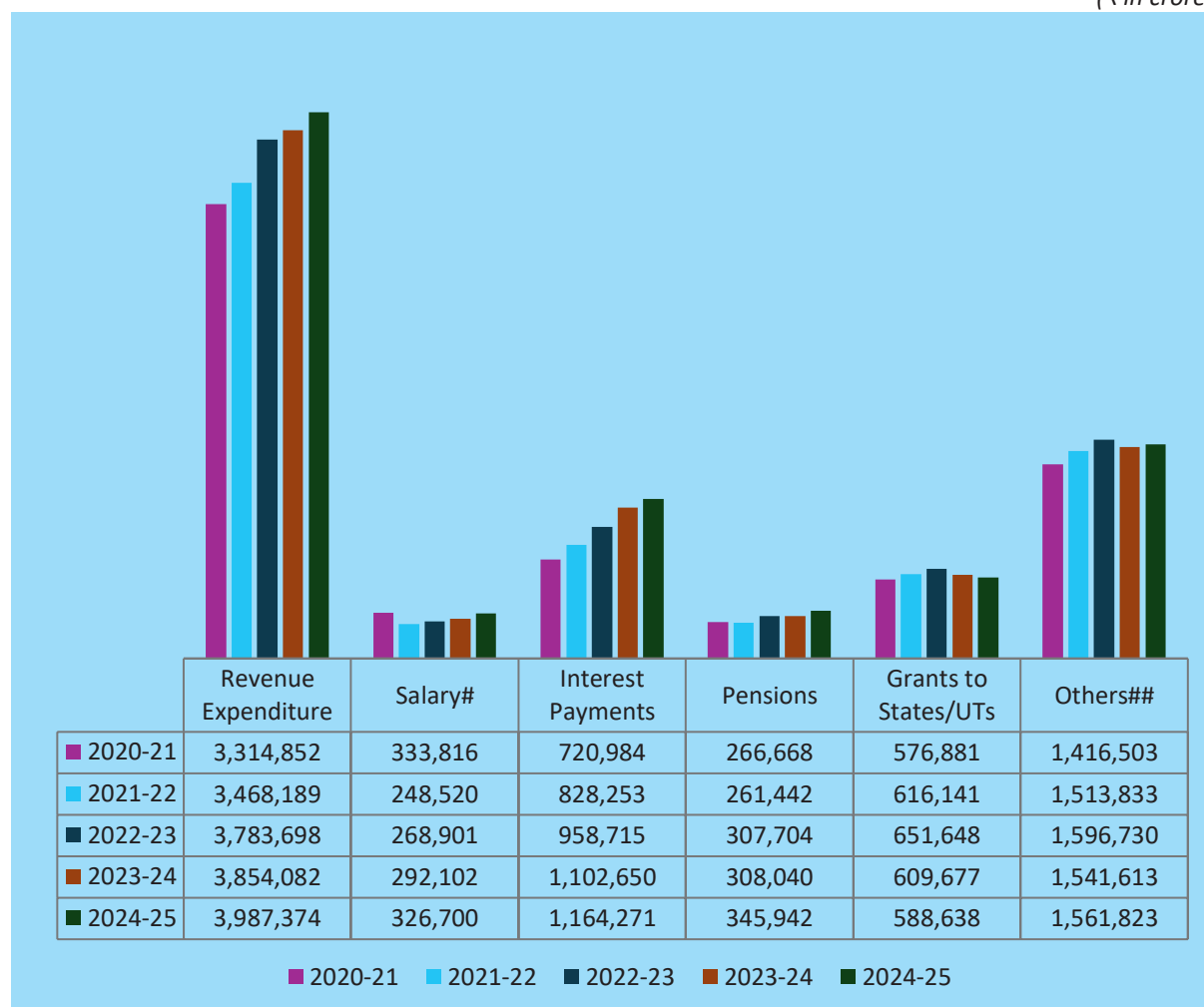
Note: The sectoral classification excludes loans to Foreign Governments (₹810 crore), State and UT Governments (₹1,84,038 crore), and Government Servants (₹180 crore) in FY 2024-25.

2.7.3 Revenue Expenditure

The Government incurs revenue expenditure for normal day-to-day running of government departments, for various services, salary, payment of interest on its incurred debt, pension, subsidies, etc. For the Union Government all grants given to State Governments and others also fall in the category of revenue expenditure as the assets are not owned by it. Revenue expenditure by the Union Government does not lead to creation of its assets.

Figure 2.18: Components of Revenue Expenditure

(₹ in crore)



Source: #Statement 22 of Expenditure Profile for FY 2026-27; ## Others include expenditure on Defence, Railways, Miscellaneous General Services, etc (other than pensions).

2.7.3.1 Committed Revenue Expenditure

Three components of revenue expenditure viz. interest payments, salary and pension payments constitute committed expenditure. Among these, interest payments account for the largest share, comprising 29.20 per cent of Revenue Expenditure in FY 2024-25 and averaging 25.76 per cent of revenue expenditure during last five years. This is followed by expenditure on pensions and salaries.

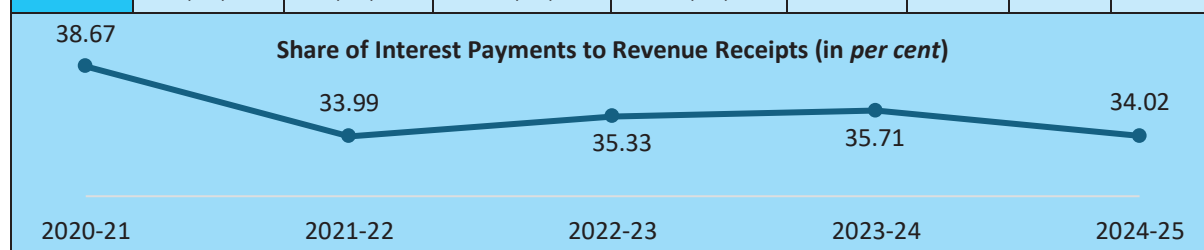
The proportion of Committed expenditure to Revenue Expenditure has expanded in FY 2024-25 from FY 2020-21, leaving less headroom for discretionary expenditure.

a) Interest Payments

Figure 2.19: Interest payments to revenue expenditure and receipts

(₹ in crore)

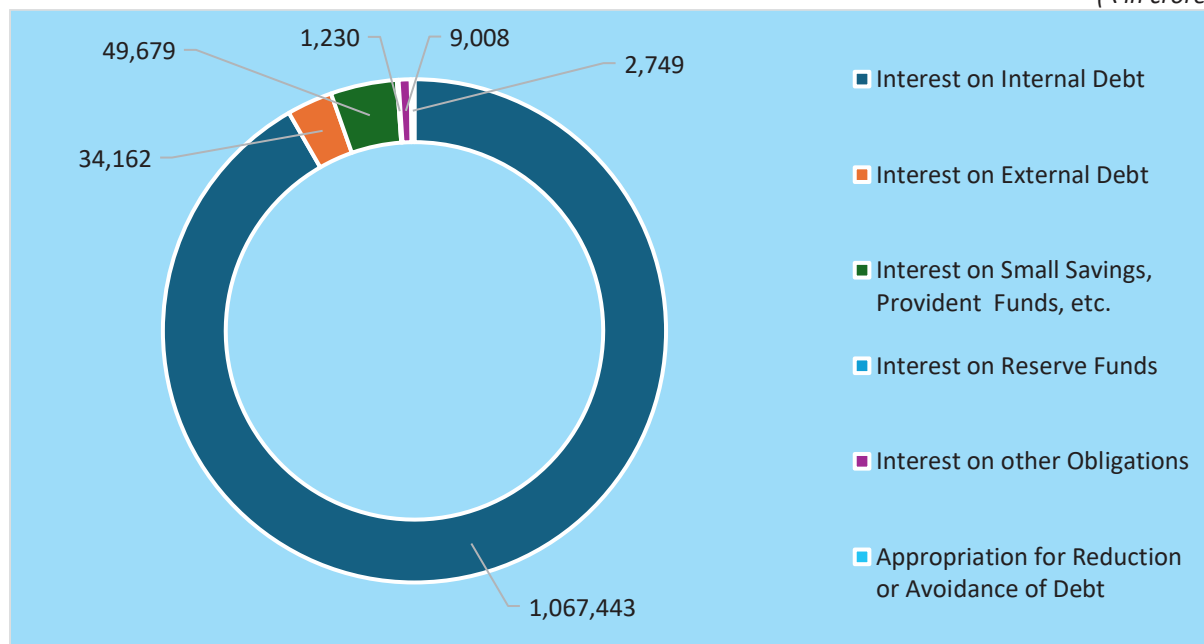
Period	Interest Payments (IP)	Revenue Receipt (RR)	Revenue Expenditure (RE)	Total Expenditure (TE)	Growth of IP	Share of IP to RR	Share of IP to RE	Share of IP to TE
	(₹ in crore)				(in per cent)			
2020-21	7,20,984	18,64,513	33,14,852	39,07,647	10.01	38.67	21.75	18.45
2021-22	8,28,253	24,36,421	34,68,189	42,38,534	14.88	33.99	23.88	19.54
2022-23	9,58,715	27,13,267	37,83,698	45,50,514	15.75	35.33	25.34	21.07
2023-24	11,02,650	30,88,175	38,54,082	48,52,572	15.01	35.71	28.61	22.72
2024-25	11,64,271	34,22,438	39,87,374	50,85,089	5.59	34.02	29.20	22.90



Source: UGFAs for FY 2019-20 to FY 2024-25.

Figure 2.20: Interest Payments during FY 2024-25

(₹ in crore)



Source: UGFA for FY 2024-25.

During FY 2024-25, Interest on Internal Debt grew by 5.62 per cent (from ₹10,10,671 crore in FY 2023-24 to ₹10,67,443 crore in FY 2024-25), Interest on External Debt grew by 15.35 per cent (from ₹29,617 crore in FY 2023-24 to ₹34,162 crore in FY 2024-25). Interest on Small Savings, Provident Funds etc. increased from ₹48,713 crore in FY 2023-24 to ₹49,679 crore in FY 2024-25. Interest on Reserve Funds grew from ₹1,112 crore in FY 2023-24 to ₹1,230 crore in FY 2024-25.

b) Pension payments

During FY 2024-25, the total expenditure incurred on pensions and other retirement benefits increased by 12.30 per cent to ₹3,45,942 crore from ₹3,08,040 crore in FY 2023-24 as shown in **Figure 2.21**. The increase in expenditure on pension and other retirement benefits was driven by Defence and Civil pension. Defence pensions account for 45.57 per cent of the total pension outgo of the Union Government in FY 2024-25, followed by civil pension (33.57 per cent).

Figure 2.21: Expenditure on Pension and other Retirement Benefits

(₹ in crore)

Period	Defence	Civil	Railways	Posts	Total
2020-21	1,28,066	80,407	48,435	9,760	2,66,668
2021-22	1,16,800	82,146	51,935	10,561	2,61,442
2022-23	1,53,407	88,192	55,034	11,071	3,07,704
2023-24	1,42,093	96,235	58,038	11,674	3,08,040
2024-25	1,57,653	1,16,119	60,203	11,967	3,45,942

Source: For Civil and Defence pensions, figures are from Finance Accounts (Major Head 2071) of respective years. For Railways and Post, figures are from their Appropriation Accounts.

2.7.3.2 Subsidies

In FY 2024-25, subsidies constituted 10.63 per cent of revenue expenditure. **Figure 2.22** presents details of the subsidies which the Union Government provided during last five years.

Figure 2.22: Subsidies in the Union Government Budget

(₹ in crore)

Period	Food	Fertilisers (Urea)	Fertilisers (Nutrient Based)	Petroleum Subsidy	Others*	Total Subsidies
2020-21	5,41,330	90,549	37,372	36,755	48,930	7,54,936
2021-22	2,88,969	1,00,988	52,770	3,421	56,078	5,02,226
2022-23	2,72,802	1,65,217	86,122	6,817	38,957	5,69,915
2023-24	2,11,814	1,23,092	65,199	12,240	22,552	4,34,897
2024-25	1,99,867	1,20,880	52,810	14,479	35,992	4,24,028

Source: Subsidy details received from O/o CGA.

*Others include Interest Subsidies like Modified Interest Subvention Scheme, Interest Equalisation Scheme, Pradhan Mantri Vaya Vandan Yojna, Agriculture Infrastructure Fund, etc. and Other subsidies like Price Stabilisation Fund, Pradhan Mantri Annadata Aay Sanrakshan Yojna, Scheme for creation and maintenance of buffer stock of Sugar, Scheme for extending financial assistance to Sugar for enhancement and augmentation of Ethanol production, etc.

In FY 2024-25, major subsidies of the Union Government are on food and fertilisers which accounted for 47.14 per cent and 40.96 per cent, respectively, of the total subsidies. During FY 2024-25, the total expenditure on subsidies decreased by 2.50 per cent over previous year, mainly due to decrease in expenditure on food and fertiliser subsidies. In FY 2024-25, food and fertiliser subsidy decreased by 5.64 per cent and 7.75 per cent, respectively, over previous year.

Overall the share of expenditure on subsidies in revenue expenditure decreased from 22.77 per cent in FY 2020-21 to 10.63 per cent in FY 2024-25.

2.7.3.3 Grants-in-Aid to States/UTs

Figure 2.23: Grants-in-Aid to States and UTs with legislature

(*₹ in crore*)

Period	Grants-in-Aid to States				GIA to UTs with Legislature		
	Centrally Sponsored Schemes	Finance Commission Grants	Others	Total GIA to States	Centrally Sponsored Schemes	Others	Total GIA to UT's
2020-21	2,08,395	1,84,062	1,33,757	5,26,214	7,886	42,781	50,667
2021-22	2,40,383	2,07,435	1,17,195	5,65,013	5,724	45,404	51,128
2022-23	2,47,748	1,72,760	1,59,735	5,80,243	7,051	64,354	71,405
2023-24	2,38,796	1,48,522	1,52,646	5,39,964	9,001	60,712	69,713
2024-25	2,42,276	1,21,578	1,58,548	5,22,402	9,438	56,797	66,235

Source: UGFAs for FY 2020-21 to FY 2024-25.

As seen from **Figure 2.23**, total Grants-in-Aid to States decreased from ₹5,26,214 crore in FY 2020-21 to ₹5,22,402 crore in FY 2024-25. During the same period, Grants-in-Aid to UTs with Legislature increased from ₹50,667 crore in FY 2020-21 to ₹66,235 crore in FY 2024-25.

The Grants-in-Aid pertaining to Centrally Sponsored Schemes increased from ₹2,47,797 crore in FY 2023-24 to ₹2,51,714 crore in FY 2024-25 (increase of 1.58 *per cent*). The quantum of Finance Commission Grants decreased from ₹1,84,062 crore in FY 2020-21 to ₹1,21,578 crore in FY 2024-25, with a decrease of 18.14 *per cent* in FY 2024-25 over previous year. The decrease in FC Grants was mainly on account of decrease in post-devolution revenue deficit grant (from ₹51,673 crore in FY 2023-24 to ₹24,483 crore in FY 2024-25).

2.7.4 Capital Expenditure

Capital Expenditure on General Services includes capital outlay on Defence Services, Police, Public Works, Customs, Administrative Services, Election, etc.

Capital Expenditure on Social Services includes capital outlay on Education, Sports, Medical and Public Health, Family Welfare, Water Supply and Sanitation, Housing, Urban Development, Information and Broadcasting, Social Security and Welfare, Natural Calamities, etc.

Capital Expenditure on Economic Services includes capital outlay on Crop Husbandry, Animal Husbandry, Fisheries, Forestry and Wild Life, Food, Storage and Warehousing, North Eastern Areas, Irrigation and Flood Control, Power, Petroleum, New and Renewable Energy, Village and Small Industries, Industry and Minerals, Transport, Communications, Science Technology and Environment, Tourism, Foreign Trade and Export Promotion, Investments in General Financial and Trading Institutions, Investment in International Financial Institutions, etc.

In FY 2024-25, the capital expenditure (capex) of the Union Government was ₹8,58,256 crore. We observed that capex increased by 6.33 *per cent* as compared to last year. As a percentage of total expenditure, capex was 16.88 *per cent* in FY 2024-25. As a percentage of GDP, capex stood at 2.70 *per cent* in FY 2024-25.

Figure 2.24: Trend of capital expenditure

(₹ in crore)

Period	2020-21	2021-22	2022-23	2023-24	2024-25
General Services	1,42,949	1,54,053	1,61,551	1,77,839	1,91,056
Defence Services	1,34,305	1,37,987	1,42,940	1,54,256	1,59,768
Others	8,644	16,066	18,611	23,583	31,288
Social Services	7,611	10,099	12,676	9,173	11,956
Water Supply, Sanitation, Housing and Urban Development	3,059	6,078	8,608	6,063	8,389
Others	4,552	4,021	4,068	3,110	3,567
Economic Services	1,92,389	3,73,988	4,50,530	6,20,168	6,55,244
Transport	1,22,734	2,97,767	3,71,258	5,15,094	5,46,194
General Economic Services	46,837	40,937	1,272	19,832	4,299
Others	22,818	35,284	78,000	85,242	1,04,751
Total	3,42,949	5,38,140	6,24,757	8,07,180	8,58,256

Source: UGFAs for FY 2020-21 to FY 2024-25.

Transport and Defence services have been the two key drivers of capex during the last five years. The huge capex in transport sector (under Economic Services) stands out during FY 2024-25, registering a substantial growth of 345.02 *per cent* as compared to FY 2020-21 and has been the highest during last five years. The growth was mainly due to higher capital outlay on Indian Railways-Commercial Lines by 743.51 *per cent* (from ₹29,910 crore in FY 2020-21 to ₹2,52,293 crore in FY 2024-25) and capital outlay on Roads and Bridges by 216.05 *per cent* (from ₹92,524 crore in FY 2020-21 to ₹2,92,424 crore in FY 2024-25). Capex in Transport Services accounts for 63.64 *per cent* of total capital expenditure, which indicates the thrust of the Government on the infrastructure sector as a key growth multiplier in the economy.

2.8 Liabilities of the Union Government

Statement No.2 of UGFA provides summary of debt position of the Union Government. **Figure 2.25** discusses the outstanding liabilities of the Union Government as appearing in UGFA.

Figure 2.25: Outstanding liabilities of the Union Government

(₹ in crore)

Period	Internal Debt	External Debt at Current Exchange Rates at the end of March	Small Savings, Provident Funds, etc.	Reserve Funds and Deposits	Liabilities of Union Government (as per UGFA)
2020-21	99,09,543	6,14,829	14,27,324	3,33,948	1,22,85,644
2021-22	1,14,62,343	6,58,334	12,24,452	4,19,765	1,37,64,894

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2022-23	1,30,73,732	7,48,456	11,18,661	5,38,137	1,54,78,986
2023-24	1,46,98,177	7,96,078	10,75,243	6,38,411	1,72,07,909
2024-25	1,59,25,949	8,74,300	9,53,433	7,84,818	1,85,38,500

Source: UGFAs for FY 2020-21 to FY 2024-25.

The liabilities of the Union Government consistently increased by more than 10 *per cent* from FY 2020-21 to FY 2023-24. In FY 2024-25, the year-on-year growth declined, and it grew by 7.73 *per cent* over FY 2023-24. The slower growth was due to decrease in liability towards small savings, provident funds, etc. by ₹1,21,810 crore. This was mainly due to decrease in liability on account of Special Deposits and Accounts (i.e. Provident, Superannuation and Gratuity Fund, Special Securities issued to FCI, Petroleum Bonds, etc.) by ₹47,902 crore.

Statement 14 of UGFA gives the detailed position of Internal and External Debt which together constitute Public Debt of the Union Government and are secured on the CFI. Internal Debt primarily includes market loans, securities issued to international financial institutions, treasury bills, Special Union Government Securities issued to NSSF and Special Securities issued to Public Sector Banks. External Debt represents loans received from foreign Governments and multilateral bodies.

2.8.1 Internal Debt

Figure 2.26: Internal Debt – composition and trend

(₹ in crore)

Period	Market Loans	Treasury Bills	Issued securities	Compensation and other bonds	Others	Total Internal Debt
2020-21	71,35,144	8,96,526	17,50,819	72,906	54,148	99,09,543
2021-22	80,26,725	9,73,964	23,07,666	85,643	68,345	1,14,62,343
2022-23	91,25,233	10,37,297	26,90,149	80,815	1,40,238	1,30,73,732
2023-24	1,02,12,883	11,39,179	31,43,909	64,823	1,37,383	1,46,98,177
2024-25	1,11,42,466	9,79,025	35,75,256	68,881	1,60,321	1,59,25,949

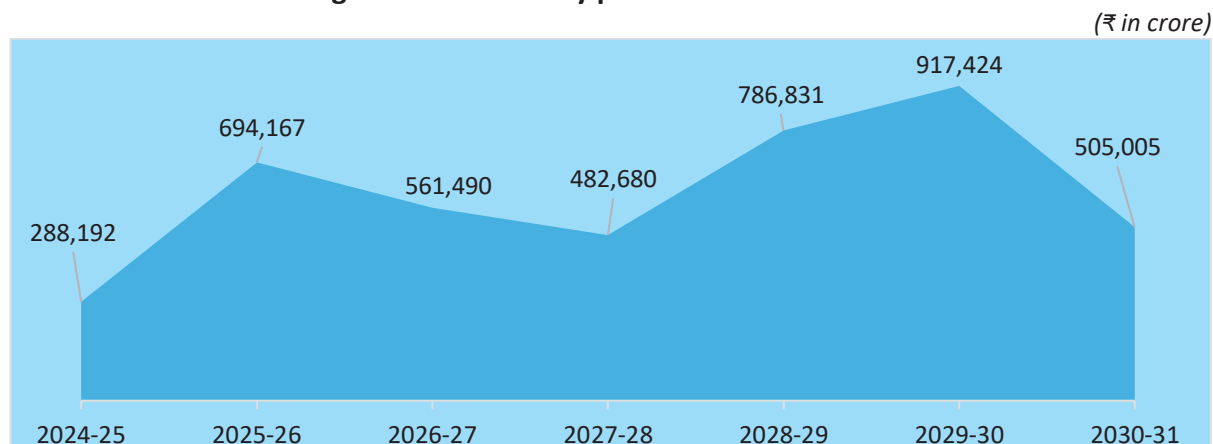
Source: Statement 14 of Union Government Finance Accounts for the respective years.

Note: 'Issued securities' includes those issued to International Financial Institutions, National Small Savings Fund, Postal Life Insurance, Marketable Securities issued in Conversion of Special Securities and Special Securities issued to Public Sector Banks. 'Compensation and other bonds' include 10 per cent Relief Bonds also. 'Others' include Gold Monetisation Scheme, Sovereign Gold Bonds, etc.

As seen from **Figure 2.26**, in FY 2024-25, the total internal debt of the Union Government grew by 8.35 *per cent* as compared to FY 2023-24. Market loans were the primary component, which accounted for 69.96 *per cent* of the total internal debt in FY 2024-25.

During FY 2024-25, the Government raised additional market loans of ₹15,25,794 crore, while loans of ₹5,96,583 crore were also discharged.

Figure 2.27: Maturity profile of Market Loans



Source: Statement 14A of Union Government Finance Accounts for FY 2024-25.

Market Loans due for redemption up to 31 December 2031 amounts to ₹42,35,789 crore (38.01 per cent of outstanding market loans), as shown in **Figure 2.27**. We observe that a significant amount (40.23 per cent of the amount due for redemption up to December 2031) would be maturing in FY 2028-29 (18.58 per cent) and in FY 2029-30 (21.66 per cent).

2.8.2 External Debt

Figure 2.28 shows that total amount of external debt during FY 2024-25, at the historic⁴ rate saw an increase of 11.56 per cent over FY 2023-24, which translates to 9.83 per cent at the current⁵ rate. A review of the external debt raised in FY 2024-25 indicated that the three largest sources of external debt were loans from the International Bank for Reconstruction and Development (₹31,042 crore), the Government of Japan (₹27,894 crore) and the Asian Development Bank (₹27,680 crore).

Figure 2.28: Trend of External Debt

(₹ in crore)

Period	External Debt at historic rate	External Debt at current exchange rates
2020-21	3,88,472	6,14,829
2021-22	4,39,355	6,58,334
2022-23	4,93,157	7,48,456
2023-24	5,66,269	7,96,078
2024-25	6,31,733	8,74,300

Source: UGFAs for FY 2020-21 to FY 2024-25.

2.8.3 Public Debt Receipts and Repayments

Figure 2.29 represents the Public Debt receipts and repayments for the last five years. The repayment and servicing of Public Debt ranged from 83.77 per cent to 98.07 per cent of the total Public Debt Receipts. It indicates that a substantial part of public debt is committed towards repayment and servicing of past debt.

⁴ Currency exchange rate at the time when debt was initially contracted.

⁵ Exchange rate applicable to corresponding currency on 31st March 2025.

Figure 2.29: Public Debt receipts and repayments

(₹ in crore)

Period	Repayment and servicing of internal debt		Repayment and servicing of external debt		Total repayment and servicing of Public Debt	Total receipt of Public Debt	Percentage of Col.6 to Col.7
	Principal	Interest	Principal	Interest	(2+3+4+5)		
1	2	3	4	5	6	7	8
2020-21	61,49,920	6,44,829	34,715	8,204	68,37,668	81,62,910	83.77
2021-22	66,09,686	7,52,200	35,782	7,053	74,04,721	82,49,152	89.76
2022-23	71,59,772	8,84,099	39,929	12,667	80,96,467	88,64,893	91.33
2023-24	74,15,176	10,10,671	47,317	29,617	85,02,781	91,60,050	92.82
2024-25	84,45,341	10,67,443	55,438	34,162	96,02,384	97,91,620	98.07

Source: UGFAs for FY 2020-21 to FY 2024-25.

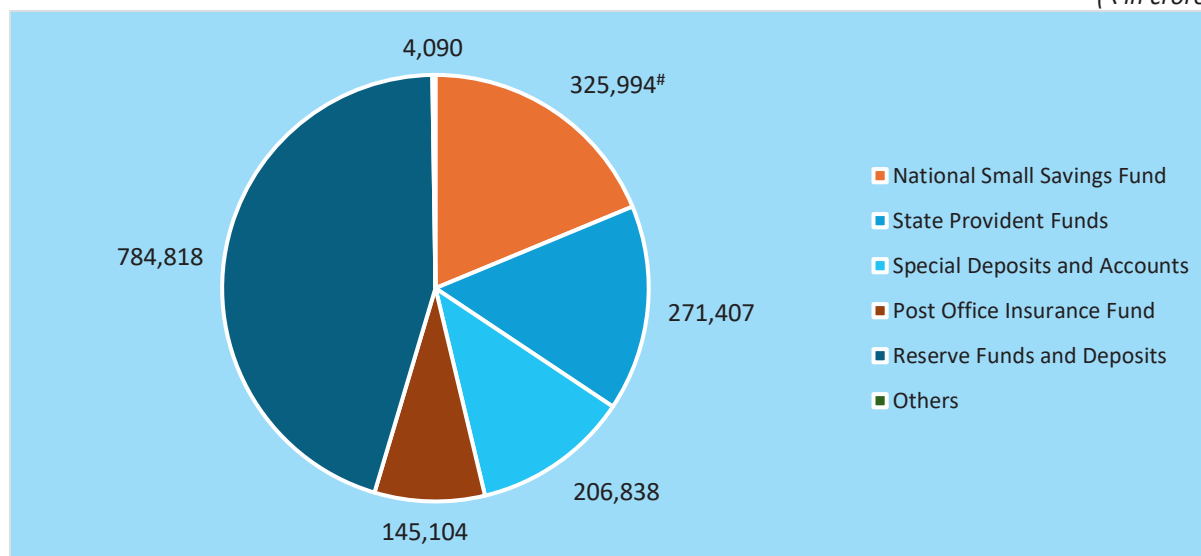
2.9 Public Account Liabilities

All public money received by or on behalf of the Government of India, other than those for credit to the Consolidated Fund of India, is credited to the Public Account of India⁶. In the case of Public Account Liabilities, the Government acts as a Banker or Trustee and refunds the money on demand after completion of the implicit contract/event. In FY 2024-25, Reserve Funds and Deposits increased by 22.93 per cent over previous year.

These transactions are summarized in Statement 13, 14 and 16 of the UGFA. NSSF and Reserve Funds & Deposits account for 63.90 per cent of the total public account liabilities as of 31 March 2025 (Figure 2.30) which stood at ₹17,38,251 crore.

Figure 2.30: Public Account Liabilities as on 31 March 2025

(₹ in crore)



Source: UGFA for FY 2024-25.

[#] The total liability of NSSF is ₹34,86,676 crore. Out of this, loans of ₹31,60,682 crore were extended to the Union Government which is a part of Internal Debt. Thus, only ₹3,25,994 crore (34,86,676 - 31,60,682) is shown here.

⁶ Clause (2) of Article 266 of the Constitution of India.

National Small Savings Fund

National Small Savings Fund⁷ (NSSF) includes Savings Deposits such as Post Office Savings Account, Post Office Recurring Deposits, Post Office Time Deposits, Senior Citizen Savings Scheme, Sukanya Samridhi Accounts, Savings Certificates such as Post Office Certificates and Public Provident Funds. The total liability of the NSSF increased by 10.77 *per cent* from ₹31,47,691 crore in FY 2023-24 to ₹34,86,676 crore in FY 2024-25. The net collections are invested in Central and State Government Special Securities and in various public agencies. As of 31st March 2025, the NSSF had a debit balance of ₹3,987 crore.

Reserve Funds

Money held by the Government in Reserve funds are part of Public Account and expenditure on specific objects like road development, primary education, etc. are made through dedicated Reserve Funds. These funds do not belong to the Government and have to be finally paid back to those who had deposited them or to the concerned liability. In UGFA, Reserve Funds exist for accounting of collection and utilisation of cesses, levies and fees, that are collected for specific purposes.

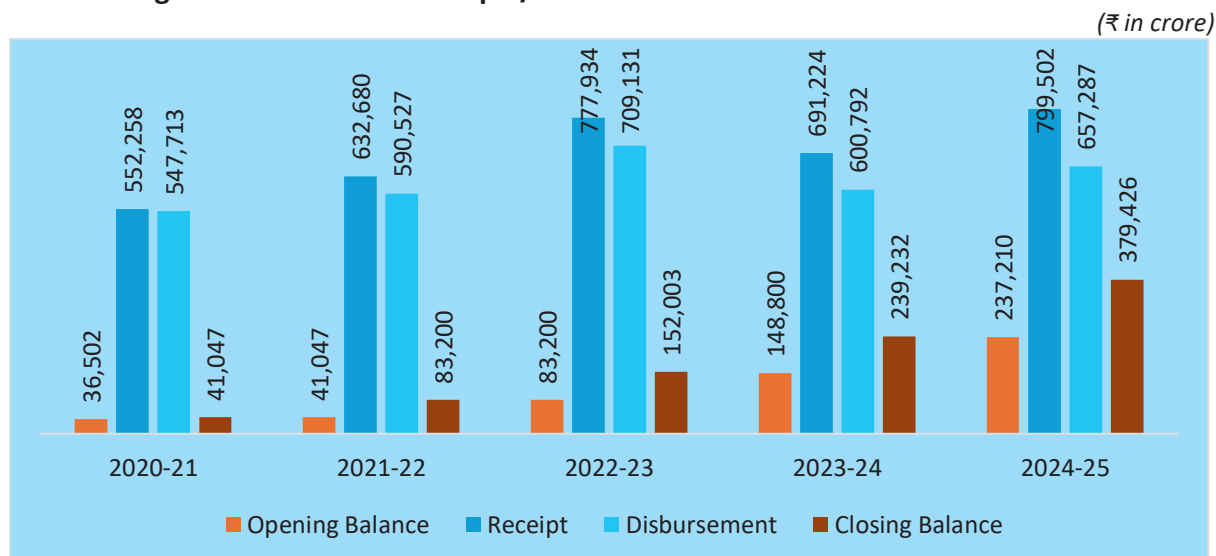
Reserve Funds in Public Account are categorised as interest bearing and non-interest bearing. Out of 59 Reserve Funds in Public Account, 19 are interest bearing and 40 are non-interest bearing. Interest of ₹1,230 crore was paid during the FY 2024-25 in respect of Interest-bearing Reserve Funds. 10 out of 59 Reserve Funds were not operated during the year. Two reserve funds namely Oil Industry Development Fund and Unified Pension Scheme for Government Employee were made operational in the Union Government Finance Accounts from the FY 2024-25.

Figure 2.31 shows that in FY 2024-25, the closing balance of reserve funds increased by 58.60 *per cent* over previous year and shows an increasing trend over last four years. This has happened as the additions (difference between receipts and disbursements during the year) into the reserve funds have been increasing (57.26 *per cent* in FY 2024-25 and 31.44 *per cent* in FY 2023-24).

During FY 2024-25, significant additions were observed in the Agriculture Infrastructure and Development Fund (₹31,121 crore), Gold Reserve Fund-Sovereign Gold Bond Scheme, 2015 (₹28,051 crore), GST Compensation Fund (₹19,785 crore), Oil Industry Development Fund (₹12,613 crore) and Guarantee Redemption Fund (₹10,945 crore).

⁷ Constituted under the National Small Savings Fund (Custody and Investment) Rules 2001, it comprises of the following Major Heads: Major Head: 8001 - Savings Deposits; Major Head : 8002 - Savings Certificates; Major Head : 8006 - Public Provident Fund; Major Head : 8007 - Investments of National Small Savings Fund; and Major Head : 8008 - Income and Expenditure of National Small Savings Fund.

Figure 2.31: Trend of receipts/ disbursements made from Reserve Funds



Source: UGFAs for FY 2020-21 to FY 2024-25.

Note: The opening balance for FY 2024-25 differs from the closing balance of FY 2023-24 due to a Prior Period Adjustment relating to excess payment (₹2,022 crore) under the Sovereign Gold Bond Scheme, 2015.

It is seen from **Figure 2.31** that receipts and disbursements from Reserve Funds increased by 1.45 times and 1.20 times, respectively, during the period from FY 2020-21 to FY 2024-25.

2.10 Fiscal indicators

Fiscal indicators indicate path towards further consolidation. Where the resource requirements of a government are not fully covered by the non-debt receipts, the gap is met by borrowings. The need for borrowing is captured by the Fiscal Deficit (FD) which is the difference between total expenditure (excluding repayment of debt) and total receipts (excluding debt receipts) in the year. Another indicator is the Revenue Deficit (RD) which captures the extent to which the government is able to meet its current revenue expenditure from its revenue receipts.

As per Union Government Finance Accounts for FY 2024-25, the Revenue Deficit was ₹5,64,936 crore, a reduction of 26.24 *per cent* over previous year. As a percentage of GDP, it has come down from 2.64 *per cent* last financial year to 1.78 *per cent* in FY 2024-25. This has been possible because the rate of growth of revenue receipts (10.82 *per cent*) has been higher than the rate of growth of revenue expenditure (3.46 *per cent*) as compared to last financial year, indicating a healthy trend that enabled government to reduce its reliance on borrowings to meet its revenue expenditure.

Further, during FY 2024-25, the Fiscal Deficit (FD) was ₹14,69,659 crore, which decreased by 8.27 *per cent* over previous year. As a percentage of GDP, it was 4.62 *per cent* of GDP in FY 2024-25 as compared to 5.53 *per cent* in last financial year.

The ratio of Capex to FD increased from 50.38 *per cent* in FY 2023-24 to 58.40 *per cent* in FY 2024-25. This is a positive trend indicating deployment of more borrowings towards assets and productive investment.

Chapter

3

**Quality of Accounts and
Financial Reporting Practices**

Quality of Accounts and Financial Reporting Practices

The Union Government Finance Accounts (UGFA) contain 16 statements which present the financial results of the Government. This Chapter presents the audit comments on compliance to accounting procedures, accuracy, transparency and adequacy of disclosures in the Finance Accounts. Issues of internal controls and classification errors are also featured in this chapter.

3.1 Non-compliance to Accounting Procedures

We noted following instances of non-compliance to accounting procedures which are detailed below.

3.1.1 Irregularities in accounting of Central Government Employees Group Insurance Scheme (CGEGIS)

The Central Government Employees Group Insurance Scheme (CGEGIS) was introduced with effect from 01 January 1982 for the Central Government employees with the objective to provide, at a low cost and on a wholly contributory and self-financing basis, the twin benefits of an insurance cover to help their families in the event of death in service and a lump-sum payment to augment their resources on retirement. The subscriptions by the members towards the scheme are recovered every month from their salary and are bifurcated into two funds, namely Savings Fund and Insurance Fund in the ratio of 70:30.

Several offices under Department of Expenditure (DoE), Ministry of Finance (MoF) have defined roles pertaining to the scheme. The **DAMA** (Data Analytics and Monthly Accounts) section of the CGA sends monthly receipt and payment figures of all Ministries and Departments to the **PAO-IDA** (Pay & Accounts Office-Internal Debt & Accounts) which functions under the office of the CCA (Chief Controller of Accounts - Finance). The PAO-IDA receives data from DAMA and the Railway Board (Ministry of Railways), then bifurcates CGEGIS receipts into 70 *per cent* Savings Fund and 30 *per cent* Insurance Fund. It also calculates interest on the Savings Fund portion. The **Finance Accounts** section in the O/o CGA prepares final figures under 8011.00.103⁸ 'Insurance and Pension Funds - CGEGIS' which are shown in Statement 14⁹ of the UGFA. Details of year-wise opening and closing balances of CGEGIS Fund from FY 2020-21 to FY 2024-25 are shown in **Figure 3.1**.

⁸ Major Head 8011 – Insurance and Pension Funds; Minor Head 103 – Central Government Employees Group Insurance Scheme.

⁹ Statement of Debt and Other Interest-Bearing Obligations of Government.

Figure 3.1: Year-wise opening and closing balance of CGEGIS Fund as per UGFA

(₹ in crore)

Financial Year	Opening Balance (as on 1 st April)	Additions during the Year	Disbursement during the Year	Closing Balance (as on 31 st March)
2020-21	4,328.93	490.19	539.41	4,279.71
2021-22	4,279.71	450.41	647.37	4,082.74
2022-23	4,082.74	341.72	551.79	3,872.67
2023-24	3,872.67	430.31	528.05	3,774.93
2024-25	3,774.93	425.34	514.81	3,685.47

Test check of records at Drawing & Disbursing Officers (DDOs) in the Office of the Department of Economic Affairs (DEA), Department of Expenditure (DoE), PAO-IDA, DAMA Section and Finance Accounts section revealed several deficiencies, that are discussed below.

3.1.1.1 Non-booking of CGEGIS payments in concerned Head of Account (up to sub-head level)

The office of the Controller General of Accounts (CGA) while mentioning checkpoints to be observed during submission of Monthly Accounts stated (May 2024) that CGEGIS receipts are to be booked up to minor head level (8011.00.103) and CGEGIS expenditure should be at sub-head level i.e. Savings Fund (8011.00.103.01)/Insurance Fund (8011.00.103.02), which means that default heads (00) may be used for further levels of classification up to object head. For example, expenditure from Savings Fund may be booked into 8011.00.103.01.00.00¹⁰.

On test check of records at DDOs of DEA (DDO Code-216978) and DoE (DDO Code-215955), it was observed that while making the payments for CGEGIS saving fund and CGEGIS insurance fund, accounting was done only up to minor head level and not up to the prescribed sub-head level. There were seven such instances¹¹ amounting to ₹5.57 lakh.

This practice impacts calculation of closing balance under Insurance Fund/Savings Fund and, consequently, also impacts calculation of interest on the CGEGIS balances.

O/o CGA replied (March 2025) that every year during beginning of financial year check points are issued which included that booking of receipts under CGEGIS should be at minor head level instead of sub-head level and booking of expenditure under CGEGIS should be at sub-head level. These are to be followed by PAOs of Ministries/ Departments to ensure correct depiction of accounting transactions/activities. O/o CGA further stated (September 2025) that a few Ministries/Departments are still making accounting mistakes in the accounting of receipts and payments under CGEGIS and such mistakes are being reported to Head of Accounting Organisation of respective Ministry/Department for rectification, on quarterly basis.

¹⁰ Major Head 8011; Sub-major Head 00; Minor Head 103; Sub-head 01; Detailed Head 00; Object Head 00.

¹¹ 1 instance for DDO 216978 @ DEA: Bill no CP00002491; 6 instances for DDO 215955 @ DoE: Bill nos CP00000571, CP00000169, CP00000535, CP00000292, CP00000290, CP00000852.

3.1.1.2 Variation between UGFA and PAO-IDA Figures

PAO-IDA receives, monthly, CGEGIS figures from DAMA section. It bifurcates CGEGIS receipts into 70 per cent Savings Fund and 30 per cent Insurance Fund. It also calculates interest on the Savings Fund portion. It was observed that there was difference in the figures of CGEGIS receipts/payments intimated by DAMA section to PAO-IDA and CGEGIS figures booked in the Finance Accounts. This was due to the reason that DAMA section had been intimating the provisional figures (Supplementary-I) of CGEGIS to PAO-IDA and final figures after effecting Journal Entries (Supplementary-II), had not been communicated to PAO-IDA. Details of year-wise difference in figures of receipt and disbursement of CGEGIS Fund between PAO-IDA and UGFA, from FY 2020-21 to FY 2024-25, are shown in **Figure 3.2**.

Figure 3.2: Year-wise difference in figures of receipt and disbursement of CGEGIS Fund between PAO-IDA and UGFA

(₹ in crore)

Financial Year	Receipt as per PAO IDA	Receipt as per UGFA	Difference in Receipt	Payment as per PAO IDA	Payment as per UGFA	Difference in Payment
(1)	(2)	(3)	(4) = (3)-(2)	(5)	(6)	(7) = (6)-(5)
2020-21	488.65	490.19	1.54	538.62	539.41	0.79
2021-22	447.32	450.41	3.09	647.37	647.37	0
2022-23	389.11	341.72	-47.39	734.51	551.79	-182.72
2023-24	522.27	430.31	-91.96	667.34	528.05	-139.29
2024-25	425.34	425.34	0	514.82	514.81	0.01
Total	2,272.69	2,137.97	-134.72	3,102.66	2,781.43	-321.23

There was a net difference ₹134.72 crore in receipts and ₹321.23 crore in payments between CGEGIS figures appearing in the UGFA and those maintained by PAO-IDA, during the period from FY 2020-21 to FY 2024-25.

Incorrect information with PAO-IDA leads to wrong calculation of interest. It was substantiated by the fact that due to calculation of interest on provisional figures of CGEGIS instead of on final figures, excess interest booked amounting to ₹9.10 crore was adjusted through a Journal Entry (JE no.28) during FY 2022-23 pertaining to the period 2016-17 to 2022-23.

O/o CGA replied (September 2025) that a reconciliation process has been initiated to align the subscription and interest data under the CGEGIS. However, the difference pertaining to earlier years are yet to be fully reconciled due to lack of detailed transaction-level data for prior years. To address these issues, a comprehensive reconciliation exercise is being planned in a phased manner, in coordination with all relevant stakeholders.

3.1.1.3 Accounting of Railway figures twice for calculation of CGEGIS interest

DAMA section received monthly figures of receipts and payments from all the Ministries/Departments of the Government of India except Ministry of Railways till FY 2021-22¹² and forwarded it to PAO-IDA section. From FY 2022-23 onwards, DAMA figures included

¹² Till FY 2021-22, Ministry of Railways was sharing CGEGIS data separately with PAO(IDA).

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CGEGIS data pertaining to Ministry of Railways also. But PAO-IDA also kept receiving the figures from Ministry of Railway.

Thus, for FY 2022-23 and FY 2023-24, the receipt figures pertaining to Ministry of Railways were included twice (₹43.99 crore and ₹43.66 crore for FY 2022-23 and FY 2023-24, respectively). This resulted in excess crediting of CGEGIS interest on the Savings Fund for FY 2022-23 and FY 2023-24 and overstatement of balances under Savings Fund and Insurance Fund during these years.

O/o CGA replied (September 2025) that a thorough reconciliation exercise is being conducted to identify discrepancies and verify the accuracy of accounts.

3.1.1.4 Payment from Insurance fund not in multiple of thousands

Para 7.1 of CGEGI Scheme 1980 states that payment from Insurance Fund would be made in multiple of thousands only¹³. From the annual figures of insurance fund payments for all Ministries/Departments for the period 2016-17 to 2023-24, it was noticed that Insurance fund payments were not in multiple of thousands.

Test check of vouchers revealed two instances¹⁴ where savings fund payments were wrongly booked as insurance fund payments and insurance fund payments were wrongly booked as savings fund payments.

O/o CGA replied (September 2025) that, vide O.M dated 17 January 2025, they shared with all Heads of Accounting Organisations that booking of CGEGIS insurance fund payments should be in multiple of ₹10000/15000 as per CGEGIS Scheme.

We recommend that a Standard Operating Procedure (SOP) may be formed involving all stakeholders like DAMA section, Finance Accounts section and PAO-IDA, for accounting procedures related to CGEGIS.

3.1.2 Compensatory Afforestation Fund

Under the Chapter II¹⁵ of Compensatory Afforestation Fund Act 2016, a Fund was to be created under the Public Account of India and each State for crediting monies received from user agencies for compensatory afforestation¹⁶. The accounting for these Funds was to be governed by Compensatory Afforestation Fund (Accounting Procedure) Rules 2018. The Funds were to be managed by National Compensatory Afforestation Fund Management and Planning Authority at the central level and by State CAMPAs at State levels.

The Rules¹⁷ require that all the monies collected by the State Governments and Union territory Administrations which had been placed under the Ad hoc Authority and deposited

¹³ The rate of subscription is ₹120, ₹60 and ₹30 for Group A, B & C respectively and the insurance cover under the scheme is ₹1,20,000, ₹60,000 and ₹30,000 respectively.

¹⁴ Two instances for DDO 215955 @ DoE: Bill nos CP00000166 (₹47,543) and CP00001972 (₹48,936).

¹⁵ Establishment, Management and Utilisation of National Compensatory Afforestation Fund (NCAF) and State Compensatory Afforestation Funds (SCAF).

¹⁶ Compensatory afforestation means that every time forest land is diverted for non-forest purposes such as mining or industry, the user agency pays for planting forests over an equal area of non-forest land, or when such land is not available, twice the area of degraded forest land.

¹⁷ Compensatory Afforestation Fund (Accounting Procedure) Rules, 2018.

in the nationalised bank shall be transferred to the interest bearing section of Public Account of India under a distinct Minor Head with the nomenclature 'National Compensatory Afforestation Deposits' below the 'Major Head 8336- Civil Deposits' and Sub-Head opened thereunder for each State and Union territory. The Central Government was to make a one-time transfer of 10 *per cent* of the share of the Central Government to the 'National Compensatory Afforestation Fund' (NCAF) and the balance was to be transferred to the 'State Compensatory Afforestation Fund' (SCAF).

For the funds collected henceforth after the creation of SCAFs, a different procedure for transfer was laid down as per the 2016 Act and the 2018 Rules. The respective State CAMPA was to collect the deposit and thereafter distribute the deposited monies in a 90:10 ratio between the respective State and the Centre into the relevant Reserve Fund.

However, we found that in contravention of the accounting procedure, the collected levy was initially transferred to the Public Account of India under Major Head- 8336 'Civil Deposits' for further distribution to the National/State Compensatory Afforestation Fund. At the end of FY 2024-25, ₹10,380.36 crore was lying under MH-8336-102-'National Compensation Afforestation Deposits' pending disbursement to respective States/Union territories. The National CAMPA replied (December 2025) that the Governing Body of the Authority, in its meeting (December 2023), had approved continuation of the existing procedure of depositing of compensatory levies by the user agencies in the State specific bank accounts maintained in the Union Bank of India, New Delhi and thereafter transferring it to the Public Account of India. The Authority after reconciliation of funds will transfer the State share to respective States/UTs in their Public Account. It was also stated that out of ₹10,380.36 crore pending for disbursement, an amount of ₹6,382.81 crore including interest amount (in ratio of 90:10) has been transferred to States/Union Territories during the FY 2025-26. It further stated that distribution of compensatory levies through Bharat Kosh was discussed in a meeting (August 2025) and formulation of the streamlined mechanism to ensure bifurcation of receipt of funds between the States/UTs and National CAMPA on real-time basis is under progress. The fact remains that the procedure for collection of money from user agencies and its transfer is not in accordance with the 2016 Act and the 2018 Rules.

Additionally, we noted that the amount reflected in HoA 8336.00.102¹⁸ was lower than the figures of the National CAMPA by ₹599.53 crore as of 31 March 2025, indicating a potential understatement of Public Account by the same amount. The Authority replied (December 2025) that a reconciliation committee has been constituted in October 2025 for monthly reconciliation of the monies in National Fund.

Moreover, at the end of FY 2024-25, ₹2,192.95 crore was lying in State/UT wise bank accounts with Union Bank of India which included ₹1,095.21 crore and ₹1,073 crore towards receipts for the month of February and March 2025, respectively and ₹24.74 crore towards interest

¹⁸ Major Head 8336 - Civil Deposits; Minor Head 102 - National Compensation Afforestation Deposits.

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for FY 2024-25. Out of total amount of ₹2,192.95 crore, ₹2,184.78 crore¹⁹ should have been transferred to the Public Account of India by the end of FY 2024-25. The Authority replied (October 2025) that it had initiated the process of transfer of receipts for February 2025 of ₹1,095.21 crore with the bank on 5 March 2025, however, it could only be transferred to Public Account in April 2025. Receipts of March 2025 of ₹1,073 crore were transferred on 05 April 2025 and interest accrued of ₹24.74 crore was shown in bank statement on 08 April 2025 and was transferred on by 16 April 2025. The reply of the Authority is not convincing as due to technological advancements, near-real-time transactions are possible and at least ₹1,111.78 crore²⁰ should have been transferred to government accounts by the end of FY.

It was also noted that out of the 36 States/UTs, 35 have established the State CAMPA and SCAF except UT-Lakshadweep.

We recommend that the procedure for collection of money from user agencies and its transfer should be as per the Compensatory Afforestation Fund Act, 2016 and the Compensatory Afforestation Fund (Accounting Procedure) Rules, 2018.

3.1.3 Short credit of interest of ₹60.14 crore on Depreciation/Renewal Reserve Funds

Rule 104 of General Financial Rules 2017 stipulates that interest at such rates as may be specified from time to time shall be charged in the accounts for all commercial departments or units for which separate capital and revenue accounts are maintained within the government accounts.

On review of Statement 13 of the 'Department of Atomic Energy (DAE)' for FY 2023-24 and FY 2024-25, it was noted that no interest had been provided on the balance of ₹397.10 crore held under HoA 8115.00.103²¹, despite being an interest-bearing Reserve Fund. Thus, there was short credit of interest of ₹60.14²² crore during FY 2023-24 and FY 2024-25.

The DAE stated (September 2025) that it does not follow the practice of investing these funds and earn interest and the primary purpose of the fund remained asset replacement. It further stated that booking under Major Head 8115 has been discontinued from 01 April 2023 onward and have sought advice from the O/o the Controller General of Accounts for surrendering the amount to Government Account.

The reply is not tenable as under the extant provisions, interest was required to be credited on the balances held under interest bearing Reserve Funds.

3.1.4 Amount met from Reserve Fund exceeded actual expenditure by ₹4.33 crore

Para 3.4 of the General Direction of List of Major and Minor Heads of Account provides that the actual expenditure will be debited to the relevant programme minor head under the

¹⁹ ₹1,095.21 crore for February 2025, ₹1,073 crore for March 2025 and Interest of ₹16.57 crore for first three quarters being paid on quarterly basis.

²⁰ ₹1,095.21 crore for February 2025 and Interest of ₹16.57 crore for first three quarters.

²¹ Major Head 8115-Depreciation/Renewal Reserve Funds; Minor Head 103: Depreciation Reserve Funds – Government Commercial Departments and Undertakings (Rajasthan Atomic Power Station-₹106.40 crore and Nuclear Fuel Complex- ₹290.70 crore).

²² Interest @7.31 per cent on ₹397.10 crore comes to ₹29.03 crore for FY 2023-24, interest @7.30 per cent on ₹426.13 crore (397.10+29.03) comes to ₹31.11 crore for FY 2024-25. Thus, short credit of interest amounts to ₹60.14 crore. There were no receipts or disbursements from this Reserve Fund during both FYs.

functional major head in the Revenue/Capital/Loan Section depending upon the nature of expenditure. Amounts financed from the Reserve Fund/Deposit Accounts in these cases will be shown as a deduct entry under minor heads 'Deduct- Amount met from.....(Name of the Reserve Fund/Deposit Account)' with separate code say '902', etc., under the functional major/sub-major head in the revenue, capital or loan section where under the actual expenditure stands debited.

Contrary to above provision, it was noticed that during FY 2024-25, expenditure booked under HoA 2505.02 'Rural Employment Guarantee Scheme' was ₹64,052.79 crore and 'Amount met from National Rural Employment Guarantee Fund' under the head '2505.902' was ₹64,057.12 crore. Thus, amount met from fund (deduct entry) was more than actual expenditure incurred under the functional head 2505.02 by ₹4.33 crore. On being pointed out, O/o CGA replied (November 2025) that the observation has been sent to Ministry of Rural Development for necessary examination and clarification.

3.2 Accuracy of Accounts

3.2.1 Adverse Balances

Adverse balances in Fund/Deposit heads arise due to various factors such as (a) when transactions are erroneously credited instead of being debited and vice versa, (b) when debits are accounted under one head and related credits under some other head or vice versa, and (c) when outflows/disbursements from Reserve Funds are more than receipts/balances. These balances thus represent errors and absence of financial controls and impact the quality and accuracy of accounts.

The Finance Accounts contains 56 cases (details in **Annexure 3.1**) of adverse balances. Out of these, 39 were unresolved for over five years, with the oldest being 48 years old. Moreover, in 12 cases²³, the adverse balance was more than ₹100 crore. The accounting errors that lead to the adverse balances need to be identified and resolved.

Further, during test check of records of individual Ministry/ Department, adverse balance of at least ₹100 crore was observed in following three cases as detailed in **Figure 3.3**.

Figure 3.3: Statement showing Adverse Balance under various HoAs of at least ₹100 crore in test-checked Ministries

(₹ in crore)

Sl. No.	Head	Head Description	Ministry/ Department	Balance as on 31.03.2025	The Balance should be Debit/ Credit
1	6250.60.202	Loans to Institute Management Committee of ITIs	Ministry of Skill Development and Entrepreneurship	485.61 (Cr.)	Debit

²³ At serial number 1, 2, 4, 5, 25, 28, 29, 45, 48, 52, 53 and 55 in Annexure 3.1.

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2	6801.00.205	Loan for power projects - Transmission and Distribution Damodar valley Corporation & Power Grid Corporation India Ltd.	Ministry of Power	143.28 (Cr.)	Debit
3	8229.00.200	Other Development and Welfare Funds (Beedi Workers Welfare Funds)	Ministry of Labour and Employment	210.71 (Dr.)	Credit

Note: There are other Head of Accounts also under MH:8670 having adverse balance of at least ₹100 crore, which have been commented upon in para 3.2.2.2 (Figure 3.4).

O/o CGA, in its reply (November 2025) stated that for the adverse balance under the Beedi Workers Welfare Fund (sl.no.3), budget provision is being obtained to clear the balance. In respect of Defence Advances²⁴, it was replied that the adverse balance has reduced from ₹1,229 crore to ₹339 crore and further reconciliation and liquidation efforts are in progress. For adverse balances under external loans, it was replied that these are mainly due to exchange rate variations between the dates of receipt and repayment and are written off only after full repayment of the loans. Overall, O/o CGA informed that reconciliation and rectification of adverse balances are being pursued by the concerned authorities.

We recommend that a view may be taken on reconciliation of old adverse balances which are unresolved for more than five years.

3.2.2 Suspense Heads

3.2.2.1 Balances awaiting clearance in suspense heads under MH 8658 'Suspense Accounts'

The receipts and payments which cannot be booked to a final head of account for want of required information/details are accounted as credits and debits, respectively, under suspense heads. The credits and debits are cleared once the details required for final booking become available. Balance in a Suspense Account implies that at least one financial Head of Account is understated.

Suspense heads with significant balances²⁵ in FY 2024-25 and the Ministries/Departments which were major contributors to the aggregate suspense balances awaiting clearance are detailed in **Annexure 3.2**. These balances aggregate to ₹22,242.67 crore (₹16,964.02 crore Debit & ₹5,278.65 crore Credit). Few responses received from the concerned Ministry/Department are as follows:

- With regard to net debit suspense balance of ₹4,434.86 crore at the end of FY 2024-25 under PAO Suspense, O/o the Principal Chief Controller of Accounts, CBIC stated (November 2025) that balances under Minor head 101 are booked by e-PAO Chennai, GST refund single authority for a short period of time to make refunds on behalf of State Government. Further, the bookings under Minor head 102 by e-PAO are due to incomplete challan details/ failed payments at the end of every financial year.

²⁴ Sl. No.52 of Annexure 3.1.

²⁵ Minor heads under MH 8658 having closing balances of more than ₹100 crore in FY 2024-25

- b) With regard to net debit suspense balance of ₹961.83 crore at the end of FY 2024-25 under PAO Suspense, Department of Commerce (Supply) stated (October 2025) that outstanding balance is mainly on account of pending settlement of Inter-Departmental transactions arising due to raising of outward claim by the CCA (Supply) and regular efforts are being made for liquidation of PAO (Suspense) balances.
- c) With regard to net debit suspense balance of ₹597.59 crore at the end of FY 2024-25 under Suspense Account (Civil), Department of Commerce (Supply) stated (October 2025) that the outstanding balance is being verified and same will be reconciled and rectified.

Further, O/o CGA replied (November 2025) that most Ministries/Departments have issued instructions to PAOs for reconciliation and clearance of outstanding balances.

The Ministry of Finance and CGA may initiate action for review of these balances and take a view with respect to old balances.

3.2.2.2 Suspense Head- Cheques and Bills under MH 8670 'Cheques and Bills'

When Cheques are issued by the Government, the expenditure is debited and the suspense head 'Cheques and Bills' is credited. On receipt of scrolls from the banks on the cheques that were encashed at the bank, this suspense head is cleared. The balance under this suspense head, therefore, represents mainly total value of uncashed cheques.

We noted that ₹11,816 crore was pending clearance under the suspense head at the end of March 2025, which was ₹12,307 crore at the end of March 2024.

Such being the nature of transaction, this head should have a credit balance. But we noted four adverse (debit) balances²⁶ amounting to ₹42,651.90 crore and an overall increase in total adverse balance by ₹42,268.55 crore in FY 2024-25 over the previous FY 2023-24 (₹383.36 crore). This was contributed by a significant increase in adverse balance under 'Departmental Cheques' from ₹3,796.87 crore (Credit) in FY 2023-24 to ₹42,380.51 crore (Debit) in FY 2024-25. The adverse balance implies that encashment of the cheques exceeds the value of cheques.

During test check of records of individual Ministries/Departments, eight cases of adverse balances under Cheques and Bills, each amounting to at least ₹100 crore, were noticed, as detailed in the **Figure 3.4**.

Figure 3.4: Statement showing adverse balances under 'Cheques and Bills' amounting at least ₹100 crore in test-checked Ministries

(₹ in crore)

Sl. No.	HoA (8670- Cheques and Bills)	Name of Ministry/ Department	Amount (Debit)
1	102-Pay and Account Office Cheques	Ministry of Housing and Urban Affairs	154.82
2		Department of Commerce	158.01
3		Department of Higher Education	373.10

²⁶ There are 14 minor heads under MH 8670, and each minor head should have a credit balance.

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4	103-Departmental Cheques	Ministry of Housing and Urban Affairs	134.67
5		Ministry of External Affairs	44,714.77
6	109- Defence Cheques	Ministry of Defence	248.69
7	111- P&AO Electronic Advices	Department of Commerce	110.32
8		Ministry of Defence	263.38

O/o CGA replied (November 2025) that instructions have been issued for reconciliation and efforts are underway to clear outstanding balances under Cheques and Bills.

For adverse balance of ₹44,714.77 crore in Ministry of External Affairs, the Ministry replied (October 2025) that the debit balance under Head '8670.103- Cheques & Bills' for the FY 2024-25 had been inadvertently shown due to an incorrect transfer entry. The necessary rectification has since been carried out through a TE, and the balances have been reduced from ₹45,133.69 crore (credit) to ₹(-)513.99 crore (credit) under the Head 8670.102-PAO Cheques and from ₹(-)44,714.77 crore (credit) to ₹520.96 crore (credit) under Head 8670.103- Departmental Cheques.

3.2.2.3 Netting of suspense heads

Credit and debit items in a suspense head are required to be accounted for and shown separately in the accounts to give an accurate picture of balances under each suspense head. However, Statement 13 of Finance Accounts shows only the net balances under Suspense Heads, thus under-stating the balances. We worked out the position of actual suspense balances to be cleared under major suspense heads²⁷ in respect of Civil Ministries (Major Head-8658) for the last three years from the detailed Public Accounts (**Figure 3.5**).

Figure 3.5: Impact of Netting of Suspense Balances

(₹ in crore)

Head	FY 2022-23		FY 2023-24		FY 2024-25		Percentage of understatement of outstanding Suspense balance due to netting in FY 2024-25
	Debit	Credit	Debit	Credit	Debit	Credit	
101 PAO Suspense	4,484.47	960.63	7,119.03	1,018.22	7,698.59	1,003.52	23.06
Net balance shown in UGFA	3,523.84 (DR)		6,100.81 (DR)		6,695.07 (DR)		
Total Balance to be cleared	5,445.10		8,137.25		8,702.11		
102 Suspense Account (Civil)	1,157.79	520.06	1,181.56	608.87	1,164.32	722.91	76.61
Net balance shown in UGFA	637.73(DR)		572.69 (DR)		441.41 (DR)		
Total Balance to be cleared	1,677.85		1,790.43		1,887.23		
107 Cash Settlement Suspense Account	488.14	34.32	497.46	34.32	470.67	33.79	13.40
Net balance shown in UGFA	453.82 (DR)		463.14 (DR)		436.88 (DR)		
Total Balance to be cleared	522.46		531.78		504.46		
108 PSB Suspense	8,587.75	5,122.44	7,908.92	485.63	6,751.89	1,998.43	45.68
Net balance shown in UGFA	3,465.31 (DR)		7,423.29 (DR)		4,753.46 (DR)		
Total Balance to be cleared	13,710.19		8,394.55		8,750.32		

²⁷ Minor heads under MH 8658 having closing balances of more than ₹100 crore in FY 2024-25

109 Reserve Bank Suspense (HQ)	12.03	185.07	12.03	189.00	12.03	192.14	11.78
Net balance shown in UGFA	173.04 (CR)		176.97 (CR)		180.11 (CR)		
Total Balance to be cleared	197.10		201.03		204.17		
115 Suspense Accounts for Purchases etc. Abroad	412.77	0	207.44	0	166.76	0	0.00
Net balance shown in UGFA	412.77 (DR)		207.44 (DR)		166.76 (DR)		
Total Balance to be cleared	412.77		207.44		166.76		
129 Material Purchase Settlement Suspense Account	214.08	38.22	214.08	38.22	214.10	38.22	30.29
Net balance shown in UGFA	175.86 (DR)		175.86 (DR)		175.88 (DR)		
Total Balance to be cleared	252.30		252.30		252.32		
138 Other Nominated Banks (Private Sector Banks) Suspense	3,679.60	557.67	296.50	1,095.56	485.26	1,003.56	65.19
Net balance shown in UGFA	3,121.93 (DR)		799.06 (CR)		518.31 (CR)		
Total Balance to be cleared	4,237.27		1,392.06		1,488.82		
139 GST – Tax deducted at Source Suspense	0.87	235.09	0.64	290.34	0.40	286.08	0.28
Net balance shown in UGFA	234.22 (CR)		289.70 (CR)		285.68 (CR)		
Total Balance to be cleared	235.96		290.98		286.48		

3.2.2.4 Balance of ₹523.94 crore under Pay and Accounts Office suspense in O/o CGDA

During scrutiny of records at O/o the Controller General of Defence Accounts, we noticed that net debit suspense balance under HOA:8659.00.101 (Pay and Accounts Office Suspense) increased from ₹379.53 crore (FY 2022-23) to ₹437.82 crore (FY 2023-24), which further increased to ₹523.94 crore at the end of FY 2024-25.

The Ministry replied (November 2025) that one of the reasons for increase in suspense balance was due to non-reimbursement of charges on training of Defence Personnel of Friendly Foreign Countries (FFC) by the Ministry of External Affairs and the matter is being pursued with the Ministry of External Affairs.

3.2.2.5 Irregular reversal of expenditure by journal entry to Suspense Head

Para 8.5.1 and 8.5.2 of Civil Accounts Manual 2024 states that 'when a Ministry/Department assigns a program or activity to another Central Ministry/Department for execution, the Functional Ministry issues an annual budget allocation/authorisation letter specifying the approved budget for that activity after obtaining the necessary financial sanction. The executing Ministry/Department can incur expenditure only within the limit mentioned in the authorisation letter, and the Pay and Accounts Officer (PAO) of the executing Ministry must ensure that no claim is passed in excess over the authorised amount.

Para 29 of Defence Account Code 2014 states that after closing of annual accounts, if a rectification/readjustment is necessary, the same will be carried out with the prior approval of CGA, Ministry of Finance (Department of Expenditure) in exceptional cases subject to the condition that Journal Entry (JE) is initiated for rectification of a misclassification/readjustment within the time limit prescribed by the CGA.

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On review of O/o the Controller General of Defence Accounts for FY 2024-25, it was noticed that O/o Controller of Defence Accounts (Army), Delhi Cantt proposed a correction of ₹1.98 crore and O/o CDA Patna proposed a correction of ₹0.37 crore, through Journal Entry (JE) aggregating to ₹2.35 crore. The correction was related to reversal of revenue expenditure booked against the accounting heads of Assam Rifles viz., Cost of Ration (044/54) and Fuel & Lubricants (044/55), to Suspense Head, which is an intermediary/adjusting Heads of Account. The expenditure was incurred against allotted funds of ₹2.47 crore.

The CGDA replied (November 2025) that in March 2025, instead of issuing Letter of Authorisation (LoA), DG Assam Rifles withdrew the allotted funds on the grounds that the requisite approval/LoA from the Ministry of Home Affairs, had not been issued under these heads. Consequently, the expenditure already booked under the final heads was reversed through JE no.48 and transferred to Suspense head (MH: 8659).

Thus, the expenditure initially booked as revenue expenditure under a final Head of Account was subsequently reversed to suspense head of account due to incurring of expenditure without letter of authorisation. This led to understatement of revenue expenditure and overstatement of the suspense head by ₹2.35 crore.

3.2.2.6 Non-booking of Pension payment scrolls as revenue expenditure

On review of Defence Pensions Grant for FY 2024-25, it was observed that pension payment e-scrolls amounting to ₹3,042.32 crore could not be booked to the final head of account due to shortage of funds and were booked under PSB suspense head.

Though, there was a saving of ₹27.35 crore under Defence Pensions Grant, however, if the amount of pension payment e-scrolls had been booked under final head of account, there would have been excess expenditure of ₹3,014.97 crore under Defence Pensions Grant, instead of saving of ₹27.35 crore. Non-booking of payment e-scrolls pertaining to FY 2024-25 to relevant functional head in the same financial year led to incorrect depiction of accounts and understatement of revenue expenditure for the FY 2024-25.

Ministry replied (October 2025) that due to insufficient funds, the amount of ₹3,042.32 crore was not booked under functional head but was compiled under PSB suspense head. They also replied that Pension office had received e-scrolls /paid vouchers of more than ₹900 crore in the last week of March 2025.

The reply is not tenable as for the last two FYs, an amount of ₹5,195.56 crore (FY 2022-23) and ₹2,441.74 crore (FY 2023-24) were not booked to the final head of accounts due to similar reasons and were subsequently booked in the next financial year. Out of ₹3,042.32 crore (FY 2024-25), ₹79.44 crore was pending for clearance at the end of February 2026. The practice of booking expenditure in the next FY instead of related FY year has led to understatement of revenue expenditure during relevant financial years.

We recommend that the Ministry of Finance may direct all Controllers to regularly clear outstanding balances under suspense heads.

3.2.3 Loans and Advances

Statement 15 of the Finance Accounts contains information on loans and advances by the Union Government. Against the total loans of ₹9,94,278.08 crore outstanding against State/UT Governments and other entities as on 31 March 2025, there were arrears in recovery amounting to ₹91,534 crore including interest as detailed in **Figure 3.6**. Given the age of pendency, some of these loans may not be recoverable.

Figure 3.6: Age wise details of Loans and Advances in arrears

(₹ in crore)

Arrears as on 31 March 2025						
Sl. No.	Category of Loanee	No. of States/UTs/ Entities	Period of arrears (in years)	Principal	Interest	Amount
1.	States/UTs Government	22	>25	421	1,446	1,867
		05	15-25	3,425	3,856	7,281
2.	Other Entities	85	>25	6,834	48,370	55,204
		40	15-25	4,819	10,348	15,167
		25	5-15	4,535	2,103	6,638
		12	<5	4,217	1,160	5,377
Total		189		24,251	67,283	91,534

Source: Section 2 and 3 of Statement 15, UGFA for FY 2024-25

Our test check in 12 Ministries/Departments shows that an amount of ₹12,998.48 crore was outstanding towards loan and interest from respective Ministry/ Department, as detailed in **Annexure 3.3**.

3.2.3.1 Non-inclusion of penal interest in arrears from loanee entity

Penal interest amounting to ₹274.30 crore due from M/s Madras Fertilizers Ltd. for the outstanding loans amounting to ₹554.24 crore was not included in Section 3 of Statement 15 of the UGFA 2024-25, resulting in understatement of 'Repayment in arrears of interest from loanee entities' at the end of March 2025. While accepting the observation, the Department of Fertilisers replied (September 2025) that though the penal interest had been calculated, it was not incorporated in the Finance Accounts due to non-availability of sanction orders.

3.2.4 Expenditure of a loan nature that was met from Reserve Fund

Para 6.4 of the General Directions of LMMHA states that "Expenditure of a loan nature which is met from Reserve Fund/Deposit Accounts will be reflected under the relevant programme minor head. Adjustment of expenditure against the Reserve Fund/Deposit Accounts will be shown as a deduct entry under the minor head 'Deduct amount met from..... (Name of the Reserve Fund/Deposit Account) with code number 902 etc. under the functional major/sub-major head.

During scrutiny of Statement 15 of the UGFA 2024-25, a negative balance of ₹641.54 crore was noticed under MH:6202- Loans for Education, Sports, Art and Culture-01-General Education. Further scrutiny of records revealed the negative balance as detailed in **Figure 3.7**.

Figure 3.7: Age wise detail of Loans and Advances in arrears

(*₹ in crore*)

Minor Head	Amount advanced during FY 2008-09	Amount advanced during FY 2009-10	Amount advanced during FY 2010-11	Amount Repaid during FY 2010-11	Balance on 31 st March 2011
	(1)	(2)	(3)	(4)	(5)=(1)+(2)+(3)-(4)
6202- Loans for Education, Sports, Art and Culture 01- General Education 202- Secondary Education	750	250	0	1,000	0
6202.01.902- Deduct recoveries met from the Social and Infrastructural Development Fund	-641.54	0	0	0	-641.54
Total	108.46	250	0	1,000	-641.54

From the above table, it can be observed that during FY 2008-09, ₹750 crore was incurred as loan expenditure, out of which ₹641.54 crore was met from the 'Social and Infrastructural Development Fund', and remaining amount of ₹108.46 crore was met from the CFI. During FY 2009-10, further loan disbursement of ₹250 crore was made from CFI under the same HoA. Thus, total loan expenditure up to FY 2009-10 was ₹1,000 crore. During FY 2010-11, the loan amount of ₹1,000 crore was fully repaid, resulting in a 'Nil' balance pending for recovery.

It was noticed that this accounting treatment led to a negative entry of ₹641.54 crore under loan head 6202 which is continuing since FY 2008-09. This led to understatement of closing balance under statement no.15 'Loans and Advances outstanding at the end of the financial year' by ₹641.54 crore.

O/o CGA replied (November 2025) that the case is under examination and referred to Budget Division, Department of Economic Affairs, M/o Finance and Accounts Division, O/o C&AG for further guidance in the matter.

3.3 Issues related to transparency and disclosure

3.3.1 Short transfer of levies and cess collections to designated funds

In Government Accounts, Reserve Funds are constituted for renewal and replacement of assets, specific and well-defined purposes under any statutory provision or otherwise. The reserve funds are financed by way of budgetary support and /or grants, contributions, cess, or levy raised and collected in the Consolidated Fund and transferred to the designated reserve funds in the Public Account by following the procedure prescribed for accounting of these transactions. In FY 2024-25, an amount of ₹3,89,220 crore²⁸ was collected as cess/charge/levies, which was 10.25 per cent of the Gross Tax Revenue of the Union Government.

Government imposes levies/cesses and other charges to raise funds for specific purposes. It is imposed as an additional tax besides the existing tax. The accounting of such receipts is, in

²⁸ This includes Universal Access Levy collected from Telecom Service Providers.

most cases, regulated by legislation and Rules which often provide for creation of Reserve Funds to ensure that these levies/charges/cesses are used for intended purposes.

The Public Accounts Committee (17th Lok Sabha) in its 69th Report (August 2023) took note of short transfer and recommended that prior to imposition of levy, a scientific study should be conducted about the quantum of money required and the likely time period within which the same is expected to be collected through proposed levy. Further, since the burden eventually falls on the common man, the Committee felt that a review of cesses be periodically undertaken to determine the extent of achievement of the intended purpose by prescribing a specific timeframe. The Committee recommended that the proceeds from the levies should be credited to the reserve funds regularly.

Test check of cess and levies collected during FY 2024-25 revealed cases of short/non-transfer of collected amounts, as discussed in following paragraphs. Details of short transfer of ₹9,222 crore to four Reserve Funds during FY 2024-25, is given below in **Figure 3.8**.

Figure 3.8: Statement showing short transfer to Reserve Funds during FY 2024-25

(₹ in crore)

Sl. No.	Name of the Fund	Purpose	Name of Ministry	Cess collected during FY 2024-25	Amount transferred to the Fund	Amount of Short Transfer
1	Investor Education and Protection Fund (IEPF)	Activities relating to investors' education, awareness and protection	M/o Corporate Affairs	1,135	30	1,105
2	Prarambhik Shiksha Kosh (PSK)	Schemes related to National Education Mission (like Samagra Shiksha and PM Poshan)	M/o Education (Dept. of School Education & Literacy)	42,170	40,900	1,270
3	Pradhan Mantri Swasthya Suraksha Nidhi (PMSSN)	Schemes related to National Health Mission	M/o Health & Family Welfare	21,085	14,439	6,646
4	Oil Industry Development Fund (OIDF)	Development of oil industry	M/o Petroleum & Natural Gas	17,931	17,730	201
TOTAL				82,321	73,099	9,222

In respect of PMSSN, Ministry of Health & Family Welfare replied (January 2026) that the MoF is the Nodal Ministry responsible for collection of cess and allocating the same into the respective Reserve Funds. However, a specific reply for short transfer to reserve funds is still awaited.

An instance in this regard was noticed in respect of the cess levied on crude oil and natural gas which is as follows:

The Oil Industry (Development) Act, 1974 provides for the establishment of the Oil Industry Development Board (OIDB) for development of the oil industry and for that purpose levy a duty of excise as cess on crude oil and natural gas.

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On scrutiny of records, we noted that since FY 1974-75, the Government collected ₹3,12,782 crore as cess on crude oil, including ₹17,931 crore during FY 2024-25. Only ₹902 crore was transferred to the OI DB during the period FY 1974-75 to FY 1991-92. Thereafter, no transfer of cess proceeds to the OI DB was made during FY 1992-93 to FY 2023-24, despite continued collection of the cess.

The Oil Industry Development Fund (OIDF) has been operationalised for the first time in the Union Government Finance Accounts (UGFA) during current FY 2024-25. Against the cess collection of ₹17,931 crore during FY 2024-25, an amount of ₹17,730 crore was transferred to the Fund. Due to non-transfer/short transfer of cess proceeds to the OI DB/OIDF, an amount of ₹2,94,150 crore was retained in the Consolidated Fund of India (CFI) as on 31 March 2025.

The matter was referred to the Ministry of Petroleum and Natural Gas (MoPNG) in September 2025. Reply is awaited.

3.3.2 Dormant Accounts

We found that 10 Reserve Funds²⁹ and 21 Deposits accounts³⁰ were lying dormant for at least three financial years or more with an accumulated net credit balance of ₹844.93 crore. The oldest Reserve Fund or Deposits account was dormant since FY 2002-03. The list of Dormant Reserve Funds (**Annexure 3.4**) and Deposit Accounts (**Annexure 3.5**) have been annexed for reference. The fact that the accounts are dormant implies that they may have outlived their purpose and need to be reviewed on priority so as to optimally utilize the credit balances.

Further, during test check of records of individual Ministry/ Department, following two cases of dormant deposits of at least ₹100 crore were observed, as detailed in **Figure 3.9**.

Figure 3.9: Statement showing Dormant Deposits of at least ₹100 crore

(₹ in crore)

Sr. No.	Head of Account	Head Description	Ministry/Department	Balance as on 31.03.2025	Dormant since FY
1	8336.00.800	Other Deposits	CBDT	100 (Cr.)	2008-09
2	8452.01.101	National Investment Fund – Civil - Proceeds of Disinvestment of Government equity holding in PSUs including premium	Ministry of Education (Department of Higher Education)	236.59 (Cr.)	2022-23

In O/o Principal Chief Controller of Accounts-CBDT, an amount of ₹100 crore has been lying under the non-operational “Income Tax Welfare Fund (ITWF - 8336.00.800.09)” in Civil Deposit head 8336.00.800 – Other Deposits (sl.no.1) since FY 2008-09. The fund was created for welfare activities of Income Tax Department employees.

²⁹ Eight reserve funds had a credit balance of ₹363.72 crore, rest two had a debit balance of ₹0.23 crore.

³⁰ Eighteen Deposit Accounts had a credit balance of ₹678.98 crore and three Deposit Accounts had debit balance of ₹197.54 crore.

On being pointed out, the Department replied (October 2025) that they are of the view to not liquidate the ITWF fund. The fact remains that fund is lying idle since last 16 years.

3.3.3 Persistent use of Minor Head 800

Minor Head 800 with nomenclature 'other receipts'/ 'other expenditure', is used under receipt and expenditure Major Heads, to account for transactions which cannot be accounted under any other specific minor head. However, for the purpose of transparency, every item of expenditure and receipt should be accounted under its specific head of account, thus minimizing the use of the omnibus head Minor Head 800.

We found that under three Major Heads of accounts, more than 50 *per cent* of expenditure under each Head, amounting to ₹4,957.58 crore (81.79 *per cent* of total expenditure of ₹6,061.58 crore under these Major Heads), was classified under Minor Head '800- Other Expenditure' as detailed in **Annexure 3.6**.

Similarly, under six Major Heads of accounts, more than 50 *per cent* of the receipts under each Head, amounting to ₹4,087.43 crore (75.39 *per cent* of the total receipts of ₹5,421.99 crore under these Major Heads), was classified under Minor Head '800-Other Receipts' as detailed in **Annexure 3.7**.

On being pointed out, O/o CGA replied (November 2025) that as per Department of 'Water Resources, River Development and Ganga Rejuvenation', receipts comprised application fees for tube wells, ground water extraction and restoration charges, penalties for violation of NOC, environmental clearance fees and old scrap sale. Concerned PAOs have been directed to avoid such bookings. Further, efforts are being made to open distinct minor heads in a phased manner under the relevant major heads.

For accounting of more than 50 *per cent* of receipts under Minor Head '800 in respect of Ministry of Defence, O/o CGDA replied (November 2025) that review of receipts booked under Minor Head 800 in respect of Major Head 0077 – Defence Services (Navy) and Major Head 0078 – Defence Services (Air Force) is under process. Total receipt in respect of DRDO is compiled under Minor Head 800 of Major Head 0080. However, these receipts are classified under five different sub-heads under DRDO, and therefore, opening of separate Minor Heads may not be required. The reply, in respect of Major Head 0080, is not tenable as the whole expenditure under the MH was booked under Minor Head 800.

3.3.3.1 Regular nature expenditure booked under Minor Head 800

In Department of Atomic Energy, it was noticed that expenditure relating to 'Heavy Water Pool Management' (HWPM) was being booked under minor head '800-Other Expenditure' of Major Head 2801. During FY 2024-25, the amount booked was ₹2,000 crore, which constituted 28.65 *per cent* of the final allocation under the Major Head. During last five FYs (2020-21 to 2024-25), amount booked under MH: 2801.03.800 ranged between ₹1,300 crore to ₹2,000 crore. In this case, significant amount of expenditure, though below 50 *per cent* of total expenditure under concerned Major Head, was booked under minor head 800.

The Department replied (October 2025) that a distinct head of account for booking of interest on HWPM would be opened with effect from the next financial year.

3.3.4 Understatement of working expenses payable to DoP

According to the OM issued by the O/o Directorate of Postal Life Insurance (PLI), New Delhi dated 7 July 2023, the amount of Goods and Services Tax (GST) availed as Input Tax Credit (ITC) under Reverse Charge Mechanism (RCM) by the Post Office in respect of GST on incentive paid to sales force of Postal Life Insurance Fund (PLIF)/ Rural Postal Life Insurance Fund (RPOLIF), should be adjusted against the annual working expenses payable to DoP from FY 2023-24 onwards.

During FY 2024-25, we found that ₹189.80 crore was booked as 'Incentive to Sale Force' under 'Promotional and Marketing', which included GST. As per applicable rate of GST @ 18 per cent, GST works out to ₹28.95³¹ crore. We noted from Financial Review Report (FRR) of POLIF that ₹34.26 crore was adjusted against the working expense payable to DoP. Thus, ₹5.31 crore was adjusted in excess of the amount due for claim towards GST under RCM (₹28.95 crore), which resulted in understatement of working expense payable to DoP for PLIF and overstatement of MH 8016³². Similarly, ₹4.17 crore³³ was adjusted in excess in RPOLIF. Thus, the excess adjustment of working expenses payable to DoP resulted in overstatement of MH 8016 and understatement of MH 3201³⁴ by ₹9.48 crore during FY 2024-25. The reply in this regard is awaited.

3.4 Internal Controls

3.4.1 Government Investments

Test check of Government Investments revealed the following audit observations, which includes mismatch of information between UGFA and PSUs accounts, difference between two statements of UGFA, non-accounting of equity shares, incorrect depiction of government investment/shareholding and short-payment of dividend.

3.4.1.1 Non reconciliation with PSUs accounts

Statement 11 of the UGFA provides details of the Union Government's investment in Public Sector and other entities. Cross verification of information on Government Companies/ Corporations/ Banks and Societies, etc. contained in the UGFA with the audited Annual Financial Statements of the concerned entities revealed discrepancies as detailed in **Annexure 3.8**.

³¹ (189,79,58,646*18/118=28,95,19,115).

³² Detail head of Accounts 8016-06-104-01-00 – Payment of remuneration for PLI work at Post offices etc. - and 8016-06-104-02-00 – Payment of remuneration for RPLI work at Post offices etc.

³³ ₹149.02 crore was booked under 'incentive paid to the insurance sales force' of RPLI, on which GST works out to ₹22.73 crore but ₹26.90 crore was adjusted against working expense payable to DoP.

³⁴ 3201 Postal Service-02 101(14) Postal Network-26 Remuneration to the Department of Posts for PLI-70 recoveries and 3201 Postal Service-02 101(14) Postal Network-27 Remuneration to the Department of Posts for RPLI-70 recoveries.

3.4.1.2 Mismatch of investment figures between Statement 10 and Statement 11

In Statement 10 of UGFA 2024-25, the progressive amount of investment up to FY 2024-25 booked under 'Major Head 5466-Investment in International Financial Institutions', was depicted as ₹1,79,485.09 crore. On cross verification of the same with Statement 11, the amount of total investment was calculated as ₹1,79,664.15 crore, as detailed in **Annexure 3.9**. Thus, there was a difference of ₹179.06 crore between Statement 10 and 11 of the UGFA 2024-25 in respect of 'Investment in International Financial Institutions'.

DEA (MoF) replied (November 2025) that reconciliation of the difference amount is being done in consultation with O/o CGA.

3.4.1.3 Non-disclosure of allotment of bonus shares in Statement 11

The Board of Directors of NBCC Ltd. approved allotment of bonus shares in August 2024 in the ratio of 1:2. As the Government holds 61.75 *per cent* equity (111,15,79,093 equity shares @ ₹1 each), it was entitled to 55,57,89,546 crore of bonus shares. UGFA 2024-25 does not include any disclosure regarding allotment of bonus shares by NBCC. On being pointed out, the Ministry replied (October 2025) that necessary corrections would be made through prior period adjustment with CGA's approval.

3.4.1.4 Incorrect depiction of Government shareholding

Statement 11 of UGFA 2024-25 (sl. no. 102) shows that the Ministry of Food Processing Industries holds a 49 *per cent* equity stake (₹0.49 crore) in Bihar Fruit and Vegetable Development Corporation, Patna. However, verification with Ministry of Corporate Affairs records revealed that based on the company's paid-up capital of ₹1.92 crore, the Ministry's shareholding comes out to be 25.58 *per cent*. Thus, there is need for reconciliation of the figures.

3.4.1.5 Investment in Nationalised Banks

As per statement 11 of the UGFA 2024-25, closing balance of Government's investment in Public Sector Banks/Nationalised Banks aggregated to ₹4,63,073.40 crore³⁵. As per information furnished by Department of Financial Services (DFS) in June 2025, total investment in 12 Public Sector Banks/Nationalised Banks, including State Bank of India, amounted to ₹4,46,822.76 crore, at the end of FY 2024-25. Thus, there was a difference of ₹16,250.64 crore between two set of figures.

The Ministry replied (November 2025) that reconciliation between figures mentioned in Statement 11 of the concerned Controller (DFS) with the information furnished by them was under process.

³⁵ ₹4,17,546.06 crore towards "Nationalised Banks" and ₹45,527.34 crore towards "Acquisition cost of RBI stake in State Bank of India".

3.4.1.6 Share of Government Investment not appearing in Statement 11 of UGFA

The Government Investment of ₹10 crore in equity shares (1,00,00,000 @ ₹10 each, fully owned by Central Government) in National Credit Guarantee Trustee Company Limited (NCGTC) is not being disclosed in Statement 11 of the UGFA.

The PAO, MoF, replied (October 2025) that the Department of Financial Services has been informed to seek token budget under the relevant HoA for inclusion of ₹10 crore and send a proposal for Prior Period Adjustment Account for incorporation of ₹10 crore amount as Government Investment in Statement 11 of Department of Financial Services (DFS) for FY 2025-26.

3.4.1.7 Short payment of Dividend

As per para 5.2 of the Guidelines on Capital Restructuring of CPSEs issued by DIPAM (May 2016), every CPSE would pay a minimum annual dividend of 30 *per cent* of Profit After Tax (PAT) or five *per cent* of the net worth, whichever is higher, subject to the maximum dividend permitted under the extant legal provisions. Total dividend received by the GoI during FY 2024-25 was ₹3,08,435.86 crore. On test check of records relating to dividend received from the CPSEs, we observed that against receivable dividend amounting to ₹1,814.59 crore, dividend amounting only to ₹971.77 crore was received, resulting in short receipt of dividend of ₹842.82 crore, in respect of seven entities functioning under six Ministries/Departments, as detailed in **Annexure 3.10**.

3.4.2 Guarantee Fee

Under Article 292 of the Constitution, Government of India (GoI) give sovereign guarantees to enable Central Government entities, Public Sector Companies etc. to raise resources on favourable terms. Government Guarantee Policy (May 2022) governs the grant of the guarantees. At the end of FY 2024-25, total sum of guarantees outstanding was ₹3,33,454.63 crore. In turn, the Government collects guarantee fee from the entities.

We noted instances of short recovery of guarantee fee totalling to ₹322.13 crore, as detailed in **Figure 3.10**.

Figure 3.10: Details showing short receipt of Guarantee Fee

(₹ in crore)

Sl. No.	Ministry/ Department	Guarantee Fee receivable	Guarantee fee received	Short receipt of Guarantee fee
1	Department of Pharmaceuticals-IDPL (M/o Chemicals and Fertilisers)	100.56	0	100.56
2	Mahanagar Telephone Nigam Limited (MTNL) (Department of Telecommunications)	240.06	134.03	106.03
3	Bharat Sanchar Nigam Limited (BSNL) (Department of Telecommunications)	151.27	35.73	115.54
	Total	491.89	169.76	322.13

Department of Pharmaceuticals replied (August 2025) that IDPL could not pay the guarantee fees from the very beginning due to shortage of funds as IDPL is a sick PSU and its closure is under progress in terms of Union Cabinet decision dated 28 December 2016. DoT replied (June 2025) that a request regarding waiving of guarantee fee of MTNL and BSNL has been sent to the DEA. DoT further replied (October 2025) that MTNL has not paid guarantee fee since FY 2022-23, due to financial distress.

3.4.3 Cash balances

Scrutiny of Statement 13 revealed a net cumulative difference of ₹1,961.75 crore³⁶ (credit) – {Civil Ministries ₹1,240.41 crore (credit), Union Territories ₹287.04 crore (credit) and Non-Civil Ministries ₹434.30 crore (credit)} between the cash balance of the Reserve Bank Deposits and Union Government Finance Accounts. The net cumulative difference of ₹1,961.75 crore (credit) was due to netting of credit balance of ₹2,921.21 crore and debit balance of ₹959.46 crore. Thus, total cash balance to be reconciled with RBI at the end of the FY 2024-25 was ₹3,880.67 crore.

Further, detailed scrutiny of cash balances in test checked Ministries/Departments with reference to difference in closing balance between Statement 13 and RBI figures is shown in **Annexure 3.11**.

3.5 Classification errors

Article 112(2) of the Constitution stipulates that the Annual Financial Statement shall distinguish expenditure on revenue account from other expenditure. The principles for classifying the expenditure on Revenue account and Capital account should accordingly be adhered to.

Office of the Controller General of Accounts issues directions to the Ministries on accounting procedures. The six-tier classification of accounts is given in **Figure 3.11** with example of specific Major Head (2210: Medical and Public Health).

Figure 3.11: Classification of accounting of transactions

Attribute of transaction	Example	Classification
Function	Medical & Public Health (2210)	Major Head (4 digits)
Sub-function	Medical Education, Training and Research (05)	Sub-major Head (2 digits)
Programme	Ayurveda (101)	Minor Head (3 digits)
Scheme	Grants to National Institute of Ayurveda, Jaipur (02)	Sub-head (2 digits)
Sub-scheme	Swachhta Action Plan (96)	Detailed Head (2 digits)
Nature of transaction	Grants-in-Aid General (31)	Object Head (2 digits)

Rule 78 of GFR, 2017 stipulates that classification of transactions in Government Accounts shall have closer reference to functions, programmes and activities of the Government and the object of receipt or expenditure, rather than the department in which the receipt or

³⁶ Credit balance as per RBI (CAS), Nagpur (₹4,592.79 crore) and as per UGFA (₹2,631.04 crore).

expenditure occurs. Further, Rule 8 of the DFPR specifies object heads that fall under the category 'object class VI' for Capital Expenditure'. These object heads can, therefore, only be used for classifying expenditure of capital nature and correspond only with capital Major Heads. Object heads falling under other object classes (class I to V) are generally used for classifying revenue expenditure and should ordinarily not correspond with the capital Major Heads.

We found several deviations leading to misclassification amounting to ₹12,754.47 crore. Of these, ₹4,011.91 crore related to receipts. The remaining misclassifications aggregating to ₹8,742.56 crore related to expenditure and were largely related to booking of expenditure under wrong object head (₹8,723.83 crore).

3.5.1 Misclassification in receipts

- i. Receipts of non-tax revenue nature amounting to ₹930.17 crore in Central Board for Direct Taxes (CBDT) and ₹1,011.71 crore in Central Board of Indirect Taxes and Customs (CBIC) were wrongly booked under Minor Head 800 – 'Other Receipts' of relevant Major Heads of tax revenue.

The CBDT replied (October 2025) that the booking under the relevant Major Heads is carried out on the basis of challans filed by assesses through the Income Tax Portal, which is used for the collection of tax revenue. It further stated that efforts are being taken, in consultation with DGIT and PRKALAP, to identify the classification of receipts booked under Minor Head 800 and to minimize such bookings in FY 2025-26. The reply is not tenable as the amount booked under Minor Head 800 of MH 0021 (Taxes on Income) was ₹928.56 crore, which is substantive amount. Also, on examination, we found that the nature of receipts was of non-tax revenue nature and should have been booked under relevant non-tax revenue Major Heads, instead of tax revenue.

In respect of HoAs: 0037.00.800³⁷ and 0038.60.800³⁸, the CBIC stated (November 2025) that classification was done on the basis of challans provided by the taxpayers. The booking under these heads was not a misclassification and are as per LMMH. However, since the amounts involved are substantial, opening of new accounting heads was under consideration in consultation with O/o CGA. Further, in respect of HoA: 0037.00.800.02 (Fee, Fines, Forfeiture and Misc items), CBIC replied that bookings were made based on challans details and nature of fees and fines was not clearly mentioned in the challans. Deliberations are under progress for accounting it under head 0037.00.105.04³⁹. The reply is not tenable because if these receipts are booked in a separate minor head within the same major head, these would still be booked as tax revenue.

³⁷ Major Head 0037 – Customs; Minor Head 800 – Other receipts.

³⁸ Major Head 0038 – Union Excise Duties; Minor Head 800 – Other receipts.

³⁹ Minor Head 105 – Sale proceeds of confiscated goods; sub-head 04 – Other Good Retail Shop.

- ii. It was further observed that despite separate Minor Heads already existing under same/other Major Heads of Tax Revenue, certain receipts like duty collections, deduct refunds, etc. were incorrectly classified under Minor Head 800 of relevant Major Heads. Such instances of misclassification identified during test check aggregated to ₹2,070.03 crore in CBIC.

The CBIC replied (November 2025) that booking under the GST Major Heads- 0005, 0008, 0009 and customs & excise duty was being done based on challans submitted by the taxpayers, manually and electronically. It further stated that the bookings under minor head-800 under various Major Heads were minimal. The reply is not tenable as for correct accounting of transactions, the booking of receipts should be done to the specified available minor head. The Department needs to take remedial action in this regard.

3.5.2 Misclassification of expenditure

- i. Under three grants, revenue expenditure of ₹37.90 crore was incorrectly classified as capital expenditure and under two grants, capital expenditure of ₹98.96 crore as revenue expenditure, as detailed in **Annexure 3.12A & 3.12B**.
- ii. In 21 cases under six grants, funds aggregating to ₹5,456.84 crore were booked under wrong object heads within the same section of the grant/appropriation as detailed in **Annexure 3.12C**.
- iii. The Government of India constituted Indian National Space Promotion and Authorisation Centre (IN-SPACE) in October 2021 as an autonomous agency in Department of Space (DoS) for enabling space activities as well as usage of DoS owned facilities by Non-Government Private Entities. However, DoS operated other object heads for release of grants-in-aid to IN-SPACE - ₹24.79 crore under revenue section and ₹15.37 crore under capital section as detailed in **Annexure 3.12D**. IN-SPACE being an autonomous body under DoS, the funds should have been released under object heads '31', '35' and '36'. This resulted in understatement of expenditure of ₹24.79 crore under object head '31-Grants-in-aid- General' and '36-Grants-in-aid-Salaries' and ₹15.37 crore under object head '35-Grants for creation of Capital Assets'. This issue was also raised in IN-SPACE's accounts of FY 2023-24. Reply of DoS was awaited.
- iv. Department of Space incorrectly booked Canteen related expenditure of ₹9.33 crore [PAO-URSC (Project) (₹0.05 crore), PAO-URSC (Centre) (₹7.29 crore) and PAO-ISTRAC (₹1.99 crore)] in Minor Head 101-Space Technology under Major head 3402 instead of correct Minor Head 800-Other Expenditure under Major Head 3402 as required under the extant instructions issued by the Department of Personnel & Training (DoPT). Reply of DoS is awaited.
- v. Department of Atomic Energy incurred ₹3,089.97 crore under Capital Major Head by using revenue object heads. These object heads, however, were meant to be used under the Revenue Major Heads only. These object heads of revenue nature forming

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part of the operational expenses for production of Heavy Water and expenses for generating Feed Stock Material are being debited to the Capital Head of account '4861.01.204' and '4861.01.207'. (Details in **Annexure 3.12E**).

Department replied that the revenue nature object heads shown under the capital section mainly pertained to operational expenditure of Heavy Water Board. The department further mentioned that it has approached to the O/o CGA to seek approval for shifting the booking of operational expenditure of Heavy Water from capital section to revenue section and discontinuation of the transfer entries for booking of Feedstock and any cash flow and can be restricted only to Proforma accounts. The request was not acceded to by the O/o CGA. The reply is not acceptable, as the object heads of revenue nature cannot be used under capital Major Heads.

- vi.** Commandant, Defence Services Staff College Wellington (DSSC) accorded nine sanctions for outsourcing Casual Labour amounting to ₹9.40 crore for FY 2024-25. The sanction order indicated that the expenditure was to be booked under Major Head 2077, Minor Head 112-Joint Staff & detailed head 692/26 which relates to 'Other miscellaneous expenditure' instead of the correct detailed head 691/06 for 'Payments to Casual/Daily Labourers'. Controller of Defence Accounts (CDA), Chennai also failed to notice this error and booked this expenditure of ₹9.40 crore to the wrong code head. DSSC Wellington replied that the expenditure related to Casual labour was booked to various code heads such as 691/06, 692/29 and 692/30 till FY 2012-13. However, that practice was objected by IFA (DSSC) and it was suggested that the payments to be booked under I&M grant. DSSC also stated that DSSC was not in receipt of any specific allotment under I&M grant. Therefore, since 2013 the said expenditure was booked under similar comparable heads such as 692/26 (Other Misc expenditure). The reply of DSSC Wellington is not acceptable since a proper set of classification code head for Pay and allowances of Casual Labours is earmarked.

Chapter

4

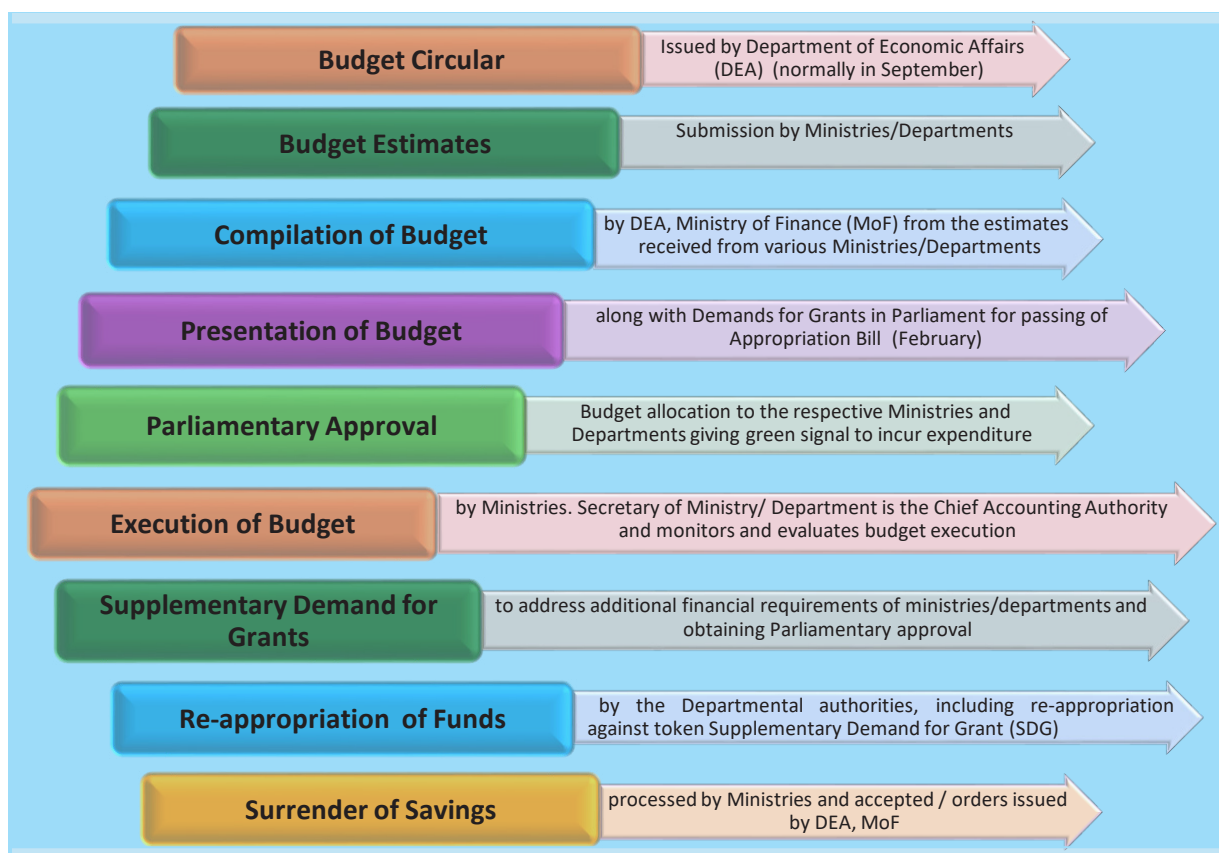
Budgetary Management

Budgetary Management

4.1 Overview of Appropriation Accounts

The Appropriation Act enacted by the Parliament authorises (under Article 114 of the Constitution) the Government to draw specified sums, segregated under Demand for Grants from the Consolidated Fund of India (CFI) for identified services and purpose. Parliament also approves (Article 115 of the Constitution) Supplementary Grants⁴⁰ during the course of the financial year. Appropriations are made against demands that are entirely 'Charged' to CFI. Grants are made against demands that are either fully 'Voted' or partly 'Voted' and partly 'Charged'. There are six Appropriations and 96 Grants in FY 2024-25.

Figure 4.1: Budget Process



Budget Estimates (BE) are prepared in accordance with the General Financial Rules and instructions issued by the Budget Division of Department of Economic Affairs (DEA), Ministry of Finance (MoF). These instructions envisage that the BEs are prepared realistically to meet

⁴⁰ In FY 2024-25, Supplementary Grants were passed by Parliament in two batches (1st batch in December 2024 and 2nd batch in March 2025).

all expenditure requirements and ensure that unspent balances are avoided. The BEs are further scrutinised by DEA, MoF before incorporation in Budget documents.

Each Grant/Appropriation may have four segments – Revenue (Charged), Revenue (Voted), Capital (Charged), and Capital (Voted). Appropriation accounts are prepared grant/appropriation wise in 11-digit codes- comprising of 4 digits for Major Head, 2 digits for Sub-Major Head, 3 digits for Minor Head and 2 digits for sub-head. These accounts are for gross expenditure and exclude the recoveries which are otherwise permitted to be set off in reduction of expenditure. Appropriation Accounts is based on the budget estimates shown in the DDG plus the effect of supplementary budgets and re-appropriations, if any, showing savings and excess of expenditure, if any, against these sanctioned provisions.

In this chapter, ‘O’ stands for original grant or appropriation, ‘S’ stands for supplementary grant or appropriation, ‘R’ stands for re-appropriations, withdrawals or surrenders sanctioned by a competent authority, ‘Sanctioned provision’ stands for original grant or appropriation plus supplementary grant or appropriation (O+S), ‘Savings’ stands for the difference between sanctioned provision and expenditure (expenditure – (O+S)), ‘Excess’ stands for expenditure made in excess of sanctioned provision plus re-appropriation (expenditure –(O+S+R)).

4.1.1 Details of Sanctioned Provisions and Expenditure

Figure 4.2 shows the break-up of sanctioned provision, expenditure and savings in Ministries/Departments of Civil, Defence, Railways and Posts, while Segment-wise details are given at Annexure 4.1.

Figure 4.2: Sanctioned Provision, Expenditure and Savings⁴¹

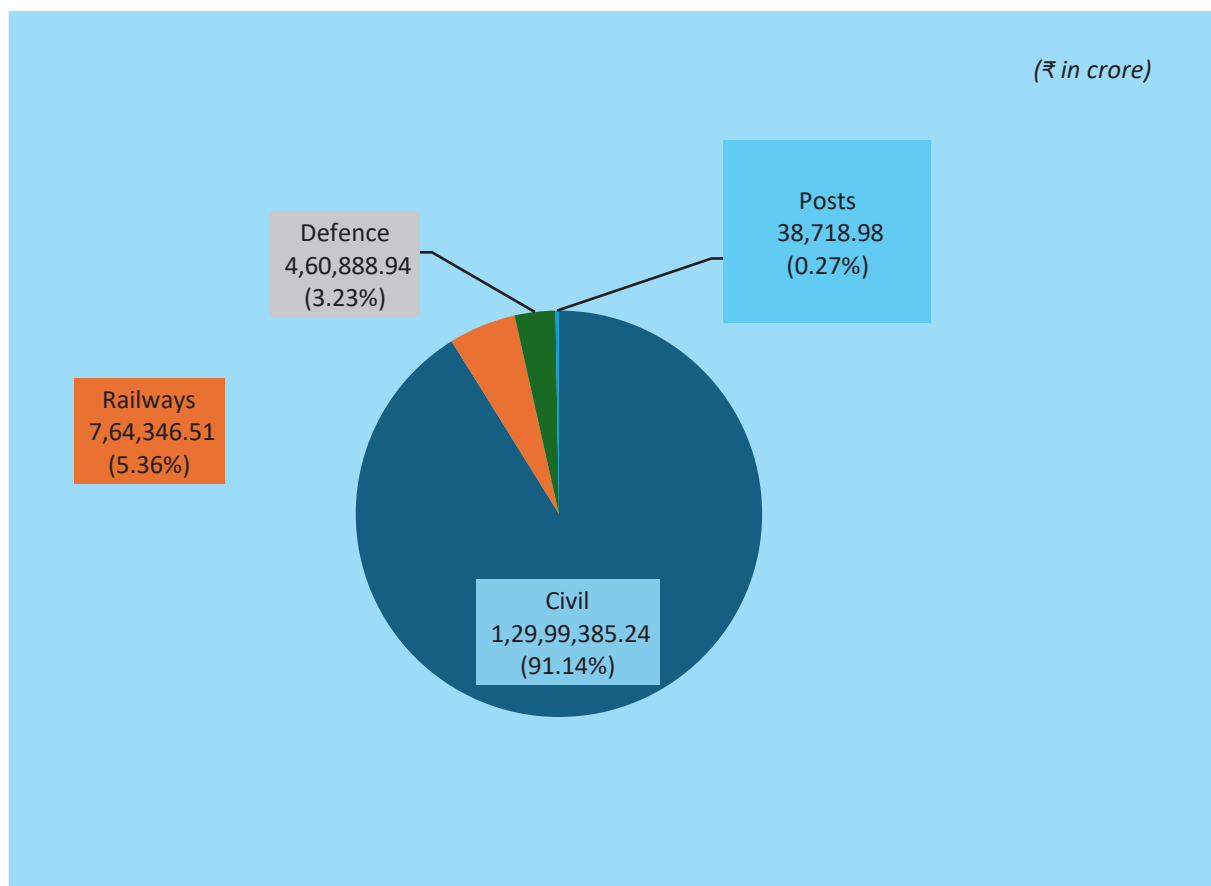
(₹ in crore)

Appropriation Accounts (No. of Grants/ Appropriations)	Original Provision (O)	Supplementary Provision (S)	Sanctioned Provision (O+S)	Expenditure	Savings (-)/ Excess (+) (in per cent)
Civil (98)	1,26,97,948.89	7,49,237.15	1,34,47,186.04	1,29,99,385.24	-4,47,800.80 (3.33%)
Railways (1)	7,89,818.55	1,146.57	7,90,965.12	7,64,346.51	-26,618.61 (3.37%)
Defence (2)	4,61,687.14	15,404.52	4,77,091.66	4,60,888.94	-16,202.72 (3.40%)
Posts (1)	38,917.24	482.42	39,399.66	38,718.98	-680.68 (1.73%)
Total (102)	1,39,88,371.82	7,66,270.66	1,47,54,642.48	1,42,63,339.67	-4,91,302.81 (3.33%)

The bulk of the total gross expenditure i.e., 91.14 per cent, was incurred by the Civil Ministries as shown in Figure 4.3.

⁴¹ In Appropriation Accounts, variations are explained with reference to amounts sanctioned by Parliament including supplementary grants or appropriations and expenditure thereagainst. Negative variations are referred to as ‘Savings’ and positive variations as ‘Excess’.

Figure 4.3: Break-up of Expenditure



Most of the grants/appropriations (59 *per cent*) had budgets of less than ₹10,000 crore and 18 grants/appropriations had a budget of over ₹1,00,000 crore, of which only two appropriations – Interest Payment and Repayment of Debt- exceeded ₹10,00,000 crore as detailed below in **Figure 4.4** and **Annexure 4.2**.

Figure 4.4: Categorization of Grants/Appropriations based on Sanctioned Provision (O+S) authorized by Parliament

Category	Sanctioned Provision (O+S)	No. of grants/appropriations
1	Upto ₹999 crore	13
2	₹1,000 crore to ₹9,999 crore	47
3	₹10,000 crore to ₹99,999 crore	24
4	₹1,00,000 crore to ₹9,99,999 crore	16
5	₹10,00,000 crore and above	2
Total		102

4.1.2 Charged and voted Expenditure

Overall, the Charged expenditure was 69.96 *per cent* of the total expenditure from CFI in FY 2024-25, as detailed below **Figure 4.5**.

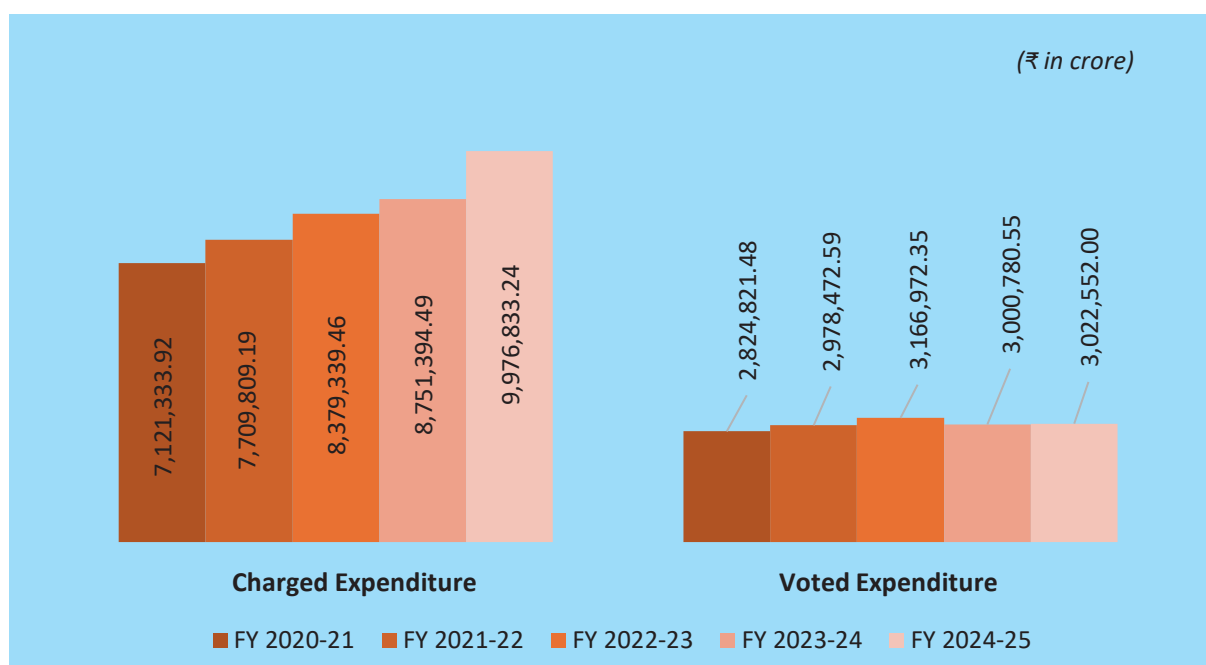
Figure 4.5: Charged and voted Expenditure

(₹ in crore)

Grant/Appropriation	Sanctioned Provision	Expenditure	Savings (-) Excess (+)
Charged			
Civil	1,00,45,771.81	99,76,833.24	-68,938.57
Railways	1,684.01	1,403.59	-280.42
Defence	319.27	163.30	-155.97
Posts	2.00	0.00	-2.00
Total	1,00,47,777.09 (68.10%)	99,78,400.13 (69.96%)	-69,376.96 (14.12%)
Voted			
Civil	34,01,414.23	30,22,552.00	-3,78,862.23
Railways	7,89,281.11	7,62,942.92	-26,338.19
Defence	4,76,772.39	4,60,725.64	-16,046.75
Posts	39,397.66	38,718.98	-678.68
Total	47,06,865.39 (31.90%)	42,84,939.54 (30.04%)	-4,21,925.85 (85.88%)
Grand Total	1,47,54,642.48	1,42,63,339.67	-4,91,302.81

Charged expenditure of Civil grants/appropriations was 69.95 *per cent* of the total expenditure from CFI in FY 2024-25. The major charged expenditure under Civil grants/appropriations consisted of two Appropriations viz., Repayment of Debt (₹85,00,778.90 crore being 65.39 *per cent* of total expenditure of Civil grants/appropriations) and Interest Payments (₹11,64,271.06 crore being 8.96 *per cent* of total expenditure of Civil grants/appropriations), and one Grant viz., Transfers to States (₹3,04,751.73 crore being 2.34 *per cent* of total expenditure of Civil grants/appropriations). Charged expenditure has been on an upward trend during the last four years (**Figure 4.6**).

Figure 4.6: Charged and Voted Expenditure in Civil Grants/Appropriations



4.2 Variations from authorisation

Out of 102 grants/appropriations, the savings exceeded 20 *per cent* of the sanctioned provision in respect of 30 grants/appropriations in FY 2024-25. One grant i.e. Ministry of Tourism (81.62 *per cent*) showed savings of more than 80 *per cent* and four grants namely Ministry of Corporate Affairs (73.66 *per cent*), Ministry of Planning (71.77 *per cent*), Department of Drinking Water and Sanitation (66.07 *per cent*) and Ministry of Heavy Industries (62.90 *per cent*) showed savings between 61 to 80 *per cent* as detailed in **Figure 4.7** and **Annexure 4.2**.

Figure 4.7: Categorization of Grants/Appropriations based on percentage of variation (excess/savings)

% of Saving/Excess with respect to sanctioned provision (O+S)	No. of grants/appropriations showing	
	Savings	Excess
0% - 20%	72	Nil
20% >= 40%	19	Nil
40% >= 60%	6	Nil
60% >= 80%	4	Nil
Above 80%	1	Nil
Total	102	Nil

4.2.1 Excess Expenditure

Article 114(3) of the Constitution provides that no money shall be withdrawn from the CFI except under appropriations made by law. Excess over the budgetary provision, if any, are required to be regularised by the Parliament under Article 115(1)(b) of the Constitution.

In FY 2024-25, there was no excess expenditure at Grant/Appropriation or segment level. We analysed the excess at minor/sub-head level along with reasons for excess, as shown below.

4.2.1.1 Excess expenditure incurred at minor/sub-head level

As per the Rule 61 of GFR, 2017, the Accounts Officer shall not allow any payment against sanctions in excess of the Budget provisions without the specific approval of the Chief Accounting Authority. In turn, before approving any excess under a head, the Financial Advisers and Chief Accounting Authorities shall ensure availability of funds through Re-appropriation/Supplementary Demand for Grants.

We found excess expenditure of ₹25 crore or more aggregating to ₹8,637.23 crore in FY 2024-25 under 16 minor/sub-heads relating to 11 Grants/Appropriations, without ensuring adequate provisioning of funds through re-appropriations/Supplementary Demands. Details are at **Annexure 4.3**. Department of Expenditure (O/o CGA) replied (February 2026) that figures with respect to Annexure 4.3 in respect of Civil Grants have been verified and found correct.

An illustration of such case of excess expenditure incurred at minor/sub-head level is as follows:

In Grant no. 35 – Department of Revenue (under Ministry of Finance), it was observed that there was an excess expenditure of ₹1,370.24 crore (27.40 per cent) under sub-head 3602.08.797.02 – ‘Transfer to Goods and Service Tax Compensation Fund’ against sanctioned provision of ₹5,000 crore as given in **Figure 4.8**.

Figure 4.8: Sanctioned Provision and Excess under Sub-head 3602.08.797.02

(₹ in crore)

Sub-head Description	Original Provision	Supplementary Provision	Reappropriation	Expenditure	Excess
3602.08.797.02 - Transfer to Goods and Service Tax Compensation Fund	5,000.00	0.00	0.00	6,370.24	1,370.24

Department replied (August 2025) that during RE 2024-25, the budget provision was revised to ₹6,500 crore, under the above head, due to expectation of higher collection of cess during FY 2024-25. Further, the overall expenditure is within the sanctioned grant and there is a saving of ₹129.75 crore as per RE ceiling fixed by the Budget Division, DEA.

Though the estimates were revised at RE stage, the budgetary provision, as far as Appropriation Accounts are concerned, was not revised either through a supplementary demand for grant or through reappropriation of provision to this sub-head from any other sub-head within the same segment.

4.2.2 Savings

During FY 2024-25, the total savings under all the Grants/Appropriations were ₹4,91,302.81 crore and constituted 3.33 per cent of total sanctioned provision. This is against 12.07 per cent savings of total sanctioned provision during FY 2023-24, which is a significant improvement. We analysed the savings at grant/appropriation level, segment level, minor/sub-head level along with analysis of reasons provided by the executive for savings, as shown below.

4.2.2.1 Significant savings at Grant/Appropriation level

We observed savings of ₹5,000 crore or more at Grant/Appropriation level in 19 Grants/Appropriations during FY 2024-25, aggregating to ₹4,17,825.75 crore and constituting 85.04 per cent of the total savings of ₹4,91,302.81 crore under 102 Grants/Appropriations. Savings under six Grants/Appropriations, namely Department of Economic Affairs (₹62,586.33 crore), Department of Drinking Water and Sanitation (₹51,132.04 crore), Interest Payments (₹44,570.30 crore), Transfers to States (₹36,219.64 crore), Ministry of Housing and Urban Affairs (₹32,660.95 crore) and Department of Food and Public Distribution (₹30,934.04 crore), were more than ₹30,000 crore.

Out of the above 19 Grants/Appropriations with savings of ₹5,000 crore or more in FY 2024-25, seven Grants had persistent savings in FY 2022-23 and FY 2023-24 as well, as shown in **Figure 4.9**. The remaining 12 Grants/Appropriations are listed in **Annexure 4.4**. Persistent savings under four grants, viz 'Transfers to States', 'Department of Telecommunications', 'Ministry of Railways' and 'Department of Agriculture and Farmers Welfare' exceeded ₹10,000 crore each year. Department of Expenditure (O/o CGA) replied (February 2026) that figures with respect to Annexure 4.4 in respect of Civil Grants have been verified and found correct.

Figure 4.9: Persistent Savings of ₹5,000 crore or more during FY 2022-23 to FY 2024-25

(₹ in crore)

Sl. No.	Description of Grant/Appropriation	Amount of Savings		
		FY 2024-25	FY 2023-24	FY 2022-23
1	42-Transfers to States	36,219.64	46,012.89	67,882.04
2	85-Ministry of Railways	26,618.61	38,841.27	27,193.69
3	13-Department of Telecommunications	23,245.20	21,037.97	12,420.67
4	87-Department of Rural Development	12,517.39	8,692.95	6,122.99
5	21-Capital Outlay on Defence Services	12,298.73	8,373.61	9,663.60
6	1-Department of Agriculture and Farmers Welfare	10,528.74	13,155.29	22,427.54
7	25-Department of School Education and Literacy	9,890.71	5,148.41	14,659.28
Total		1,31,319.02	1,41,262.39	1,60,369.81

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Persistent savings were registered despite being regularly pointed out in our Audit Reports and the advisory issued by MoF on realistic budgeting on the directions of the Public Accounts Committee.

An illustration of such case of significant savings at Grant level is as follows:

Audit observed that there were savings of ₹23,245.20 crore (14.99%) under Grant no. 13- 'Department of Telecommunications (DoT)' against the sanctioned provision of ₹1,55,104.67 crore, including Supplementary provisions of ₹23,476.69 crore as given in **Figure 4.10**.

Figure 4.10: Sanctioned Provision and Savings under Grant No.13-DoT

(₹ in crore)

Original Provision	Supplementary Provision	Expenditure	Saving
1,31,627.98	23,476.69	1,31,859.47	23,245.20

On being pointed out, DoT replied (December 2025) that based on RE proposals, with proper reasoning from DoT units, supplementary demand was raised. Further, they replied that savings of ₹3,655 crore under three⁴² sub-heads in Capital-Voted segment of the Grant cannot be considered as lapsed for the reason that funds towards Bharat Net is being released from USO fund and the amount that is actually spent is only debited to the USO fund. They also added that Budget estimates will be made in future keeping in view the requirement with utmost care.

The argument that provisions that are being met from USO fund may not be considered as lapsed in case of savings is not tenable as this amount could have been provisioned for some other designated purpose if the estimation for this money was better or the provision was reappropriated timely to some other heads or surrendered timely.

Further, savings under the Grant accounted for around 99 *per cent* of supplementary provisions. This indicates improper estimation of supplementary demand for grant.

Moreover, there is persistent savings of ₹5,000 crore or more (sl.no. 3 of Figure 4.9) under this Grant for the last three financial years. This also points towards inefficient budgetary estimation and fund management.

We recommend improving the forecast accuracy in budget estimation and obtaining timely Supplementary Grants in view of persistent saving of ₹5000 crore and above in various grants.

⁴² Sub-heads 5275.00.101.05, 5275.00.789.02, 5275.00.796.03 – Sl no. 235, 237 and 238 of Annexure 4.5A.

4.2.2.2 Significant Savings at Segment level and minor/sub-head level

The Public Accounts Committee requires that savings in a Grant/Appropriation amounting to ₹100 crore and above be explained to the Committee. Detailed Explanatory Notes, prepared segment⁴³ wise are furnished by the respective Ministry/Department to the Public Accounts Committee.

Savings of ₹100 crore or more occurred in 97 segments of 74 Grants/Appropriations amounting to ₹4,89,358.94 crore which constituted 99.60 *per cent* of the total savings of ₹4,91,302.81 crore under 102 Grants/Appropriations. Savings under four segments in four grants/appropriations exceeded ₹30,000 crore each, constituting 3.69 *per cent* to 84.47 *per cent* of sanctioned provisions, namely Department of Economic Affairs (Capital Voted - ₹59,940.12 crore), Department of Drinking Water and Sanitation (Revenue Voted - ₹51,132.04 crore), Interest Payments (Revenue Charged - ₹44,570.30 crore) and Ministry of Housing and Urban Affairs (Revenue Voted - ₹32,191.44 crore). Details are given in **Annexure 4.5A**. Further, under one grant, i.e. 'Transfers to States', savings of ₹10,000 crore or more occurred repeatedly in two segments (Revenue Voted & Revenue Charged) from FY 2022-23 to 2024-25.

Further, we observed significant⁴⁴ savings of ₹100 crore or more at minor/sub-head level in 284 minor/sub-head⁴⁵ under 76 Grants/Appropriations during FY 2024-25 as detailed in **Annexure 4.5A**. These savings aggregated to ₹4,83,499.72 crore and constituted 98.41 *per cent* of the total savings of ₹4,91,302.81 crore under 102 Grants/Appropriations. Savings under nine⁴⁶ minor/sub-heads under eight Grants/Appropriations exceeded ₹10,000 crore each which ranged from ₹10,456.70 crore to ₹62,592.88 crore. Further, the entire sanctioned provision under 30⁴⁷ minor/sub-heads aggregating ₹1,01,357.07 crore under 18 Grants/Appropriations was not utilized as detailed in **Annexure 4.5A**.

Two illustrations of significant savings at segment level and minor/sub-head level are as follows:

(I) Audit observed that in respect of Grant no. 68 – Ministry of Micro, Small and Medium Enterprises there were savings of ₹12,437.47 crore (57.71 *per cent*) under Revenue-Voted segment of the Grant against sanctioned provision of ₹21,549.89 crore in the segment.

Under this segment, savings occurred mostly under following three sub-heads: 2851.00.102.96 (₹6,358.77 crore), 2851.00.789.64 (₹2,168.20 crore), 2851.00.796.63 (₹1,065.65 crore) – 'Prime Ministers Employment Generation Programme (PMEGP) and Other

⁴³ Each Grant/Appropriation may have four segments – Revenue (Charged), Revenue (Voted), Capital (Charged), and Capital (Voted).

⁴⁴ Savings of ₹500 crore or more at minor/sub-head level and savings of more than 25 *per cent* of allocations subject to a minimum of ₹100 crore at minor/sub-head level.

⁴⁵ Savings under Major Head 2552 and 4552 pertaining to NER have been excluded as they are non-functional heads (except Grant 23-M/o DoNER).

⁴⁶ Minor/sub-head sl. no. 82, 119, 137, 213, 236, 239, 253, 276 & 279 in Annexure 4.5A.

⁴⁷ Minor/sub-head sl. no. 2, 4, 35, 36, 38, 62, 63, 116, 145, 146, 147, 155, 162, 167, 171, 183, 189, 192, 193, 199, 216, 227, 228, 246, 251, 252, 253, 257, 279 & 284 in Annexure 4.5A.

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Credit Support Schemes' due to non-expression of requirement by Department of Financial Services under Guarantee Emergency Credit Line (GECL) facility owing to availability of funds with National Credit Guarantee Trustee Company against NPAs. Besides above, savings under sub-heads 2851.00.102.99–'Infrastructure Development Programme' (₹1,122.79 crore) and 2851.00.106.11– 'Development of Khadi Village & Coir Industries' (₹196.41 crore) were due to receipt of less viable proposals under schemes.

It is observed that the surrender of savings under above five sub-heads was done mostly at the fag end of the financial year. Timely surrender could have resulted in the funds being utilised somewhere else.

(II) Audit observed that in respect of Grant no. 64 – Ministry of Labour and Employment there were savings of ₹11,078.45 crore (49.28 per cent) under Revenue-Voted segment of the Grant against sanctioned provision of ₹22,481.88 crore in the segment.

Under this segment, savings occurred mostly under following four sub-heads: 2230.01.111.10 (₹6,479.84 crore), 2230.01.789.29 (₹1,660 crore), 2230.01.796.29 (₹860 crore) – 'New Employment Generation Scheme' and 2230.01.111.06 (₹144.32 crore) – 'Social Security Schemes'. Reasons given for these savings in the Appropriation Accounts were non-approval of scheme, non-receipt of demand from beneficiaries and receipt of less claims.

It is observed that almost entire sanctioned provision was left unutilized under first three sub-heads. If the funds under these four sub-heads were reappropriated timely to other sub-heads in the same segment, the same could have been utilized for some other purpose.

The large savings under these sub-heads, and thus under the concerned segment as well, is indicative of unrealistic budgeting and inefficient fund management.

It was also observed that 67 minor/sub-heads had savings of ₹100 crore or more under 30 Grants/Appropriations in FY 2022-23 and FY 2023-24 as well, as listed in **Annexure 4.5B**. Persistent savings of ₹20,000 crore or more occurred in one case (6001.00.127 – Cash Management Bills) under Appropriation 'Repayment of Debt' during FY 2022-23 to FY 2024-25. Department of Expenditure (O/o CGA) replied (February 2026) that figures with respect to Annexure 4.5A and 4.5B in respect of Civil Grants have been verified and found correct.

4.2.2.3 Non-surrender and excess surrender of savings

Rule 62(2) of GFR, 2017 stipulates that the savings as well as provisions that cannot be profitably utilized shall be surrendered to Government immediately as foreseen without waiting till the end of the year. Accordingly, MoF stipulated (March 2025⁴⁸) a deadline of 19 March 2025 for Ministries/Departments for intimating to it all surrenders of savings under each unit of Appropriation.

⁴⁸ Ministry of Finance's O.M. F.N.2(15)-B(D)/2025 dated 11 March 2025.

However, we noticed that out of savings of ₹4,91,302.81 crore under 102 Grants/Appropriations, a small portion i.e. ₹36,766.60 crore (7.48 *per cent* of total savings) was not surrendered and was allowed to lapse under 64 Grants/Appropriations, where amount not surrendered was more than rupees one crore each. Details are given in **Annexure 4.6A**. Savings not surrendered in respect of Department of Telecommunications was more than ₹10,000 crore, i.e. ₹11,898.55 crore. Department of Expenditure (O/o CGA) replied (February 2026) that figures with respect to Annexure 4.6A in respect of Civil Grants have been verified and found correct.

Further, we noticed excess surrender (surrender more than the available savings) of rupees one crore or more, aggregating to ₹622.55 crore, under three Grants/Appropriations during FY 2024-25, due to surrender of ₹19,658.84 crore against the total available savings of ₹19,036.29 crore as detailed in **Annexure 4.6B**.

The surrender of funds exceeding actual savings in these grants underscores the need for timely reconciliation of accounts to ensure optimal resource allocation and fiscal responsibility.

4.2.2.4 Large Savings and surrenders under Major Head 2552– North Eastern Areas

As per para 6.1 of Budget Circular 2024-25, all the Ministries/ Departments (except those specifically exempted by Ministry of Development of North Eastern Region (DoNER) are required to spend 10 *per cent* of the Gross Budget Support (GBS) from their allocation under Central Sector Schemes and Centrally Sponsored Schemes for the benefit of North Eastern Region & Sikkim. Accordingly, the budgeted amount under Major Head 2552 was to be re-appropriated to the functional Major Heads for utilization on projects/schemes for the benefit of North Eastern Region and Sikkim.

It was noticed in test check of four Grants that out of total sanctioned provision of ₹13,588.75 crore under the Major Head 2552 in FY 2024-25, an amount of ₹11,232.08 crore was re-appropriated to functional heads resulting in savings of ₹2,356.67 crore, of which ₹1,913.94 crore was surrendered, as detailed in **Annexure 4.7**.

The Department of Agriculture and Farmers Welfare replied (September 2025) that saving was due to (i) non-finalization of proposal, (ii) total cultivable area in NER is only 2.74 *per cent* of Gross Cultivable Area (GCA), (iii) Fund sharing pattern of PMFBY is unviable in NER States, (iv) Since inceptions, the proposal for PM AASHA have not been received from NER States for implementation of PDPS & PPSS, resulting into un-utilization of funds under NER Head-2552, (v) Capacity constraints are affecting schemes implementation, (vi) Land holding in NER is community based and hence they are not eligible for most schemes.

The Department of Animal Husbandry and Dairying replied (September 2025) that savings was due to underutilization of funds by States and implementing agencies under the respective schemes.

The concerned Departments should, at the earliest, review the applicability of the provisions related to spending for the benefit of North Eastern Region for their schemes in consultation with Department of Development of North Eastern Region.

4.2.2.5 Analysis of reasons for savings

Analysis of the reasons reported by the Ministries/Departments in the Appropriation Accounts for the 124 cases of savings of ₹500 crore or more at minor/sub-head level revealed that the Ministries/Departments had given generalised reasons such as less claims, requirement of less funds, receipt of less proposals, etc. in large number of cases, thus adding little value to the understanding of a user of the Accounts. This was in contravention of Para 11.5.2 of Civil Accounts Manual which stipulates that the reasons for variations should be brief, lucid and analytical to be mentioned as per their importance. General reasons like ‘due to over estimates’, ‘based on actual expenditure’, ‘due to less (or more) expenditure’, ‘due to less (or more) demands’ etc. should be avoided.

Savings of ₹500 crore or more at minor/sub-head level as discussed in paragraphs 4.2.2.2 above have been categorised in **Annexure 4.8** in respect of Civil Grants/Appropriations, based on broad reasons for the savings, as summarised in **Figure 4.11**.

Figure 4.11: Categorisation of reasons for savings

Category	No. of cases	Amount (₹ in crore)
Operational issues	43	1,10,230.30
Less receipt of proposals/claims/demands	46	1,03,142.85
Unrealistic budget estimates	16	94,207.23
Accounting and fund transfer	7	73,904.39
Due to regulation of expenditure	12	66,423.46
Total	124	4,47,908.23

“Receipt of less proposal” is the most common reason for savings which is used in 23 minor/sub-heads out of 124 minor/sub-heads having savings of ₹500 crore or more, and accounted for savings of ₹55,866.97 crore.

Illustration of one such case of reasons for savings is as follows:

We observed that there were persistent savings ranging from ₹2,455.51 crore to ₹14,226.98 crore during FY 2022-23 to FY 2024-25 in respect of sub-head ‘Pradhan Mantri Awaas Yojana-Rural’ under Department of Rural Development. It was observed that similar reasons for savings i.e. ‘due to receipt of less proposals from State Governments’ were provided every year. This indicates that savings were the result of injudicious formulation of budget without considering trend of the previous year’s spending and ineffective coordination with the State governments.

4.3 Unnecessary supplementary provisions

Article 115(1) of the Constitution stipulates that Supplementary Grant or Appropriation is required to be obtained before payment is made, when savings are not available within a segment of Grant/Appropriation for meeting additional requirement of funds or if the expenditure is to be made on 'New Service'⁴⁹ or 'New Instrument of Service'⁵⁰.

Examination of cases⁵¹ where supplementary provision of ₹10 crore or more was made in addition to original provisions, showed that in 26 minor/sub-heads under 16 Grants/Appropriations, supplementary provisions amounting to ₹3,035.37 crore were obtained during FY 2024-25 in anticipation of higher expenditure, but final expenditure of ₹54,544.46 crore was lower than even the original provision of ₹56,535.81 crore, making the supplementary grant unnecessary. Details are given in **Annexure 4.9**. Department of Expenditure (O/o CGA) replied (February 2026) that figures with respect to Annexure 4.9 in respect of Civil Grants have been verified and found correct.

4.4 Re-appropriation of funds

PAC in its 83rd Report (15th Lok Sabha, 2012-13) noted that re-appropriation of funds can be made only when it is positively known or genuinely anticipated that the appropriation for the unit from which funds are proposed to be transferred will not at all be utilised in full or there is reasonable certainty that savings can be effected in the unit of appropriation.

4.4.1 Injudicious re-appropriation from/to minor/sub-heads

During the examination of head-wise Appropriation Accounts, we observed that in 18 minor/sub-heads under 10 Grants/ Appropriations, provision of ₹10 crore or more was made by re-appropriation which was injudicious to the tune of ₹1,516.89 crore as total expenditure of ₹34,855.79 crore incurred under these minor/sub-heads was within the sanctioned provision of ₹36,354.31 crore as detailed in **Annexure 4.10A**.

Similarly, in 10 cases under seven Grants, re-appropriations aggregating to ₹12,820.45 crore were injudiciously made from these minor/sub-heads to other heads and resulted in avoidable excess expenditure of ₹624.72 crore in these minor/sub-heads, as detailed in **Annexure 4.10B**. Department of Expenditure (O/o CGA) replied (February 2026) that figures with respect to Annexure 4.10A and 4.10B in respect of Civil Grants have been verified and found correct.

⁴⁹ Refers to expenditure beyond certain limit arising out of a new policy decision not brought to the notice of Parliament earlier, including a new activity or a new form of investment.

⁵⁰ A large expenditure beyond a certain limit arising out of an important expansion of an existing activity.

⁵¹ Unnecessary supplementary provisions under Major Head 2552 and 4552 pertaining to NER have not been included here as they are non-functional heads (except Grant 23-M/o DoNER).

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Substantial savings/excesses in respect of Heads of Account where re-appropriation was resorted to, reflects poor planning and monitoring of budget allocation and its utilisation by the Ministries/Departments.

4.4.2 Improper re-appropriation of funds from Minor Head 789 and 796

Keeping in view the guidelines issued by NITI Aayog for promoting the socio-economic interests and welfare of the Scheduled Castes (SC) and Scheduled Tribes (ST), the concerned Ministries and Departments earmarked funds in their budget allocations under two broad strategies: the Scheduled Castes Sub-Plan (SCSP–Minor Head 789) and the Tribal Area Sub-Plan (TASP– Minor Head 796). The obligated Ministries and Departments shall invariably maintain the required percentage of allocation under SCSP and TASP.

As per para 13.3 of the Budget Circular 2024-25, the provisions made under these Minor Heads will not be allowed to be re-appropriated, except to the same Minor heads in other schemes under “Special Component Plan for Scheduled Castes” (Code ‘789’) and “Tribal Sub Plan” (Code ‘796’).

During the examination of head-wise Appropriation Accounts of Grant No. 68-Ministry of Micro, Small and Medium Enterprises, for the year 2024–25, along with the re-appropriation orders issued by the Ministry, Audit observed that re-appropriation orders had been issued on seven instances from Minor Heads 789 and 796 to other minor heads, amounting to ₹457.17 crore (**Annexure 4.11**), in contravention of the above-cited guidelines.

4.5 Outstanding utilisation certificates

In accordance with Rule 238(1) and (2) of the GFR 2017, for non-recurring grants to institutions or organisations, a certificate of actual utilization of the Grants received for the purpose for which it was sanctioned should be insisted upon in the order sanctioning the Grants-in-aid. The Utilisation Certificate (UC) must be submitted within 12 months after the close of the financial year by the institution or organisation concerned. If the certificate is not received from the grantee within the prescribed period, the Ministry or Department may blacklist the institution or organisation from receiving future grants, subsidies, or other forms of financial support from the Government.

For recurring grants, the Ministry or Department concerned shall release funds for the subsequent financial year only after the UC for the preceding year’s grants has been submitted. The release of grants-in-aid exceeding 75 *per cent* of the total amount sanctioned for the following financial year shall be made only after submission of the UC and the annual audited statement relating to the previous year’s grants-in-aid, to the satisfaction of the Ministry or Department concerned.

Based on information furnished by 15 Departments/Ministries, we noted that 33,973 UCs, aggregating to ₹54,282.32 crore, were outstanding as on 31st March 2025, as detailed in

Annexure 4.12. Of these, 13,926 UCs amounting to ₹38,287.52 crore pertain to the last three years (2021-22 to 2023-24). The earliest grants for which UCs remained outstanding date back to FY 1985-86. This indicates that the Departments/Ministries were not adequately addressing the issues of outstanding UCs.

Since the receipt of UCs is the only mechanism to confirm that funds have been utilised for their intended purpose, the Departments should establish a robust system to ensure the timely submission of UCs by grantee bodies.

In reply, the Ministry of Road Transport and Highways, Ministry of Planning, Department of Health and Family Welfare and the Ministry of Shipping, Ports and Waterways stated that the matter had been taken up with the Programme Division / Implementing agencies to minimise pendency. The Ministry of Education stated that an IT system had been developed to monitor all data relating to utilisation certificates and the Ministry of Culture, Department of Pharmaceuticals, Ministry of Ayush, Ministry of Tribal Affairs and Ministry of Women and Child Development assured that continuous efforts were being made at the appropriate level to reduce pendency. No responses were received from the remaining Ministries.

The issue of non-submission of UCs, which has been repeatedly highlighted in previous Audit Reports, could be addressed by developing a module through which expenditure incurred by implementing agencies is recorded by those agencies themselves and integrated within the PFMS framework.

New Delhi
Dated: 24 March 2026



(KHALID BIN JAMAL)
Director General of Audit
Finance & Communication

Countersigned

New Delhi
Dated: 24 March 2026



(K. SANJAY MURTHY)
Comptroller and Auditor General of India



Annexures

Annexure-3.1
(Refer Paragraph 3.2.1)
List of Adverse Balances as on 31 March 2025

(₹ in thousands)

Sl. No.	Head of Account (Major /Minor Head)		Balance as on 31.03.2025		Period from which balances are adverse
	HoA	Description	Debit/ Credit	Amount	
Statement No. 14					
1	6002.00.207	Loans from the European Economic Community	Debit	18,54,303	2016-17
2	6002.00.226	Loans from the Agency for International Development U.S.A	Debit	12,78,274	2016-17
3	6002.00.227	Loans from the Government of U.S.A under PL-480 Convertible Local Currency Credits	Debit	1	2022-23
4	6002.00.503	Debt awaiting adjustment to loans from IDA	Debit	93,35,691	2018-19
5	6002.00.505	Debt awaiting adjustment to loans from ADB	Debit	57,12,903	2024-25
6	6002.00.506	Debt awaiting adjustment to loans from I.F.A.D	Debit	7,20,360	2022-23
7	6002.00.507	Debt awaiting adjustment to loans from (GOJP), Japan	Debit	3,83,172	2015-16
Statement No.15					
8	6202.01.203	Loans for Education, Sports, Art and Culture – General Education- University and Higher Education	Credit	1,119	2016-17
9	6215.02.800	Loans for Water Supply and Sanitation - Sewage and Sanitation- Other Loans	Credit	60,644	2016-17
10	6216.02.190	Loans for Housing -Urban Housing - Loans to Public Sector and other Undertakings	Credit	5,79,267	2016-17
11	6216.80.190	Loans for Housing -General - Loans to Public Sector and other Undertakings	Credit	2	2020-21
12	6216.80.800	Loans for Housing -General- Other Loans	Credit	12,190	2020-21
13	6225.01.800	Loans for Welfare of Scheduled Castes, Scheduled Tribes, Other Backward Classes and Minorites - Welfare of Scheduled Castes - Other Loans	Credit	829	1994-95
14	6245.01.101	Loans for Relief on Account of Natural Calamities – Drought - Gratuitous Relief	Credit	896	1986-87
15	6245.02.101	Loans for Relief on Account of Natural Calamities - Floods Cyclones - Gratuitous Relief	Credit	2,157	1997-98
16	6401.00.104	Loans for Crop Husbandry Agricultural Farms	Credit	829	2016-17

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Sl. No.	Head of Account (Major /Minor Head)		Balance as on 31.03.2025		Period from which balances are adverse
	HoA	Description	Debit/Credit	Amount	
17	6402.00.102	Loans for Soil and Water Conversation - Soil Conservation	Credit	8,530	1995-96
18	6402.00.203	Loans for Soil and Water Conversation - Land Reclamation and Development	Credit	592	2007-08
19	6405.00.106	Loans for Fisheries - Mechanisation of Fishing Crafts	Credit	532	2016-17
20	6406.00.101	Loans for Forestry and Wild Life- Forest Conservation, Development and Regeneration	Credit	2,20,867	2023-24
21	6425.00.107	Loans for Cooperation - Loan to Credit Co-operatives	Credit	5,26,345	2017-18
22	6425.00.108	Loans for Cooperation - Loan to other Co-operatives	Credit	9,04,366	2003-04
23	6515.00.102	Loans for Other Rural Development Programmes - Community Development	Credit	302	1986-87
24	6801.00.201	Loans for Power Projects - Hydel Generation	Credit	8,80,924	2004-05
25	6801.00.205	Loans for Power Projects - Transmission and Distribution	Credit	13,91,766	2005-06
26	6851.00.102	Loans for Village and Small Industries - Small Scale Industries	Credit	11,900	2006-07
27	6851.00.106	Loans for Village and Small Industries - Coir Industries	Credit	217	2024-25
28	6885.01.190	Other Loans to Industries and Minerals – Loans to Industrial Financial Institutions – Loans to Public Sector and Other Undertakings	Credit	1,29,52,551	2024-25
29	7051.01.190	Loans for Ports & Light Houses -Major Ports- Loans to Public Sector and Other Undertakings	Credit	25,72,501	2018-19
30	7053.00.190	Loans for Civil Aviation - Loans to Public Sector and other Undertakings	Credit	3,77,537	2010-11
31	7425.00.101	Loans for Other Scientific Research – Loans to Scientific Bodies for Pharmaceutical Research	Credit	7,86,283	2024-25
32	7601.01.436	Loans and Advances to State Governments - Loans for Non Plan Schemes - Crop Husbandry Commercial Crops	Credit	1	2018-19
33	7601.04.312	Loans and Advances to State Governments - Loans for Centrally Sponsored Plan Schemes - Urban Development-Integrated Development of Small/Medium Towns	Credit	1	2012-13
34	7601.04.360	Loans and Advances to State Governments - Loans for Centrally	Credit	408	2012-13

Sl. No.	Head of Account (Major /Minor Head)		Balance as on 31.03.2025		Period from which balances are adverse
	HoA	Description	Debit/Credit	Amount	
		Sponsored Plan Schemes - Welfare of Scheduled Tribes-Other Loans			
35	7601.04.726	Loans and Advances to State Governments - Loans for Centrally Sponsored Plan Schemes - Village and Small Industries-Handloom Industries	Credit	6,960	2012-13
36	7601.04.786	Loans and Advances to State Governments - Loans for Centrally Sponsored Plan Schemes - Flood Control-Other Loans	Credit	4,115	2012-13
37	7601.04.871	Loans and Advances to State Governments - Loans for Centrally Sponsored Plan Schemes - Inland Water Transport-Other Loans	Credit	897	2012-13
38	7601.07.800	Loans and Advances to State Governments - Pre 1984-85 Loans - Other Loans	Credit	1,580	2012-13
39	7601.09.106	Loans and Advances to State Governments – Other Loans to States – Special Assistance	Credit	1	2024-25
40	7610.00.202	Loans to Government Servants etc. - Advances for Purchase of Motor Conveyances	Credit	11,753	2023-24
41	7610.00.203	Loans to Government Servants Advances for Purchase of other Conveyances	Credit	33,104	2004-05
Statement No.16					
42	8002.00.103	National Savings Certificates - Treasury Saving Deposits Certificates	Debit	6,962	1976-77
43	8002.00.104	National Savings Certificates - Defence Savings Certificates	Debit	4,627	2021-22
44	8002.00.105	National Savings Certificates - Savings Certificates-Bank Series	Debit	189	2007-08
Statement No. 14					
45	8012.00.108	Special Deposits and Accounts - Special Drawing Rights at the I.M.F.	Debit	14,89,28,723	2022-23
46	8012.00.109	Special Deposits and Accounts - Income Tax Annuity Deposits	Debit	13,983	2015-16
47	8013.01.101	Other Deposits and Accounts - Deposit Schemes for Retiring Employees - Deposit Scheme for Retiring Government Employees, 1989	Debit	6,721	2023-24
Statement No.13					
48	8229.00.200	Other Development and Welfare Fund	Debit	19,86,202	2007-08
49	8232.00.101	National Rural Employment Guarantee Funds	Debit	3	2020-21
50	8443.00.112	Civil Deposits - Deposits for Purchases etc. in India	Debit	4,36,593	2018-19

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Sl. No.	Head of Account (Major /Minor Head)		Balance as on 31.03.2025		Period from which balances are adverse
	HoA	Description	Debit/ Credit	Amount	
51	8448.00.104	Deposits of Local Funds-Funds of Insurance Association of India	Debit	291	Pre-1976-77
52	8551.00.101	Defence Advances	Credit	1,22,89,074	2015-16
53	8670.00.103	Cheques and Bills - Departmental Cheques	Debit	42,38,05,063	2024-25
54	8670.00.104	Cheques and Bills- Treasury Cheques	Debit	94,754	2018-19
55	8670.00.109	Cheques and Bills- Defence Cheques	Debit	23,93,850	2024-25
56	8670.00.114	Cheques and Bills- Departmental (CDDOs) Electronic Advices	Debit	2,25,417	2018-19

Annexure-3.2
(Refer Paragraph 3.2.2.1)

**Statement showing major contributors in aggregate suspense balances awaiting clearance
as on 31 March 2025**

(₹ in crore)

Head	Brief Particulars of the Suspense Head	Aggregate Suspense Balance (as on 31 March 2025)	Major contributors in suspense balance	Percentage of Major contributors in Aggregate suspense balance
101 PAO Suspense	This minor head is operated for the settlement of inter-departmental and inter-governmental transactions arising in the books of PAOs under the Union Government, PAOs of the Union Territories and Accountants General. Transactions under this minor head represent either recoveries effected or payments made by an Accounts Officer on behalf of another Accounts Officer against whom the minor head 'PAO Suspense' has been operated. Credit under the head is cleared by 'minus credit' when cheque is issued by the Accounts officer in whose books initial recovery was accounted for. Debit under 'PAO Suspense' is cleared by 'minus debit' on receipt and realization of cheque from the Accounts Officer on whose behalf payments were made. Outstanding debit balance under this head would mean that payments have been made by the PAO on behalf of other PAO, which are yet to be recovered. Outstanding credit balance would mean that payments have been received by the PAO on behalf of other PAO, which are yet to be paid.	8,702.11	<ol style="list-style-type: none"> 1. Central Board of Indirect Taxes and Customs (CBIC) ₹4,434.86 crore (Debit). 2. Ministry of External Affairs ₹1,594.02 crore (Debit). 3. Department of Commerce (Supply) ₹961.83 crore (Debit). 	80.33%
102 Suspense Accounts (Civil)	This transitory minor head 'Suspense Accounts (civil)' is operated for the accounting of transactions which for want of certain information, documents viz. vouchers, challans etc. cannot be taken to the final head of expenditure or receipt. On receipt of requisite information/ documents etc., this minor head is cleared by	1,887.23	<ol style="list-style-type: none"> 1. Department of Commerce (Supply) ₹597.59 crore (Debit). 	64.80%

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	minus debit or minus credit by contra debit or credit to the concerned major/sub-major/ minor heads of account.		2. High Commission ⁵² ₹435.76 crore (Debit). 3. Central Board of Indirect Taxes and Customs (CBIC) ₹189.45 crore (Credit).	
107 Cash Settlement Suspense Account	All transactions relating to services rendered or supplies made by one Division to another Division, should be classified as debit under the minor head "107—Cash Settlement Suspense Account" below the Major Head "8658—Suspense Accounts". This head would be cleared on receipt of cheque/demand draft from the recipient Division.	504.46	1. Ministry of Housing and Urban Affairs (Urban Development) ₹239.43 crore (Debit). 2. NCT of Delhi ₹177.49 crore (Debit).	82.65%
108 Public Sector Bank Suspense	Public Sector Banks (PSBs) function as agents of the Reserve Bank of India (RBI). When the Government Departments receive the statement of payments made against instructions given to PSBs, the transactions are initially booked as a credit entry against PSB Suspense. This credit of PSB Suspense is cleared by contra credit to Reserve Bank Deposits (RBD) Head when RBI debits the amount from Government account. Similarly, after receiving intimation from PSBs of the receipts, the concerned Government Department debits the PSB Suspense. This debit of PSB Suspense is cleared by contra debit to RBD Head when RBI credits the amount into Government account.	8,750.32	1. Central Board of Excise and Customs (CBIC/CBEC) ₹2,356.66 crore (Debit). 2. Ministry of Corporate Affairs ₹1,314.07 crore (Debit). 3. Ministry of Petroleum and Natural Gas ₹1,360.71 crore (Credit). 4. Central Board of Direct Taxes (CBDT) (Revenue & Expenditure) ₹526.07 crore (Debit).	63.51%
109 Reserve Bank Suspense – Headquarters	This head is operated by Accountants General in their State Section of accounts and by Accountants General of U.T. Governments / Administrations in their Central Section of account in connection with	204.17	1. DACR ₹182.04 crore (Credit)	89.16%

⁵²O/o CGA in its reply (February 2026) stated that the balance is perhaps pre-departmentalized balance and shown against 'High Commission' (Circle No. 992). The balance has not been transferred to the Ministry of External Affairs (Circle No. 781).

	debits and credits appearing in bank scrolls on account of cash settlement of inward accounts received by him on account of inter-Government transactions from a separated Pay and Accounts Office or Accounts Officers of Defence, Railways, Post and Telecommunication pending adjusting of the accounts received from the other party.			
115 Suspense Accounts for Purchases etc. Abroad	This head is operated in the books of Controller of Aid, Accounts and Audit, MoF. The Government advises donors to make payments directly to suppliers abroad against supplies made to project authorities/importers in India and an equal amount is kept under the suspense head till payment is received from the concerned line Ministries/importers. The debit balance under this head indicates outstanding recoveries from the importers/project authorities, even though the Government has already made payments for these imports.	166.76	1. Aid, Accounts & Audit ₹166.76 crore (Debit).	100%
129 Material Purchase Settlement Suspense Account	This Minor Head is operated for direct purchases of stores in cases where payment has not been made in the same month in which stores have been received. This Minor Head will be cleared when cheque is issued to the Supplier / Contractor. Unclaimed balances for more than three complete account years under this Minor Head shall be cleared by credit to Revenue.	252.32	1. Andaman & Nicobar Admn. ₹148.62 crore (Debit). 2. Ministry of Housing and Urban Affairs (Urban Development) ₹64.11 crore (Debit).	84.31%
138 Other Nominated Banks (Private Sector Banks) Suspense	The operation of this minor head is similar to 108-PSB Suspense. Under this head, Government business is conducted through Private Sector Banks on behalf of the Reserve Bank of India.	1,488.82	1. Ministry of Corporate Affairs ₹522.06 crore (Credit). 2. Central Board of Direct Taxes (CBDT) (Revenue & Expenditure) ₹437.44 crore (Credit). 3. Administration UT of Ladakh	95.13%

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			₹247.47 crore (Debit). 4. Central Board of Indirect Taxes and Customs (CBIC) ₹209.28 crore (Debit)	
139 GST-Tax Deducted at Source Suspense	This Minor Head is intended to accommodate receipts on account of Goods and Services Tax (GST) deducted at source, in the books of Central P.A.O., separated Accounts Offices of Union Territories and State Accountants General to enable them to settle transactions with CBIC as per instructions issued by Department of Revenue from time to time.	286.48	1. Ministry of Road Transport and Highways ₹55.69 crore (Credit). 2. Ministry of Housing and Urban Affairs (Urban Development) ₹45.44 crore (Credit). 3. Ministry of Home Affairs ₹29.97 crore (Credit). 4. Ministry of Shipping ₹22.62 crore (Credit).	53.66%
Aggregate Balance			22,242.67 16,964.02 (Debit) & 5,278.65 (Credit)	

Annexure-3.3
(Refer Paragraph 3.2.3)

List showing amount of Loan and Interest outstanding as on 31 March 2025

(₹ in crore)

Sl. No.	Name of Ministry	Outstanding loan			Disbursement details and period of arrears
		Principal	Interest	Total	
1	Ministry of Power	3,326.39	3,592.50	6,918.89	Loan to Government of NCT of Delhi for settlement of dues of Delhi Electricity Supply Undertaking (DESU) on 29.03.2013 @ 9 per cent per annum and is pending for 12 years. The Ministry replied (September 2025) that request of converting the loan assistance of ₹3,326.39 crore into a onetime grant to GNCTD was not agreed to and GNCTD has been requested (December 2024) to repay the outstanding dues along with interest/penal interest.
2	Ministry of Road Transport and Highways			1,392.48	Loans for Road Transport.
				13.57	Loans for other Transport-Road & Bridges. The Ministry in its reply stated (September 2025) that these loans pertain to pre-digitalisation period and the physical records are not traceable. Efforts are being made to locate and retrieve the records.
3	Ministry of Information & Broadcasting	933.51	1,747.27	2,680.78	₹0.55 crore pending from three entities (Hindustan Samachar, Samachar Bharati & AP state Electricity Board) for 45 years from FY 1978-79 & ₹2,680.23 crore from Prasar Bharati since FY 2010-11 (99.98% of loan). The Ministry in reply stated (September 2025) that the issue of loans to Hindustan Samachar and Samachar Bharati has already been taken up with the concerned entities. Regarding Prasar Bharati, the Ministry informed that a proposal is under consideration for seeking Cabinet approval to convert outstanding capital loan of ₹933.39 crore into Grant-in-aid, and to completely waive interest and penal interest accrued on the outstanding capital loan as of 31 March 2025, amounting to ₹1,746.83 crore.
4	Ministry of Home Affairs			794.36	₹792.45 crore pending with State & UT & ₹1.91 crore with other Loanee entities. The issue was raised (July 2025) with the Ministry and the reply is awaited.
5	Ministry of Education- Dept. Of School Education&			75.88	₹66.54 crore pending from State/UTs from FY 1984-85 & ₹9.34 crore from other loanee entity since FY 1971-72. The issue was raised (September 2025) with the Ministry and the reply is awaited.

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Sl. No.	Name of Ministry	Outstanding loan			Disbursement details and period of arrears
		Principal	Interest	Total	
	Literacy & Dept. Of Higher Education				
6	Ministry of Finance - Department of Revenue			2.90	Loan given for Rehabilitation of Gold Smiths pre-1984-85. The Ministry in reply stated (September 2025) that the matter is taken up (June 2025) with IFU-III, Dept. of Revenue to write off the loan.
7	Ministry of Electronics and Information Technology (MeitY)	24.89	85.21	110.10	Persist for 27 to 44 years and ₹22.01 crore (88%) pertains to Electronic Trade and Technology Development Corporation Ltd (ETTDCL). The Ministry in reply stated (December 2025) that the matter is being taken up for recovery of loans.
8	Ministry of Consumer Affairs, Food and Public Distribution	19.58	68.82	88.40	Outstanding from six sugar mills since FY 1978-79.
9	Ministry of Chemicals and Fertilizers	184.35	289.58	473.93	Outstanding from M/s Pyrites Phosphates & Chemicals Ltd. (PPCL). The entity was declared sick in 2000. The winding up proceedings was initiated and Official Liquidator (O/L) was appointed to conduct the liquidation proceeding. Thereafter, the claims from creditors were invited by the O/L by notice published in newspaper dated 9 August 2009. However, due to non-availability of basic details viz. amount and date of loan disbursed, its repayment status, terms & conditions etc. required for filling a claim with the department, the loan amount could not be recovered.
10	Ministry of Agriculture and Farmer's Welfare	0.28	110.43	110.71	Loans given to States/UT & Hindustan Aeronautics Ltd., Bengaluru. Ministry in its reply (October 2025) stated that the concern for outstanding interest component had been brought to the notice of Director (Budget), DEA, Ministry of Finance, and concerned states also. Regarding, HAL, Ministry stated that the matter has been taken up with the M/o Civil Aviation as the loan is to be settled by M/o Civil Aviation.
11	Ministry of Food	14.87	60	74.87	States & other loanee entities.

Sl. No.	Name of Ministry	Outstanding loan			Disbursement details and period of arrears
		Principal	Interest	Total	
	Processing Industries				The Ministry in reply stated (September 2025) that file has been moved for approval of waiver/ liquidation of loans.
12	Department of Financial Services			261.61	<p>A net loan amounting to ₹261.61 crore is still being depicted (Section 1- 'Major and Minor Headwise details of Loans and Advances' of Statement No.15 for FY 2024-25 (Pg-521) under HoA: 7052-02-101) as outstanding against Shipping Development Fund Committee (SDFC) which was abolished under the SDFC (Abolition) Act, 1986.</p> <p>On being pointed out (September 2025), the Department in its reply (November 2025) stated that a communication was made to ICICI Ltd. in July 2023, requesting to remit the outstanding amount of ₹261.61 crore plus interest thereon, to settle the amount.</p> <p>After the SDFC (Abolition) Act, 1986, all related assets and liabilities were transferred to Industrial Credit & Investment Corporation of India Ltd. (ICICI Ltd.).</p> <p>An amount of ₹113.18 crore is depicted against ICICI Ltd. in Section 3-'Repayment in arrears from other loanee entities or Institutions' of Statement No.15 for FY 2024-25 (Pg-542).</p>
Total outstanding				12,998.48	

Annexure-3.4
(Refer Paragraph 3.3.2)
Dormant Reserve Funds

(₹ in thousands)

Sl. No.	Nomenclature of the Head	Balance as on 31 st March 2025	Dormant since FY
1	8117.XXX-Development Fund -Investment Account	-1,099	2016-17
2	8117.XXX-Railway -Loan to Branch Line Companies	-1,177	2016-17
3	8121.108-Staff Benefit Fund (Railways Strategic Lines)	4,788	2016-17
4	8121.120- Swarn Jayanti Scholarship Reserve Fund (SJSRF) ⁵³	5,54,909	2022-23
5	8226.101-Depreciation Reserve Funds of Government Commercial Departments/Undertakings	30,69,569	2019-20
6	8229.101 Development Funds for Educational Purposes	7	2002-03
7	8229.102 Development Funds for Medical and Public Health Purposes	60	2002-03
8	8229.108 Mining Areas Development Funds	102	2002-03
9	8235.101-General Reserve Funds of Government Commercial Departments/Undertakings	7,586	2008-09
10	8235.105- General Insurance Fund	215	2019-20
	Credit Balance		₹363.72 crore
	Debit Balance		₹-0.23 crore
	Net Credit Balance		₹363.49 crore

⁵³ No disbursement was made from SJSRF from FY 2022-23 to FY 2024-25. The receipt into the fund is on account of interest credit of ₹5.23 crore, on balances of the fund. The Ministry replied (October 2025) that the Swarna Jayanti Fellowship Scheme was discontinued after FY 2021-22.

Annexure-3.5
(Refer Paragraph 3.3.2)
Dormant Deposit Accounts

(₹ in thousands)

Sl. No	Nomenclature of the Head	Balance as on 31 st March 2025	Dormant since
1	8342.107 - Deposits Towards Payment of Estate Duty	103	2002-03
2	8342.108 - Deposits of Income Tax, Super Tax, Excess Profits Tax and Surcharge	12,107	2002-03
3	8342.110 - Telephone Application Deposits	22,39,867	2002-03
4	8342.111 - Telex Application Deposits	79,306	2002-03
5	8342.114 - Leased Telecommunication Facility Deposits	16,947	2002-03
6	8443.114 - Export Trade Deposits	1,52,527	2002-03
7	8443.120 – Deposits of Autonomous District and Regional Funds (Assam, Meghalaya and Mizoram)	6,421	2022-23
8	8443.127 - Deposits of Local Bodies for meeting claims of Contractors/Employees/ Pensioners etc. who have migrated to Pakistan	2,106	2002-03
9	8443.130 – Provident Societies Liquidation Accounts	13	2008-09
10	8448.103 - Cantonment Funds	1	2003-04
11	8448.109- Panchayat Bodies Funds	2	2019-20
12	8448.111 - Medical and Charitable Funds	52	2003-04
13	8449-102 Cement Regulation Account	5,76,446	2020-21
14	8449.104 – Deposits of Mines Provident Fund	1,601	2002-03
15	8449.107 – Deposits of Income Tax, Super Tax, Excess Profit Tax including Interest and Surcharge	13,393	2002-03
16	8449.111 – Drug Prices Equalisation Fund	29,96,911	2019-20
17	8450.101 – Balance of Puducherry	4,01,290	2008-09
18	8450.102 - Balance of Goa, Daman and Diu	-1,63,026	2002-03
19	8450.104 - Balance of Arunachal Pradesh	-5,68,251	2002-03
20	8450.105 - Balance of Mizoram	-12,44,138	2002-03
21	8453.101 – Amount meant for Expenditure on Social Sector Schemes	2,90,744	2013-14
	Credit Balance		₹678.98 crore
	Debit Balance		₹-197.54 crore
	Net Credit Balance		₹481.44 crore

Annexure-3.6
(Refer Paragraph 3.3.3)

Statement showing booking of expenditure exceeding ₹100 crore and more than 50 per cent expenditure under Minor Head-800 of a Major Head

Details of Minor Head 800 (Other Expenditure) Statement No. 9 (Revenue Expenditure)				
<i>(₹ in crore)</i>				
Sl. No.	Major Head	Total Expenditure	Minor Head 800	% Share
1	2701 - Medium Irrigation	5,744.97	4,678.36	81.43
2	2711- Flood Control and Drainage	166.53	144.35	86.68
	Total (A)	5,911.5	4,822.71	81.58
Details of Minor Head 800 (Other Expenditure) Statement 10 (Capital expenditure)				
3	4702 - Capital Outlay on Minor Irrigation	150.08	134.87	89.87
	Total (B)	150.08	134.87	89.87
	Grand Total (A+B)	6,061.58	4,957.58	81.79

Annexure-3.7
(Refer Paragraph 3.3.3)

Statement showing booking of receipts exceeding ₹100 crore and more than 50 per cent receipts under Minor Head–800 of a Major Head

(₹ in crore)

Details of Minor Head 800 (Other Receipts) Statement No. 8				
Sl. No.	Major Head	Total Receipts	Minor Head 800	Percentage of Share
1	0030 – Stamps and Registration Fees	457.60	279.86	61.16
2	0702 - Minor Irrigation	509.85	469.82	92.15
3	0077 – Defence Services - Navy	1,439.83	1,149.15	79.81
4	0078 – Defence Services - Air Force	2,405.18	1,579.07	65.65
5	0079 - Defence Services - Coordination & Services- (Directorate of Ordnance)	240.04	240.04	100
6	0080 – Defence Services - Research & development	369.49	369.49	100
	Grand Total	5,421.99	4,087.43	75.39

Annexure-3.8
(Refer Paragraph 3.4.1.1)

Discrepancies in Government investment in two sets of information

Ministry/ Department (Sl. No. in Statement 11)	Entity	As per Statement no. 11		As per entity's Annual Reports 2023-24 ⁵⁴ / 2024-25	
		No. of Equity Shares	% Holding	No. of Equity Shares	% Holding
Department of Financial Services (Sl.No. 91, Sl. No.310, Sl. No. 338)	Central Registry of Securitization Asset Reconstruction and Security Interest of India	25,00,000	90.90%	25,00,000	51.02%
	New India Assurance Company Ltd.	1,40,80,00,000	76%	1,40,80,00,000	85.44%
	Industrial Development Bank of India (IDBI)		45.48%	4,88,98,71,903	45.48%
Ministry of Petroleum and Natural Gas (Sl. No.6, Sl. No. 159, Sl.No.293)	Oil and Natural Gas Corporation Ltd.	446,01,13,072	60.41%	7,40,88,70,000	58.89%
	Indian Oil Corporation Ltd.	66,64,24,849	51.50%	7,27,21,99,767	51.50%
	Oil India Ltd., Assam	59,74,53,091	56.66%	92,15,64,990	56.66%
Department of Pharmaceuticals (Sl. No.31)	Hindustan Antibiotics Limited (HAL), Pimpri, Pune	7,21,524	100%	7,17,188	100%
Department of Fertilizers (Sl. No.40, Sl. No. 274)	FCI Aravali Gypsum and Minerals India Ltd. (FAGMIL)	73,29,809	100%	5,00,00,000	100%
	Brahmputra Valley Fertilizers Corporation Ltd. (BVFCL)	5,88,000	100%	36,58,324	100%

⁵⁴ Entity's Annual Report for FY 2023-24 has been referred to in those cases where no fresh investment has been made during FY 2024-25.

Annexure-3.9
(Refer Paragraph 3.4.1.2)

Details of investments in International Financial Institutions as on 31st March 2025
(as per Statement 11 of UGFA)

(₹ in thousands)

Sl. No.	International Financial Institutions	Sl. No. in Statement 11	Amount Invested up to the end of FY 2024-25
1	African Development Bank (AFDB)	319	17,64,780
2	African Development Fund	323	36,77,197
3	Asian Development Bank (ADB)	322	1,42,74,288
4	International Development Association (IDA)	320	8,47,326
5	International Monetary Fund (IMF)	321	1,46,14,55,771
6	International Finance Corporation (IFC)	317	2,08,30,442
7	International Bank for Reconstruction and Development (IBRD)	318	3,85,44,830
8	Multilateral Investment Guarantee Agency (MIGA)	324	4,19,383
9	Asian Infrastructure Investment Bank (AIIB)	325	11,39,37,034
10	New Development Bank (BRICS Development Bank)	326	14,07,49,400
11	European Bank for Reconstruction and Development	327	1,41,022
	Total Investment		1,79,66,41,473

Annexure-3.10

(Refer Paragraph 3.4.1.7)

Statement showing short payment of dividend by the CPSEs calculated on the basis of minimum annual dividend payable as per DIPAM guidelines

(₹ in crore)

Sl. No.	Sl. No. in St. 11 of UGFA 2024-25	Ministry/ Department	CPSE	Profit After Tax for FY 2023-24	30% of PAT	Net Worth (2023-24)	5% of Net Worth	Minimum Dividend to be declared	% age of Gol share holding	Dividend receivable by Gol (for FY 2023-24)	Total Dividend received by Gol for FY 2023-24	Shortfall in payment of Dividend (for FY 2023-24)
1	30	Department of Pharmaceuticals	Karnataka Antibiotics & Pharmaceutics Ltd. (KAPL)	11.32	3.40	275.91	13.80	13.80	59.17	8.16	0	8.16
2	32	Department of Chemicals and Petrochemicals	HIL (India) Limited	4.5	1.35	43.59	2.18	2.18	100	2.18	0	2.18
3	52	Department of Commerce	Metals and Minerals Trading Corporation of India Ltd.	68.21	20.46	1354	67.70	67.70	89.93	60.88	0	60.88
4	118	Ministry of Heavy Industry	The Braithwaite Burn and Jessop Construction Ltd. (BBJ), Kolkata	20.63	6.19	237.31	11.87	11.87	100	11.87	4.13	7.74
5	144	Ministry of Heavy Industry	Richardson and Cruddas Ltd	18.31	5.49	278.35	13.92	13.92	100	13.92	0	13.92
6	293	Ministry of Petroleum and Natural Gas	Oil India Ltd., Assam	5,551.85	1,665.56	35,449.32	1,772.47	1,772.47	56.66	1,004.28	967.64	36.64
7	334	Department of Financial Services	India Infrastructure Finance Company Ltd.	1,552	465.60	14,266	713.30	713.30	100	713.30	0	713.30
Total										1,814.59	971.77	842.82

Annexure-3.11
(Refer Paragraph 3.4.3)

Statement showing difference between the cash balances of RBI and UGFA

(₹ in crore)

Sl. No.	Ministry/ Department	Balance as per Ministry/ Department	Remarks
1	Ministry of Finance- Department of Financial Services	₹4,309.39 (Credit) ₹26,047.81 (Debit)	As per Ministry record, there was disbursement of ₹26,047.81 crore under MH 8675- 'Deposits with Reserve Bank', whereas RBI CAS Nagpur showed balance of ₹26,073.95 crore (credit) at the end of March 2025. Thus, there was net cumulative difference of ₹26.14 crore (Credit). O/o CGA, however, showed a net difference of ₹37.96 crore (credit). The Ministry replied (January 2026) that the difference of ₹26.14 crore was due to non-accounting of dividend receipts deposited through Bharatkosh (offline mode) in July 2024. The pending amount of ₹26.14 crore has been accounted for in FY 2025-26.
2	Ministry of Power	₹16,945.54 (Debit) ₹21,418.09 (Credit)	As per Ministry record, there was debit balance of ₹16,945.54 crore during FY 2024-25. As per RBI CAS Nagpur, there was debit balance of ₹17,024.32 crore. Thus, there was difference of ₹78.78 crore between these figures during FY 2024-25. The progressive difference in both set of figures of ₹72.68 crore (debit) matches with the balance shown by O/o CGA.
3	Ministry of Road Transport and Highways	₹42,622.58 (Debit)	As per MoRTH, there was debit balance of ₹42,622.58 crore at the end of FY 2024-25. As per Reserve Bank Put Through statement, the balance was ₹42,627.04 crore, resulting into a difference of ₹4.46 crore between two set of figures. The Ministry stated (September 2025) that difference was due to non-settlement/failure of NTRP offline receipt transactions. The matter was taken up with concerned PAOs/RPAOs of MoRTH and as a result, an amount of ₹4.17 crore has been settled, and only ₹0.29 crore is pending.
4	Ministry of Civil Aviation	₹1,482.68 (Debit) ₹26.51 (Credit)	As per MoCA, there was debit balance of ₹1,452.79 crore at the end of FY 2024-25. As per RBI CAS Nagpur, there was credit balance of ₹1,456.10 crore. Thus, there was a difference of ₹3.31 crore (credit) between two set of figures. O/o CGA, however, showed a net difference of ₹26.60 crore (credit).
5	Department of Telecommunication	₹1,14,055.38 (Credit)	As per Ministry record, there was a difference of ₹7.16 crore during FY 2024-25 between the cash balances recorded in the books of RBI and DoT under MH 8675-

		₹89,714.22 (Debit)	<p>Deposits with RBI, as per the statement of reconciliation of RBI balances with Circle Accounts.</p> <p>In reply, Department confirmed (October 2025) that the net difference between two sets of figures was owing to (a) Non-receipt/non-updating of vouchers/scrolls timely from Bank, (b) Some failed/error transactions reconciled in upcoming month, and (c) The non-inclusion of certain transactions in the accounts is due to non-updation of Unique Transaction Reference (UTR) numbers by the depositors subsequent to effecting payments through NEFT/RTGS. The field units have been instructed to take necessary action for early rectification of the differences in balance.</p>
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Annexure-3.12A
(Refer to Paragraph 3.5.2 (i))

Incorrect booking of Revenue Expenditure as Capital Expenditure

(₹ in crore)

Sl. No.	Grant	Amount
1	Grant No. 95 – Department of Space	8.32
	<p>1. Expenditure of ₹2.01 crore by PAO-URSC (Centre) towards the payment of software AMCS (Software Upgrade Services) for three quarters (01/02/2024 to 30/04/2024, 01/08/2024 to 31/10/2024, 01/11/2024 to 31/01/2025) was incorrectly booked under object head '71- Information, Computer, Telecommunications (ICT) Equipment' under Capital Section which should have been booked under the object head '29-Repair and Maintenance' under Revenue Section. Incidentally, Audit observed that for the quarter (01/05/2024 to 31/07/2024), it was booked correctly under '29-Repair and Maintenance' under the Revenue Section.</p> <p>2. Expenditure of ₹5.00 crore by PAO-ISTRAC towards the 'Space Object Tracking Data' from external tracking agents was incorrectly booked under object head '71- Information, Computer, Telecommunications (ICT) Equipment' under Capital Section which should have been booked under the object head '28-Professional Services' under the Revenue Section.</p> <p>3. Expenditure of ₹0.66 crore by PAO-ISTRAC towards quarterly payment of Space Segment Capacity Charges to NSIL (8 MHz of C-band capacity on IS-39) was incorrectly booked under object head '52-Machinery & Equipment' under Capital Section which should have been booked under the object head '18-Rent for Others' under Revenue Section.</p> <p>4. Expenditure of ₹0.65 crore by PAO-ISTRAC towards Antenna Service (Dismantling & Re-installation, Damage Assessment and rectification & re-assembly at site) was incorrectly booked under object head '52-Machinery & Equipment' under Capital Section which should have been booked under the object head '29-Repair & Maintenance' under Revenue Section.</p> <p>Reply is awaited.</p>	
2	Grant No. 30- Department of Economic Affairs	11.56
	<p>1. Payment of ₹10.01 crore made to SBI ventures Ltd.- Investment Manager of SWAMIH Investment Fund towards management fee, was incorrectly booked under object head '54-Investment' instead of object head '28-Professional services.'</p> <p>2. Expenditure of ₹1.50 crore towards integrated AMC (i-AMC) services in DEA and ₹0.05 crore towards consultancy charges was booked under object head '71- Information, Computer, Telecommunications (ICT) Equipment' instead of object head '29-Repair and Maintenance' and '28-Professional services'.</p> <p>Reply is awaited.</p>	
3	Grant No. 10- Department of Commerce	18.02
	Expenditure of ₹18.02 crore paid to M/s Tata Consultancy Services Ltd. towards operation and maintenance support (post implementation phase) for 7 th to 11 th quarters of the project 'Revamping of DGFT IT System' was incorrectly booked under Capital MH '5475-Capital Outlay on other General Economic Services' instead of correctly booking under the relevant Revenue MH.	
	Total	37.90

Annexure-3.12B
(Refer to Paragraph 3.5.2 (i))
Incorrect booking of Capital Expenditure as Revenue Expenditure

(₹ in crore)

Sl.No.	Grant	Amount
1	Grant No. 95 – Department of Space	94.96
	<p>1. Expenditure of ₹86.88 crore over 'Satellite and Launch Vehicles' is booked under revenue section, while it should have been booked in capital section. Reply is awaited from DoS.</p> <p>2. Expenditure of ₹3.75 crore incurred by PAO-URSC (Centre) towards 30 <i>per cent</i> advance payment for procurement and NRE related charges for the development of 6 Degrees of Freedom (DoF) robotic arm was incorrectly booked under the object head '21- Materials and Supplies' under the Revenue Section which should have been booked under the object head '52- Machinery & Equipment' under Capital Section'.</p> <p>3. Expenditure of ₹4.33 crore by PAO-ISTRAC towards RF Spectrum Charges from 01.10.2024 to 30.09.2025 for IRCDR (4 Stations) IRNSS-1A-1G Satellites was incorrectly booked under the object head '28- Professional Services' under the Revenue Section, which should have been booked under the object head '71- Information, Computer, Telecommunications (ICT) Equipment' under Capital Section'.</p> <p>Reply is awaited.</p>	
2	Grant No. 68 – Ministry of Micro, Small and Medium Enterprises	4.00
	<p>Expenditure of ₹4.00 crore incurred towards IT Infrastructure including servers, development of website, mobile app. etc. of PM Vishwakarma Portal under Ministry of MSME was incorrectly booked under object head '13-Office Expenses' in Revenue section instead of booking under the object head '71-Information, Computer, Telecommunications (ICT) equipment' in Capital section.</p> <p>Reply is awaited.</p>	
	Total	98.96

Annexure-3.12C
(Refer to Paragraph 3.5.2 (ii))
Misclassification between Primary units of Appropriation

(₹ in crore)

Sl. No.	Grant	Amount
1	Grant No. 95 – Department of Space	46.97
	<ol style="list-style-type: none"> 1. Expenditure of ₹16.38 crore by PAO-URSC (Project) towards Firewall Management device, Firewall products and Firewall log analyser was incorrectly booked under the object head '52-Machinery & Equipment' instead of object head '71-Information, Computer Telecommunication (ICT) Equipment'. 2. Expenditure of ₹1.32 crore by PAO-URSC (Centre) towards 1st RA Bill for AC-Works to provide Chillers for Extension to clean room area at URSC main campus was incorrectly booked under the object head '52-Machinery & Equipment' instead of object head '72-Buildings and Structures'. 3. Expenditure of ₹0.86 crore by PAO-URSC (Centre) towards supply and installation of Chernet for AIT-1 Extension at ISITE, URSC was incorrectly booked under the object head '52-Machinery & Equipment' instead of object head '71-Information, Computer, Telecommunications (ICT) Equipment'. 4. Expenditure of ₹8.57 crore by PAO-ISTRAC towards Upgradation of Network Security Devices was incorrectly booked under the object head '52-Machinery & Equipment' instead of object head '71-Information, Computer, Telecommunications (ICT) Equipment'. 5. Expenditure of ₹5.84 crore by PAO-ISTRAC against supply of CISCO ISR Router, NMS (Hardware & Software) was incorrectly booked under the object head '52-Machinery & Equipment' instead of object head '71-Information, Computer, Telecommunications (ICT) Equipment'. 6. Expenditure of ₹5.50 crore by PAO-ISTRAC against supply of Cyber Security Solution was incorrectly booked under the object head '52-Machinery & Equipment' instead of object head '71-Information, Computer, Telecommunications (ICT) Equipment'. 7. Expenditure of ₹2.01 crore by PAO-ISTRAC against supply & installation of Digital Signal Processor and IP based Audio Systems for MOX-1 and MOX-2 Conference Halls was incorrectly booked under the object head '52-Machinery & Equipment' instead of object head '71-Information, Computer, Telecommunications (ICT) Equipment'. 8. Expenditure of ₹1.49 crore incurred by PAO-ISTRAC against Digital Satellite Modem: Upgradation of data rates from 2Mbps to 25Mbps was incorrectly booked under the object head '52-Machinery & Equipment' instead of object head '71-Information, Computer, Telecommunications (ICT) Equipment'. 9. Expenditure of ₹1.20 crore by PAO-ISTRAC towards supply of Hewlett Packard Enterprise 2X Intel DDR4 SDRAM with ECC 256 GB was partly booked incorrectly under the object head '52-Machinery & Equipment' instead of object head '71-Information, Computer, Telecommunications (ICT) Equipment'. 10. Expenditure of ₹0.93 crore by PAO-ISTRAC towards supply and installation of TFG-121 (Security Accessories & Data Diode) was incorrectly booked under the object head '52-Machinery & Equipment' instead of object head '71-Information, Computer, Telecommunications (ICT) Equipment'. 11. Expenditure of ₹0.92 crore by PAO-ISTRAC against Digital Satellite Modem: Upgradation of various data rates was incorrectly booked under the object head '52-Machinery & Equipment' instead of object head '71-Information, Computer, Telecommunications (ICT) Equipment'. 12. Expenditure of ₹0.90 crore by PAO-ISTRAC towards supply of Dell PowerEdge R760 server was incorrectly booked under the object head '52-Machinery & Equipment' instead of object head '71-Information, Computer, Telecommunications (ICT) Equipment'. 	

	<p>13. Expenditure of ₹0.88 crore by PAO-ISTRAC towards payment of Rack Module Server was incorrectly booked under the object head '52-Machinery & Equipment' instead of object head '71-Information, Computer, Telecommunications (ICT) Equipment'.</p> <p>14. Expenditure of ₹0.17 crore by PAO-ISTRAC towards supply of HLBS Workstation with Intel Core was partly booked incorrectly under the object head '52-Machinery & Equipment' instead of object head '71-Information, Computer, Telecommunications (ICT) Equipment'.</p>	
2	Grant No. 90 - Department of Biotechnology	39.89
	<p>Department of Biotechnology (DBT) booked an expenditure of ₹39.89 crore of three Career Fellowship Programmes [i.e. Ramalingaswamy Re-entry Fellowship, Biotechnology Career Advancement and Re-orientation (Bio-CARE), and MK Bhan-Young Researcher Fellowship (MKBYRF)] under the Grants-in-aid General (Object Head 31). However, the amount of fellowship was required to be booked separately under the object head '34- Scholarships'.</p> <p>Further, the Department booked entire amount of Fellowship(s), contingency and other overheads under '31-Grant-in-aid General'. However, the exact amount misclassified could not be quantified due to non-furnishing of the bifurcated information by the Department.</p> <p>The Department replied that the misclassification occurred due to inadvertent accounting practice during head-wise booking of expenditure with assurance to take necessary steps for ensuring future compliance.</p>	
3	Grant No. 71- Ministry of New & Renewable Energy	5,366.64
	<p>Payments of ₹5,366.64 crore as release of Central Financial Assistance (CFA) to Rural Electrification Corporation Limited (REC Limited) for further disbursement to beneficiaries installing rooftop solar projects under PM- Surya Ghar Muft Bijli Yojana was made from object head '35- Grants for creation of Capital Assets' instead of booking the expenditure under the Object head '33 - Subsidies'.</p> <p>Ministry in its reply (August 2025) stated that the grants under the Scheme were released for creation of capital assets (i.e. Rooftop Solar Photovoltaic, RTS installation) and it is a Viability Gap Funding (VGF) therefore, the fund released under Object Head-35. The reply is not tenable, as the notification of PM Surya Ghar Muft Bijli Yojana clearly states that the funding under the Scheme is in the form of Subsidy/Central Financial Assistance (CFA), not Viability Gap Funding (VGF). It is also important to note that the capital assets created under the Scheme are owned by the beneficiaries, not by the Ministry. Hence the expenditure was incorrectly booked under object head '35-Grants-in-aid for creation of capital assets' instead of object head '33-Subsidies'.</p>	
4	Grant No. 25- Department of School Education & Literacy	1.79
	<p>1. An expenditure of ₹0.30 crore towards 1st instalment to the Navodaya Vidyalaya Samiti Noida, Uttar Pradesh for PRERANA: an Experiential Learning Programme a component of Samagra Shiksha was incorrectly booked under the object head '28- Professional services' instead of object head '31-Grants-in-aid General'.</p> <p>2. An expenditure of ₹1.49 crore towards release of 2nd Instalment of Central Grant to National Institute of Education Planning and Administration (NIEPA) under Samagra Shiksha was incorrectly booked under the object head '28- Professional Services' instead of object head '31-Grants-in-aid General'.</p> <p>The Department replied (February 2026) that the appropriate Object Head for booking expenditure is '28-Professional Services' and not '31-Grants-in-aid General'. The reply is not acceptable as department has not given justification for booking the expenditure under OH-28 instead of OH-31.</p>	

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5	Grant No. 30- Department of Economic Affairs	0.55
	<p>1. Expenditure of ₹0.18 crore towards operation and maintenance of the new Integrated Computer System was booked under object head '13-Office expense' instead of object head '29-Repair and Maintenance'.</p> <p>2. Payment of ₹0.37 crore to NICSI for engaging 5 technical persons for the Budget Division was incorrectly booked under object head '13- Office expenses' instead of object head '28-Professional services'.</p> <p>Reply is awaited.</p>	
6	Grant No. 10- Department of Commerce	1.00
	<p>Expenditure ₹1.00 crore incurred on upgradation of Indian Institute of Packaging Laboratory into World class packaging laboratory was incorrectly booked under object head '31-Grants-in-aid General' under 'MH 3453' instead of booking under '35-Grants for creation of capital assets'.</p> <p>Reply is awaited.</p>	
Total		5,456.84

Annexure-3.12D
(Refer to Paragraph 3.5.2 (iii))

Non-operation of object head '31- Grants-in-aid-General', '35- Grants for creation of Capital Assets' and '36- Grants-in-aid- Salaries' in Department of Space

(₹ in crore)

Sl. No.	Funds booked under Object Heads	Correct Object Heads under which funds should have been booked	Amount
Revenue			
1	3402.00.001.02.00.01	3402.00.001.02.00.36	5.70
2	3402.00.001.02.00.05	3402.00.001.02.00.36	1.60
3	3402.00.001.02.00.06	3402.00.001.02.00.36	1.80
4	3402.00.001.02.00.07	3402.00.001.02.00.36	4.66
5	3402.00.001.02.00.08	3402.00.001.02.00.36	0.15
6	3402.00.001.02.00.09	3402.00.001.02.00.36	0.01
7	3402.00.001.02.00.11	3402.00.001.02.00.31	1.78
8	3402.00.001.02.00.12	3402.00.001.02.00.31	0.69
9	3402.00.001.02.00.13	3402.00.001.02.00.31	3.10
10	3402.00.001.02.00.14	3402.00.001.02.00.31	0.07
11	3402.00.001.02.00.16	3402.00.001.02.00.31	0.01
12	3402.00.001.02.00.18	3402.00.001.02.00.31	0.36
13	3402.00.001.02.00.19	3402.00.001.02.00.31	0.13
14	3402.00.001.02.00.21	3402.00.001.02.00.31	0.04
15	3402.00.001.02.00.24	3402.00.001.02.00.31	0.12
16	3402.00.001.02.00.26	3402.00.001.02.00.31	0.08
17	3402.00.001.02.00.27	3402.00.001.02.00.31	0.09
18	3402.00.001.02.00.28	3402.00.001.02.00.31	2.38
19	3402.00.001.02.00.29	3402.00.001.02.00.31	0.03
20	3402.00.001.02.00.49	3402.00.001.02.00.31	1.99
		Total	24.79
Capital			
1	5402.00.001.02.00.52	3402.00.001.02.00.35	10.92
2	5402.00.001.02.00.71	3402.00.001.02.00.35	4.16
3	5402.00.001.02.00.74	3402.00.001.02.00.35	0.29
		Total	15.37

Annexure-3.12E
(Refer to Paragraph 3.5.2 (v))

Incorrect use of revenue object heads with capital major head '4861'

(₹ in crore)

Sl. No.	Description of object heads	Object Head	Expenditure
1	Salaries	486101204220101	137.31
2	Rewards	486101204220105	39.15
3	Medical Treatment	486101204220106	20.34
4	Allowances	486101204220107	106.53
5	Leave Travel Concession	486101204220108	2.12
6	Training expenses	486101204220109	0.13
7	Domestic Travel Expenses	486101204220111	3.57
8	Office expenses	486101204220113	53.35
9	Rent, Rates & Taxes	486101204220114	0.10
10	Publications	486101204220116	0.13
11	Rent for others	486101204220118	3.09
12	Digital Equipment	486101204220119	0.84
13	Supplies and materials	486101204220121	832.55
14	P.O.L.	486101204220124	0.77
15	Advertising & Publicity	486101204220125	0.82
16	Minor works	486101204220127	13.83
17	Professional services	486101204220128	160.64
18	Repair & Maintenance	486101204220129	112.32
19	Other Revenue expenditure	486101204220149	2.09
20	Office expenses	486101204229613	0.29
21	Material & Supplies	486101207010021	1,600.00
	Total		3,089.97

Annexure-4.1
(Refer to Paragraph 4.1.1)
Authorisation and Expenditure

(₹ in crore)

Nature of Expenditure	Original Grant/ Appropriation	Supplementary Grant/ Appropriation	Sanctioned Provision	Expenditure	Savings (-) Excess (+)
A – Civil					
Voted					
Revenue	25,43,480.09	1,53,619.12	26,97,099.21	24,37,752.72	-2,59,346.49
Capital (including Loans and Advances)	6,63,352.10	40,962.92	7,04,315.02	5,84,799.28	-1,19,515.74
Total	32,06,832.19	1,94,582.04	34,01,414.23	30,22,552.00	-3,78,862.23
Charged					
Revenue	13,48,676.28	232.72	13,48,909.00	12,91,844.38	-57,064.62
Capital (including Loans and Advances and Public Debt)	81,42,440.42	5,54,422.39	86,96,862.81	86,84,988.86	-11,873.95
Total	94,91,116.70	5,54,655.11	1,00,45,771.81	99,76,833.24	-68,938.57
Grand Total	1,26,97,948.89	7,49,237.15	1,34,47,186.04	1,29,99,385.24	-4,47,800.80
Recoveries in reduction of expenditure			12,13,443.09	4,33,092.10	
Total Net Sanctioned Provision			1,22,33,742.95		
Total Net Expenditure				1,25,66,293.14	
B – Posts					
Voted					
Revenue	37,652.64	482.41	38,135.05	37,528.49	-606.56
Capital	1,262.60	0.01	1,262.61	1,190.49	-72.12
Total	38,915.24	482.42	39,397.66	38,718.98	-678.68
Charged					
Revenue	2.00	0.00	2.00	0.00	-2.00
Capital	0.00	0.00	0.00	0.00	0.00
Total	2.00	0.00	2.00	0.00	-2.00
Grand Total	38,917.24	482.42	39,399.66	38,718.98	-680.68
Recoveries in reduction of expenditure			1,400.00	1,188.04	
Total Net Sanctioned Provision			37,999.66		
Total Net Expenditure				37,530.94	
C – Defence Services					
Voted					
Revenue	2,89,580.21	15,314.59	3,04,894.80	3,01,020.25	-3,874.55
Capital	1,71,877.57	0.02	1,71,877.59	1,59,705.39	-12,172.20
Total	4,61,457.78	15,314.61	4,76,772.39	4,60,725.64	-16,046.75
Charged					
Revenue	106.93	22.80	129.73	100.29	-29.44
Capital	122.43	67.11	189.54	63.01	-126.53
Total	229.36	89.91	319.27	163.30	-155.97
Grand Total	4,61,687.14	15,404.52	4,77,091.66	4,60,888.94	-16,202.72
Recoveries in reduction of expenditure			161.10	163.12	
Total Net Sanctioned Provision			4,76,930.56		

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Total Net Expenditure				4,60,725.82		
D – Railways						
Voted						
Revenue	3,50,040.22	0.01	3,50,040.23	3,35,217.54	-14,822.69	
Capital	4,38,863.57	377.31	4,39,240.88	4,27,725.38	-11,515.50	
Total	7,88,903.79	377.32	7,89,281.11	7,62,942.92	-26,338.19	
Charged						
Revenue	454.79	126.33	581.12	539.56	-41.56	
Capital	459.97	642.92	1,102.89	864.03	-238.86	
Total	914.76	769.25	1,684.01	1,403.59	-280.42	
Grand Total	7,89,818.55	1,146.57	7,90,965.12	7,64,346.51	-26,618.61	
Recoveries in reduction of expenditure			2,55,925.55	2,43,028.11		
Total Net Sanctioned Provision			5,35,039.57			
Total Net Expenditure				5,21,318.40		
Total						
Total	Voted	44,96,109.00	2,10,756.39	47,06,865.39	42,84,939.54	-4,21,925.85
CFI	Charged	94,92,262.82	5,55,514.27	1,00,47,777.09	99,78,400.13	-69,376.96
Grand Total CFI		1,39,88,371.82	7,66,270.66	1,47,54,642.48	1,42,63,339.67	-4,91,302.81
Total recoveries in reduction of expenditure			14,70,929.74	6,77,471.37		
Total sanctioned provision and expenditure as per Appropriation Account			1,32,83,712.74	1,35,85,868.30		
Difference with the Finance Accounts				0		
Total expenditure from CFI as per Finance Accounts				1,35,85,868.30		

Note: Provision for the Charged and Voted expenditure is called Appropriation and Grant respectively.
CFI - Consolidated Fund of India

Annexure-4.2
(Refer to Paragraph 4.1.1 & 4.2)
Grant/Appropriation wise excess / savings

(₹ in crore)

Sl. No.	Grant/Appropriation No. and Description	Sanctioned Provision	Expenditure	Savings	Saving as % of Sanctioned Provision
1	58-Transfers to Jammu and Kashmir	46,000.07	46,000.07	0.00	0.00
2	6-Department of Fertilisers	1,91,836.29	1,91,824.18	12.11	0.01
3	22-Defence Pensions	1,57,681.00	1,57,653.65	27.35	0.02
4	54-Dadra and Nagar Haveli and Daman and Diu	2,653.79	2,651.25	2.54	0.10
5	84-Union Public Service Commission	427.62	427.10	0.52	0.12
6	40-Repayment of Debt	85,12,479.77	85,00,778.90	11,700.87	0.14
7	47-Department of Health Research	3,392.07	3,383.93	8.14	0.24
8	53-Chandigarh	6,614.50	6,598.19	16.31	0.25
9	5-Department of Chemicals and Petrochemicals	1,613.37	1,607.75	5.62	0.35
10	19-Ministry of Defence (Civil)	57,519.91	57,313.73	206.18	0.36
11	41-Pensions	93,720.00	93,361.15	358.85	0.38
12	69-Ministry of Mines	3,533.00	3,507.26	25.74	0.73
13	59-Transfers to Puducherry	3,330.00	3,302.36	27.64	0.83
14	38-Indian Audit and Accounts Department	6,657.08	6,587.40	69.68	1.05
15	36-Direct Taxes	11,573.17	11,441.20	131.97	1.14
16	2-Department of Agricultural Research and Education	10,159.03	10,033.56	125.47	1.24
17	67-Supreme Court of India	606.05	598.55	7.50	1.24
18	91-Department of Scientific and Industrial Research	6,350.69	6,270.94	79.75	1.26
19	20-Defence Services (Revenue)	3,05,024.53	3,01,120.54	3,903.99	1.28
20	11-Department for Promotion of Industry and Internal Trade	8,016.56	7,902.06	114.50	1.43
21	86-Ministry of Road Transport and Highways	3,75,347.34	3,69,216.91	6,130.43	1.63
22	52-Andaman and Nicobar Islands	6,101.62	5,999.13	102.49	1.68
23	12-Department of Posts	39,399.66	38,718.98	680.68	1.73
24	8-Ministry of Civil Aviation	2,658.68	2,606.20	52.48	1.97
25	18-Ministry of Culture	3,325.97	3,260.00	65.97	1.98
26	51-Police	1,50,988.13	1,47,979.70	3,008.43	1.99
27	97-Ministry of Steel	8,753.56	8,539.07	214.49	2.45
28	26-Department of Higher Education	63,320.30	61,755.93	1,564.37	2.47
29	10-Department of Commerce	5,697.56	5,538.93	158.63	2.78
30	66-Election Commission	361.76	350.50	11.26	3.11
31	46-Department of Health and Family Welfare	1,09,551.41	1,06,122.85	3,428.56	3.13
32	3-Atomic Energy	37,816.09	36,616.60	1,199.49	3.17
33	65-Law and Justice	7,658.56	7,411.97	246.59	3.22
34	85-Ministry of Railways	7,90,965.12	7,64,346.51	26,618.61	3.37
35	35-Department of Revenue	1,65,586.04	1,59,922.15	5,663.89	3.42
36	79-Ministry of Power	23,353.38	22,532.94	820.44	3.51
37	39-Interest Payments	12,08,841.36	11,64,271.06	44,570.30	3.69
38	32-Department of Financial Services	4,185.85	4,031.30	154.55	3.69
39	74-Ministry of Personnel, Public Grievances and Pensions	2,609.42	2,509.43	99.99	3.83
40	78-Ministry of Ports, Shipping and Waterways	3,529.34	3,378.27	151.07	4.28

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Sl. No.	Grant/Appropriation No. and Description	Sanctioned Provision	Expenditure	Savings	Saving as % of Sanctioned Provision
41	1-Department of Agriculture and Farmers Welfare	2,42,681.95	2,32,153.21	10,528.74	4.34
42	87-Department of Rural Development	2,82,566.22	2,70,048.83	12,517.39	4.43
43	73-Ministry of Parliamentary Affairs	66.06	63.02	3.04	4.60
44	75-Central Vigilance Commission	51.31	48.44	2.87	5.59
45	76-Ministry of Petroleum and Natural Gas	21,093.74	19,887.49	1,206.25	5.72
46	37-Indirect Taxes	41,232.26	38,818.21	2,414.05	5.85
47	101-Ministry of Women and Child Development	26,596.43	25,029.48	1,566.95	5.89
48	56-Lakshadweep	1,735.75	1,627.76	107.99	6.22
49	82-Rajya Sabha	441.42	412.07	29.35	6.65
50	4-Ministry of AYUSH	3,717.40	3,468.64	248.76	6.69
51	61-Ministry of Information and Broadcasting	4,629.58	4,306.78	322.80	6.97
52	21-Capital Outlay on Defence Services	1,72,067.13	1,59,768.40	12,298.73	7.15
53	29-Ministry of External Affairs	30,040.14	27,824.25	2,215.89	7.38
54	25-Department of School Education and Literacy	1,27,875.15	1,17,984.44	9,890.71	7.73
55	9-Ministry of Coal	922.55	850.88	71.67	7.77
56	24-Ministry of Earth Sciences	3,688.15	3,386.73	301.42	8.17
57	50-Cabinet	6,160.35	5,630.11	530.24	8.61
58	94-Department of Empowerment of Persons with Disabilities	1,225.28	1,112.62	112.66	9.19
59	42-Transfers to States	3,68,180.79	3,31,961.15	36,219.64	9.84
60	31-Department of Expenditure	545.37	487.07	58.30	10.69
61	57-Transfers to Delhi	1,248.01	1,108.00	140.01	11.22
62	95-Department of Space	13,043.11	11,518.64	1,524.47	11.69
63	15-Department of Food and Public Distribution	2,63,085.96	2,32,151.92	30,934.04	11.76
64	49-Ministry of Home Affairs	6,458.29	5,694.77	763.52	11.82
65	62-Department of Water Resources, River Development and Ganga Rejuvenation	30,233.91	26,611.60	3,622.31	11.98
66	13-Department of Telecommunications	1,55,104.67	1,31,859.47	23,245.20	14.99
67	83-Secretariat of the Vice-President	12.99	10.98	2.01	15.47
68	33-Department of Public Enterprises	26.72	22.02	4.70	17.59
69	102-Ministry of Youth Affairs and Sports	3,442.33	2,833.05	609.28	17.70
70	55-Ladakh	5,968.29	4,894.62	1,073.67	17.99
71	90-Department of Biotechnology	2,460.13	1,998.00	462.13	18.78
72	80-Staff, Household and Allowances of the President	154.39	124.31	30.08	19.48
73	81-Lok Sabha	872.00	696.46	175.54	20.13
74	100-Ministry of Tribal Affairs	13,003.85	10,173.21	2,830.64	21.77
75	93-Department of Social Justice and Empowerment	13,539.65	10,409.00	3,130.65	23.12
76	44-Department of Animal Husbandry and Dairying	4,931.27	3,649.25	1,282.02	26.00
77	96-Ministry of Statistics and Programme Implementation	5,453.83	4,020.74	1,433.09	26.28
78	7-Department of Pharmaceuticals	4,128.96	3,018.78	1,110.18	26.89
79	92-Ministry of Skill Development and Entrepreneurship	7,205.65	5,253.98	1,951.67	27.09
80	88-Department of Land Resources	5,148.24	3,722.28	1,425.96	27.70

Sl. No.	Grant/Appropriation No. and Description	Sanctioned Provision	Expenditure	Savings	Saving as % of Sanctioned Provision
81	72-Ministry of Panchayati Raj	1,183.65	850.29	333.36	28.16
82	71-Ministry of New and Renewable Energy	32,626.39	23299.18	9327.21	28.59
83	45-Ministry of Food Processing Industries	4,020.04	2,866.82	1,153.22	28.69
84	14-Department of Consumer Affairs	10,362.84	7,356.77	3,006.07	29.01
85	98-Ministry of Textiles	4,433.05	2,998.46	1,434.59	32.36
86	28-Ministry of Environment, Forests and Climate Change	3,978.68	2,684.92	1,293.76	32.52
87	34-Department of Investment and Public Asset Management (DIPAM)	70.48	45.61	24.87	35.29
88	60-Ministry of Housing and Urban Affairs	91,804.70	59,143.75	32,660.95	35.58
89	89-Department of Science and Technology	8,039.10	5,122.36	2,916.74	36.28
90	27-Ministry of Electronics and Information Technology	21,936.91	13,670.52	8,266.39	37.68
91	16-Ministry of Cooperation	1,185.28	738.00	447.28	37.74
92	23-Ministry of Development of North Eastern Region	5,900.01	3,447.71	2,452.30	41.56
93	64-Ministry of Labour and Employment	22,532.15	11,436.49	11,095.66	49.24
94	30-Department of Economic Affairs	1,17,532.32	54,945.99	62,586.33	53.25
95	70-Ministry of Minority Affairs	3,183.25	1,396.02	1,787.23	56.14
96	68-Ministry of Micro, Small and Medium Enterprises	22,138.96	9,700.34	12,438.62	56.18
97	43-Department of Fisheries	2,616.46	1,127.92	1,488.54	56.89
98	48-Ministry of Heavy Industries	7,242.08	2,686.56	4,555.52	62.90
99	63-Department of Drinking Water and Sanitation	77,390.70	26,258.66	51,132.04	66.07
100	77-Ministry of Planning	1,001.03	282.61	718.42	71.77
101	17-Ministry of Corporate Affairs	2,697.07	710.47	1,986.60	73.66
102	99-Ministry of Tourism	2,488.40	457.36	2,031.04	81.62
Total		1,47,54,642.48	1,42,63,339.67	4,91,302.81	3.33

Annexure-4.3
(Refer to Paragraph 4.2.1.1)

Expenditure incurred without adequate provisioning of funds

(₹ in crore)

Sl. No.	Minor / Sub-head	Total Sanctioned Provision (O+S+R)	Actual Expenditure	Final excess expenditure
Grant No. 12 - Department of Posts				
1	3201.04.101.01-Cost of Pay and Allowances of Audit Staff	175.00	203.16	28.16
Grant No. 13 - Department of Telecommunications				
2	3275.00.190.06 - Incremental Pension Payment to Voluntarily Retiring BSNL and MTNL Employee	3,822.16	4,248.40	426.24
Grant No. 19 -Ministry of Defence (Civil)				
3	2052.00.090.56 - Border Roads Organisation	4,613.29	4,641.47	28.18
4	2055.00.104.02 - Charges paid in Respect of J & K Light Infantry (JAKLI)	1,915.53	2,022.45	106.92
5	5054.02.337.03 - Works under Border Roads Organisation	6,565.00	6,597.51	32.51
Grant No. 20 - Defence Services (Revenue)				
6	2076.00.105-Transportation	5,532.44	5,631.76	99.32
7	2078.00.110-Stores	22,834.93	22,950.07	115.14
Grant No. 21 - Capital Outlay on Defence Services				
8	4076.05.052-Machinery and Equipment	12,744.00	12,784.78	40.78
Grant No. 22 - Defence Pensions				
9	2071.02.101.01 - Pensions and other Retirement Benefits	1,29,054.33	1,29,126.61	72.28
10	2071.02.103.01 - Pensions and other Retirement Benefits	14,613.42	14,679.49	66.07
Grant No. 25 - Department of School Education and Literacy				
11	3601.06.796.10 - Pradhan Mantri Poshan Shakti Nirman (PM-Poshan)	1,048.66	1,074.53	25.87
Grant No. 30 - Department of Economic Affairs				
12	4046.00.206.06 - Gold Monetization Scheme 2015	2,577.28	7,388.06	4,810.78
Grant No. 35 - Department of Revenue				
13	3602.08.797.02 - Transfer to Goods and Service Tax Compensation Fund	5,000.00	6,370.24	1,370.24
Appropriation No. 40 - Repayment of Debt				
14	6001.00.129 - Sovereign Gold Bond Scheme, 2015	8,031.90	8,124.42	92.52
Grant No. 41 – Pensions				
15	2071.01.101.01 - Ordinary Pensions	38,171.00	39,343.15	1,172.15
16	2071.01.120.01 - Pensionary Charges recoverable from Govt. of NCT Delhi	5,400.00	5,550.07	150.07
Total		2,62,098.94	2,70,736.17	8,637.23

Annexure-4.4
(Refer to paragraph 4.2.2.1)
Significant savings at Grant level

(₹ in crore)

Sl. No.	Description of Grant/Appropriation	Total Grant/Appropriation	Expenditure	Savings ⁵⁵
1	30-Department of Economic Affairs	1,17,532.32	54,945.99	62,586.33
2	63-Department of Drinking Water and Sanitation	77,390.70	26,258.66	51,132.04
3	39-Interest Payments	12,08,841.36	11,64,271.06	44,570.30
4	60-Ministry of Housing and Urban Affairs	91,804.70	59,143.75	32,660.95
5	15-Department of Food and Public Distribution	2,63,085.96	2,32,151.92	30,934.04
6	68-Ministry of Micro, Small and Medium Enterprises	22,138.96	9,700.34	12,438.62
7	40-Repayment of Debt	85,12,479.77	85,00,778.90	11,700.87
8	64-Ministry of Labour and Employment	22,532.15	11,436.49	11,095.66
9	71-Ministry of New and Renewable Energy	32,626.39	23,299.18	9,327.21
10	27-Ministry of Electronics and Information Technology	21,936.91	13,670.52	8,266.39
11	86-Ministry of Road Transport and Highways	3,75,347.34	3,69,216.91	6,130.43
12	35-Department of Revenue	1,65,586.04	1,59,922.15	5,663.89
Total		1,09,11,302.60	1,06,24,795.87	2,86,506.73

⁵⁵ These are net of excess under the same grant.

Annexure-4.5A
(Refer to Paragraph 4.2.2.2)
Savings of ₹100 crore or more at Segment Level
(comprising saving at Minor/Sub head level of ₹500 crore or constituting 25% of sanctioned provision subject to a minimum of ₹100 crore)

(₹ in crore)

Sl. No. of Segment	Sl. No. of Minor/Sub-head	Segment with Minor/Sub-head Description	Sanctioned Provision (O+S)	Expenditure	Savings	% of saving on O+S
Revenue Voted						
1	Grant No. 1 - Department of Agriculture and Farmers Welfare		2,42,563.62	2,32,078.02	10,485.60	4.32
	1	2401.00.131.02 - Namo Drone Didi	502.52	1.48	501.04	99.71
	2	2401.00.789.39 - Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA)	666.83	0.00	666.83	100.00
	3	2401.00.789.45 - Pradhan Mantri Fasal Bima Yojna (PMFBY)	2,181.24	827.95	1,353.29	62.04
	4	2401.00.796.41 - Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA)	134.48	0.00	134.48	100.00
	5	2416.00.789.03 - Modified Interest Subvention Scheme (MISS)	3,436.20	1,399.33	2,036.87	59.28
	6	2416.00.796.03 - Modified Interest Subvention Scheme (MISS)	1,780.20	916.92	863.28	48.49
	7	2435.60.103.01 - Rashtriya Krishi Vikas Yojna	405.10	193.85	211.25	52.15
	8	2435.60.789.02 - Krishonnati Yojana	261.05	118.48	142.57	54.61
	9	3601.06.101.35 - National Mission on Natural Farming	214.54	1.50	213.04	99.30
	10	3601.06.101.96 - Rashtriya Krishi Vikas Yojna	4,699.77	4,009.68	690.09	14.68
11	3601.06.789.37 - Krishonnati Yojna	756.95	430.32	326.63	43.15	
2	Grant No. 2-Department of Agricultural Research and Education		10,152.53	10,030.41	122.12	1.20
3	Grant No. 3-Atomic Energy		21,771.68	21,594.26	177.42	0.81
4	Grant No. 4-Ministry of AYUSH		3,703.75	3,456.29	247.46	6.68
5	Grant No. 7 - Department of Pharmaceuticals		4,088.70	2,978.80	1,109.90	27.15
	12	2852.05.206.16 - Development of Pharmaceuticals Industry	1,300.00	37.33	1,262.67	97.13
6*	Grant No. 8 - Ministry of Civil Aviation		2,556.94	2,509.08	47.86	1.87
	13	3053.80.190.04 - Air India Assets Holding (SPV)	1,158.79	818.18	340.61	29.39
7	Grant No. 10 - Department of Commerce		5,575.04	5,431.64	143.40	2.57
	14	3453.00.800.09 - International Conferences	310.00	192.93	117.07	37.76
8	Grant No. 11 - Department for Promotion of Industry and internal Trade		6,612.17	6,504.59	107.58	1.63
	15	2885.02.101.18 - Industrial Development Scheme for the States of Himachal Pradesh (HP) & Uttarakhand, 2017	567.00	355.67	211.33	37.27
9	Grant No. 12 - Department of Posts		38,135.05	37,528.49	606.56	1.59
	16	3201.07.102.01 - Commuted Value of Pensions	870.53	453.21	417.32	47.94
	17	3201.07.104.01 - Gratuities	1,147.36	785.45	361.91	31.54

Sl. No. of Segment	Sl. No. of Minor/Sub-head	Segment with Minor/Sub-head Description	Sanctioned Provision (O+S)	Expenditure	Savings	% of saving on O+S
10	Grant No. 13 - Department of Telecommunications		60,957.16	52,867.14	8,090.02	13.27
	18	2071.01.102.01 - Ordinary Pensions	767.96	512.81	255.15	33.22
	19	2071.01.104.01 - Ordinary Pensions	2,135.79	1,446.78	689.01	32.26
	20	3275.00.103.01 - Compensation to Service Providers	7,817.41	4,365.70	3,451.71	44.15
	21	3275.00.103.02 - Compensation for R&D	400.00	160.07	239.93	59.98
	22	3275.00.187.01 - Production Linked Incentive (PLI) Scheme to Promote Telecom and Networking Products Manufacturing in India	1,806.34	843.93	962.41	53.28
	23	3275.00.190.01 - Waiver of Guarantee Fee	556.37	169.76	386.61	69.49
	24	3275.00.789.01 - Compensation to Service Providers for Universal Service Obligation	838.30	19.93	818.37	97.62
	25	3275.00.796.02 - Compensation to Service Providers for Universal Service Obligation	434.31	257.45	176.86	40.72
11	Grant No. 14 - Department of Consumer Affairs		10,293.50	7,294.39	2,999.11	29.14
	27	3456.00.001.14 - Price Stabilization Fund	9,000.01	6,970.94	2,029.07	22.55
12	Grant No. 15 - Department of Food and Public Distribution		2,12,976.24	2,07,601.15	5,375.09	2.52
	28	2408.01.102.26 - Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)	1,77,230.40	1,71,480.40	5,750.00	3.24
13	Grant No. 16 - Ministry of Cooperation		1,182.40	735.75	446.65	37.77
	29	3601.06.101.97 - Computerisation of Primary Agricultural Credit Societies	395.00	103.56	291.44	73.78
14	Grant No. 17 - Ministry of Corporate Affairs		2,641.97	668.58	1,973.39	74.69
	30	3451.00.090.05 - Ministry of Corporate Affairs	2,214.99	247.89	1,967.10	88.81
15	Grant No. 20-Defence Services (Revenue)		3,04,894.80	3,01,020.25	3,874.55	1.27
16*	Grant No. 22 - Defence Pensions		1,57,679.78	1,57,653.25	26.53	0.02
	31	2071.02.101.03 - Leave Encashment	5,216.90	4,585.90	631.00	12.10
17	Grant No. 23 - Ministry of Development of North Eastern Region		2,040.69	1,100.28	940.41	46.08
	32	2552.00.101.06 - North East Special Infrastructure Development Scheme (Other than Road Infrastructure)	149.15	43.82	105.33	70.62
	33	2552.00.316.01 - Prime Minister's Development initiative for North East Region (PM-DevINE)	479.50	101.13	378.37	78.91
	34	2552.00.796.39 - National Tribal Welfare Programme	400.00	145.02	254.98	63.75
18	Grant No. 24 - Ministry of Earth Sciences		2,514.48	2,387.40	127.08	5.05
	35	3403.00.101.10 - Ocean Services Modelling Application Resources and Technology (O-SMART)	280.00	0.00	280.00	100.00

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Sl. No. of Segment	Sl. No. of Minor/Sub-head	Segment with Minor/Sub-head Description	Sanctioned Provision (O+S)	Expenditure	Savings	% of saving on O+S
	36	3403.00.102.06 - Polar Science and Cryosphere	146.00	0.00	146.00	100.00
	37	3451.00.090.17 - Ministry of Earth Sciences (HQ)	624.37	55.00	569.37	91.19
	38	3455.00.001.06 - Atmosphere & Climate Research-Modelling Observing Systems & Services (ACROSS)	243.80	0.00	243.80	100.00
19	Grant No. 25 - Department of School Education and Literacy		1,27,874.39	1,17,984.18	9,890.21	7.73
	39	2202.01.001.11 - PM Schools for Rising India (PM SHRI)	1,406.15	1,035.63	370.52	26.35
	40	3601.06.101.10 - Pradhan Mantri Poshan Shakti Nirman (PM-Poshan)	7,590.28	6,716.15	874.13	11.52
	41	3601.06.101.87 - PM Schools for Rising India (PM SHRI)	2,186.57	1,590.34	596.23	27.27
	42	3601.06.102.34 - Strengthening Teaching-Learning and Results for States (STARS)	885.00	568.66	316.34	35.74
	43	3601.06.789.10 - Pradhan Mantri Poshan Shakti Nirman (PM-Poshan)	2,332.00	1,820.49	511.51	21.93
	44	3601.06.789.72 - PM Schools for Rising India (PM SHRI)	973.41	431.18	542.23	55.70
	45	3601.06.797.01 - Funds for transfer to Prarambhik Shiksha Kosh	43,000.00	40,900.00	2,100.00	4.88
	46	3601.06.797.09 - Funds for transfer to Madhyamik and Uchchar Shiksha Kosh (MUSK)	6,000.00	5,010.00	990.00	16.50
	47	3602.06.101.71 - PM Schools for Rising India (PM SHRI)	221.92	80.54	141.38	63.71
20	Grant No. 26 - Department of Higher Education		63,309.24	61,751.09	1,558.15	2.46
	48	2202.03.102.23 - Higher Education	1,839.87	1,175.72	664.15	36.10
	49	2202.03.789.28 - Higher Education	379.30	232.93	146.37	38.59
	50	2202.03.797.03 - Transfer to Madhyamik and Uchchar Shiksha Kosh - Uchchar Shiksha Kosh	7,000.00	6,500.00	500.00	7.14
	51	2202.80.107.21 - Student Financial Aid	1,225.67	882.96	342.71	27.96
	52	2202.80.789.19 - Student Financial Aid	215.89	80.82	135.07	62.56
	53	2202.80.797.02 - Transfer to Madhyamik and Uchchar Shiksha Kosh - Uchchar Shiksha Kosh	1,558.00	1,000.00	558.00	35.82
	54	2203.00.004.05 - Research and Innovation	384.50	17.15	367.35	95.54
	55	2203.00.112.45 - All India Council for Technical Education (AICTE)	300.20	105.90	194.30	64.72
	56	3601.06.101.08 - National Education Mission- Pradhan Mantri Uchchar Shiksha Abhiyan (PM-USHA)	1,096.06	209.11	886.95	80.92
	57	3601.06.789.87 - National Education Mission- Pradhan Mantri Uchchar Shiksha Abhiyan (PM-USHA)	261.26	47.90	213.36	81.67

Sl. No. of Segment	Sl. No. of Minor/Sub-head	Segment with Minor/Sub-head Description	Sanctioned Provision (O+S)	Expenditure	Savings	% of saving on O+S
	58	3601.06.796.95 - National Education Mission- Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA)	147.62	22.54	125.08	84.73
21	Grant No. 27 - Ministry of Electronics and Information Technology		21,355.90	13,344.66	8,011.24	37.51
	59	2852.07.102.07 - Cyber Security Projects (NCCC and Others)	572.34	204.61	367.73	64.25
	60	2852.07.102.13 - Modified Programme for Development of Semiconductors and Display Ecosystem in India	5,177.20	638.06	4,539.14	87.68
	61	2852.07.102.16 - India AI Mission	413.81	19.24	394.57	95.35
	62	2852.07.789.21 - Modified Programme for Development of Semiconductors and Display Ecosystem in India	573.00	0.00	573.00	100.00
	63	2852.07.796.21 - Modified Programme for Development of Semiconductors and Display Ecosystem in India	462.50	0.00	462.50	100.00
22	Grant No. 28 - Ministry of Environment, Forests and Climate Change		3,885.40	2,595.83	1,289.57	33.19
	64	2406.04.102.01 - National Authority	463.25	315.47	147.78	31.90
	65	3435.04.103.22 - Control of Pollution	622.50	16.20	606.30	97.40
	66	3451.00.090.29 - Ministry of Environment, Forest & Climate Change	370.72	266.53	104.19	28.10
23*	Grant No. 29 - Ministry of External Affairs		23,981.50	23,933.26	48.24	0.20
	67	3605.00.101.33 - Aid to Afghanistan	200.00	42.43	157.57	78.79
24	Grant No. 30 - Department of Economic Affairs		46,569.72	43,923.52	2,646.20	5.68
	68	3475.00.188.01 - International Financial Services Centres Authority (IFSCA)	157.23	48.49	108.74	69.16
	69	3605.00.101.45 - Interest Equalization Support for Lines of Credit under Indian Development and Economic Assistance Scheme (IDEAS)	3,849.00	2,289.18	1,559.82	40.53
25	Grant No. 32-Department of Financial Services		3,376.66	3,246.93	129.73	3.84
26	Grant No. 35 - Department of Revenue		1,65,054.06	1,59,472.47	5,581.59	3.38
	70	2047.00.108.01 - Appellate Tribunal	164.60	63.52	101.08	61.41
	71	3601.08.112.01 - Compensation for revenue loss to States	10,000.00	6,621.44	3,378.56	33.79
	72	3601.08.797.02 - Transfer to Goods and Service Tax Compensation Fund	1,45,000.00	1,44,006.69	993.31	0.69
	73	3602.08.106.01 - Compensation for revenue loss to Union Territory Government with Legislature	3,000.00	366.31	2,633.69	87.79
27	Grant No. 37 - Indirect Taxes		38,859.87	37,046.44	1,813.43	4.67
	74	2037.00.110.01 - Issue of Scrips under Rebate on State and Central Taxes and Levies	9,246.00	8,565.00	681.00	7.37

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Sl. No. of Segment	Sl. No. of Minor/Sub-head	Segment with Minor/Sub-head Description	Sanctioned Provision (O+S)	Expenditure	Savings	% of saving on O+S
	75	2037.00.111.01 - Issue of Scrips under Merchandise Export from India Scheme	799.32	108.06	691.26	86.48
	76	2037.00.112.01 - Issue of Scrips under Service Exports from India Scheme	1,901.00	473.93	1,427.07	75.07
	77	2037.00.113.01 - Issue of Scrips under Target Plus Scheme	660.91	8.10	652.81	98.77
	78	2037.00.114.03 - Issue of Scrips under Focus Product Scheme and Market Linked Focus Product Scheme	271.53	8.26	263.27	96.96
	79	2037.00.114.06 - Issue of Scrips under Status Holders Incentive Scheme	119.41	0.14	119.27	99.88
28	Grant No. 41-Pensions		93,250.00	92,895.68	354.32	0.38
29	Grant No. 42 - Transfers to States		51,802.61	27,209.42	24,593.19	47.47
	80	2245.80.103.02 - Assistance to States from NDRF for calamities of severe nature	11,474.00	5,356.03	6,117.97	53.32
	81	3601.07.105.02 - Assistance to State from National Disaster Mitigation Fund (States)	2,868.60	719.72	2,148.88	74.91
	82	3601.08.111.09 - Special Assistance (States)	20,000.00	3,350.00	16,650.00	83.25
30	Grant No. 43 - Department of Fisheries		2,597.45	1,122.64	1,474.81	56.78
	83	3601.06.101.75 - Pradhan Mantri Matsya Sampada Yojana (PMSSY)	1,144.31	388.55	755.76	66.05
	84	3601.06.789.64 - Pradhan Mantri Matsya Sampada Yojana (PMSSY)	354.01	64.75	289.26	81.71
31	Grant No. 44 - Department of Animal Husbandry and Dairying		4,693.60	3,451.24	1,242.36	26.47
	85	2403.00.102.23 - Development Programmes	469.00	228.40	240.60	51.30
	86	2403.00.789.18 - Livestock Health and Disease Control Programme	345.54	53.12	292.42	84.63
	87	2403.00.796.05 - Livestock Health and Disease Control Programme	160.27	29.49	130.78	81.60
	88	2404.00.102.24 - Delhi Milk Scheme	379.00	137.65	241.35	63.68
32	Grant No. 45 - Ministry of Food Processing Industries		4,016.49	2,864.84	1,151.65	28.67
	89	2408.01.187.23 - Production-Linked Incentive Scheme for food Processing Industry	1,435.98	448.37	987.61	68.78
33	Grant No. 46 - Department of Health and Family Welfare		1,05,939.11	1,03,724.48	2,214.63	2.09
	90	2210.06.101.63 - Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)	300.61	181.90	118.71	39.49
	91	2210.06.101.75 - Blood Transfusion Service	185.00	76.38	108.62	58.71
	92	3601.06.101.20 - Human Resources for Health & Medical Education	694.94	371.95	322.99	46.48

Sl. No. of Segment	Sl. No. of Minor/Sub-head	Segment with Minor/Sub-head Description	Sanctioned Provision (O+S)	Expenditure	Savings	% of saving on O+S
	93	3601.06.101.94 - Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)	417.22	174.82	242.40	58.10
	94	3601.06.789.15 - Human Resources for Health & Medical Education	172.87	38.21	134.66	77.90
	95	3601.06.789.75 - Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)	495.87	322.24	173.63	35.02
	96	3601.06.796.79 - Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)	257.92	155.50	102.42	39.71
34	Grant No. 48 - Ministry of Heavy Industry		7,240.22	2,685.00	4,555.22	62.92
	97	2852.06.102.37 - Development of Automobile Industry	3,184.34	2,116.40	1,067.94	33.54
	98	2852.80.187.01 - Development of Automobile Industry	3,750.00	337.63	3,412.37	91.00
35	Grant No. 49 - Ministry of Home Affairs		6,073.00	5,425.14	647.86	10.67
	99	2245.80.102.02 - National Disaster Management Programme	105.40	0.72	104.68	99.32
	100	3454.01.001.04 - Enumeration	897.65	106.00	791.65	88.19
36	Grant No. 50 - Cabinet		1,152.68	646.17	506.51	43.94
	101	2013.00.108.04 - Special Extra Session Flight Operations	675.76	254.14	421.62	62.39
37	Grant No. 51 - Police		1,37,608.69	1,36,373.78	1,234.91	0.90
	102	2055.00.003.10 - Central Armed Police Forces Institute of Medical Science	506.04	14.71	491.33	97.09
	103	2055.00.101.14 - Implementation of Inter Operable Criminal Justice System	250.00	108.62	141.38	56.55
	104	2055.00.101.15 - Emergency Response Support System (ERSS)	150.00	30.00	120.00	80.00
	105	2055.00.101.16 - Scheme for Modernization of Forensic Capacities	700.00	148.55	551.45	78.78
	106	2055.00.101.17 - Modernization of Prisons	300.00	43.62	256.38	85.46
	107	2055.00.122.01 - Direction & Administration	9,046.17	8,314.34	731.83	8.09
	108	2055.00.797.01 - Transfer to Nirbhaya Fund	200.00	100.00	100.00	50.00
	109	3601.06.101.11 - Modernisation of Police Forces	2,377.38	1,151.65	1,225.73	51.56
	110	3601.06.101.12 - Border Area Development Programme (BADP)	264.50	78.08	186.42	70.48
	111	3601.06.101.98 - Vibrant Village Programme	1,003.50	200.00	803.50	80.07
38	Grant No. 55-Ladakh		2,892.12	2,408.68	483.44	16.72
39	Grant No. 60 - Ministry of Housing and Urban Affairs		53,980.22	21,788.78	32,191.44	59.64
	112	2216.02.190.18 - Pradhan Mantri Awas Yojna (Urban)	6,443.51	1,842.50	4,601.01	71.41
	113	2217.05.001.02 - Swachh Bharat Mission	181.75	57.63	124.12	68.29
	114	2217.05.191.15 - Mission For 100 Smart Cities	438.10	120.85	317.25	72.41

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Sl. No. of Segment	Sl. No. of Minor/Sub-head	Segment with Minor/Sub-head Description	Sanctioned Provision (O+S)	Expenditure	Savings	% of saving on O+S
	115	2217.05.191.16 - Urban Rejuvenation Mission - 500 Habitations (AMRUT)	237.00	127.62	109.38	46.15
	116	2217.05.191.23 - National Urban Digital Mission (NUDM)	130.00	0.00	130.00	100.00
	117	3601.06.101.22 - Swachh Bharat Mission	4,006.25	1,485.06	2,521.19	62.93
	118	3601.06.101.24 - Urban Rejuvenation Mission- 500 Habitations (AMRUT)	7,459.15	5,406.56	2,052.59	27.52
	119	3601.06.101.31 - Pradhan Mantri Awas Yojna - Urban	17,100.02	2,872.72	14,227.30	83.20
	120	3601.06.101.32 - National Urban Livelihood Mission (NULM)	186.67	20.86	165.81	88.83
	121	3601.06.101.58 - Other Urban Development Schemes	1,105.02	85.00	1,020.02	92.31
	122	3601.06.101.59 - PM-eBus Sewa	1,150.00	463.58	686.42	59.69
	123	3601.06.789.17 - Urban Housing - Other Grants	4,000.01	794.50	3,205.51	80.14
	124	3601.06.796.17 - Urban Housing - Other Grants	1,400.01	251.54	1,148.47	82.03
	125	3602.06.101.17 - Swachh Bharat Mission	312.00	191.11	120.89	38.75
	126	3602.06.101.19 - Urban Rejuvenation Mission- 500 Habitations (AMRUT)	307.00	115.59	191.41	62.35
40	Grant No. 61 - Ministry of Information and Broadcasting		4,567.71	4,261.67	306.04	6.70
	127	2221.80.102.05 - Broadcasting Infrastructure Network Development (BIND)	450.00	213.69	236.31	52.51
41	Grant No. 62 - Department of Water Resources, River Development and Ganga Rejuvenation		29,830.72	26,311.41	3,519.31	11.80
	128	2700.80.190.03 - Interlinking of Rivers	4,000.01	1,954.86	2,045.15	51.13
	129	2700.80.797.01 - Interlinking of Rivers	3,500.00	2,000.00	1,500.00	42.86
	130	2701.80.004.08 - National Hydrology Project	553.80	342.99	210.81	38.07
	131	2701.80.800.26 - Atal Bhujal Yojana	1,778.00	593.72	1,184.28	66.61
	132	3435.04.101.08 - National Ganga Plan	3,345.71	2,595.11	750.60	22.43
	133	3451.00.090.16 - Department of Water Resources, River Development and Ganga Rejuvenation	219.97	101.15	118.82	54.02
	134	3601.06.101.04 - National River Conservation Plan	300.00	159.09	140.91	46.97
	135	3601.06.101.89 - Special Package for Completion of Irrigation Projects to address agrarian distress in districts of Vidarbha and Marathwada and other chronically drought prone areas rest of Marathwada	600.00	185.94	414.06	69.01

Sl. No. of Segment	Sl. No. of Minor/Sub-head	Segment with Minor/Sub-head Description	Sanctioned Provision (O+S)	Expenditure	Savings	% of saving on O+S
	136	3601.06.101.93 - Pradhan Mantri Krishi Sinchai Yojana - Command Area Development and Water Management	1,365.00	62.04	1,302.96	95.45
42	Grant No. 63 - Department of Drinking Water and Sanitation		77,389.20	26,257.16	51,132.04	66.07
	137	2215.01.102.19 - Jal Jeevan Mission	43,121.42	15,352.97	27,768.45	64.40
	138	2215.01.789.02 - Jal Jeevan Mission	14,992.42	4,992.68	9,999.74	66.70
	139	2215.01.796.03 - Jal Jeevan Mission	5,032.78	2,269.40	2,763.38	54.91
	140	3601.06.101.55 - Swachh Bharat Mission (Grameen)	3,495.56	1,219.48	2,276.08	65.11
	141	3601.06.789.47 - Swachh Bharat Mission (Grameen)	1,293.70	877.62	416.08	32.16
	142	3601.06.796.49 - Swachh Bharat Mission (Grameen)	380.60	253.30	127.30	33.45
43	Grant No. 64 - Ministry of Labour and Employment		22,481.88	11,403.43	11,078.45	49.28
	143	2230.01.111.06 - Social Security Schemes	349.08	204.76	144.32	41.34
	144	2230.01.111.10 - New Employment Generation Scheme	6,480.00	0.16	6,479.84	100.00
	145	2230.01.789.29 - New Employment Generation Scheme	1,660.00	0.00	1,660.00	100.00
	146	2230.01.796.29 - New Employment Generation Scheme	860.00	0.00	860.00	100.00
44	Grant No. 65-Law and Justice		7,482.71	7,309.68	173.03	2.31
45	Grant No. 68 - Ministry of Micro, Small and Medium Enterprises		21,549.89	9,112.42	12,437.47	57.71
	147	2851.00.102.96 - Prime Ministers Employment Generation Programme (PMEGP) and Other Credit Support Schemes	6,358.77	0.00	6,358.77	100.00
	148	2851.00.102.99 - Infrastructure Development Programme	2,417.04	1,294.25	1,122.79	46.45
	149	2851.00.106.11 - Development of Khadi Village & Coir Industries	270.39	73.98	196.41	72.64
	150	2851.00.789.64 - Prime Ministers Employment Generation Programme (PMEGP) and Other Credit Support Schemes	2,491.96	323.76	2,168.20	87.01
	151	2851.00.796.63 - Prime Ministers Employment Generation Programme (PMEGP) and Other Credit Support Schemes	1,298.93	233.28	1,065.65	82.04
46	Grant No. 70 - Ministry of Minority Affairs		3,179.50	1,393.06	1,786.44	56.19
	152	2225.04.102.05 - Pradhan Mantri Jan Vikas Karyakram (PMJKK)	275.56	123.18	152.38	55.30
	153	2225.04.277.03 - Pre-Matric Scholarship for Minorities	270.15	1.21	268.94	99.55
	154	2225.04.277.04 - Post Matric Scholarship for Minorities	1,027.36	4.64	1,022.72	99.55
	155	2235.02.200.39 - PM-VIKAS	229.51	0.00	229.51	100.00
47	Grant No. 71 - Ministry of New and Renewable Energy		32,608.94	23,292.80	9,316.14	28.57

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Sl. No. of Segment	Sl. No. of Minor/Sub-head	Segment with Minor/Sub-head Description	Sanctioned Provision (O+S)	Expenditure	Savings	% of saving on O+S
	156	2810.00.101.05 - Solar Energy	14,785.10	10,205.83	4,579.27	30.97
	157	2810.00.101.06 - Bio Energy Programme	274.03	151.36	122.67	44.77
	158	2810.00.101.09 - Hydrogen Mission	600.00	46.26	553.74	92.29
	159	2810.00.101.10 - Storage and Transmission	498.40	289.70	208.70	41.87
	160	2810.00.797.02 - Sovereign Green Fund	11,396.35	9,607.46	1,788.89	15.70
48	Grant No. 72-Ministry of Panchayati Raj		1,161.21	838.64	322.57	27.78
49	Grant No. 76 - Ministry of Petroleum and Natural Gas		19,126.84	18,721.78	405.06	2.12
	161	2802.01.187.01 - Financial assistance to CBG producers for Collection of Biomass	150.00	1.72	148.28	98.85
	162	2802.01.187.02 - Financial assistance to entity (CGD entity/CBG Producers) developing CBG-CGD connecting pipeline infrastructure	497.25	0.00	497.25	100.00
	163	2802.02.102.01 - Pradhan Mantri JI-VAN Yojana	117.41	7.58	109.83	93.54
	164	2802.02.104.01 - Indradhanush Gas Grid Limited (IGGL)-Part of the North East Natural Gas Pipeline Grid	1,000.00	611.92	388.08	38.81
	165	2802.80.102.08 - DBT for LPG	1,311.00	327.98	983.02	74.98
	166	2802.80.106.05 - Payment to Indian Strategic Petroleum Reserves Limited (ISPRL) (O&M)	220.04	100.00	120.04	54.55
	167	2802.80.106.06 - Setting up of Indian Institute of Petroleum and Energy (IIPe), Visakhapatnam	168.00	0.00	168.00	100.00
	168	2852.06.102.29 - Flagging of Merchant Ships for PNG in India	387.26	78.21	309.05	79.80
50	Grant No. 77 - Ministry of Planning		982.07	275.46	706.61	71.95
	169	3475.00.004.01 - Atal Innovation Mission (AIM) including Self Employment and Talent Utilization (SETU)	144.30	27.01	117.29	81.28
	170	3475.00.004.03 - Official Development Assistance (ODA) from Japan International Cooperation Agency (JICA) for Sustainable Development Goals (SDGs)	433.00	8.07	424.93	98.14
51	Grant No. 78 - Ministry of Ports, Shipping and Waterways		2,061.95	1,958.63	103.32	5.01
	171	3051.03.101.05 - General Reserve Fund	166.23	0.00	166.23	100.00
52	Grant No. 79 - Ministry of Power		20,700.52	19,892.19	808.33	3.90
	172	2801.05.190.02 - Strengthening of Power Systems	500.01	207.74	292.27	58.45
53	Grant No. 81-Lok Sabha		791.21	670.12	121.09	15.30
54	Grant No. 85-Ministry of Railways		3,50,040.23	3,35,217.54	14,822.69	4.23
55	Grant No. 86 - Ministry of Road Transport and Highways		21,950.22	21,556.17	394.05	1.80

Sl. No. of Segment	Sl. No. of Minor/Sub-head	Segment with Minor/Sub-head Description	Sanctioned Provision (O+S)	Expenditure	Savings	% of saving on O+S
	173	3055.00.797.01 - Block Grant for Transfer to Central Road and Infrastructure Fund	370.80	243.80	127.00	34.25
56	Grant No. 87 - Department of Rural Development		2,82,562.08	2,70,044.85	12,517.23	4.43
	174	2505.02.101.02 - Assistance to District Rural Development Agencies/District Programme Co-ordinators and Others	42,030.00	40,068.23	1,961.77	4.67
	175	2505.02.101.09 - Capacity Building & Technical Support	196.00	58.62	137.38	70.09
	176	3601.06.101.25 - Pradhan Mantri Awaas Yojana-Rural	21,710.19	15,150.54	6,559.65	30.21
	177	3601.06.101.30 - Pradhan Mantri Gram Sadak Yojana	13,391.98	11,819.97	1,572.01	11.74
	178	3601.06.789.25 - Pradhan Mantri Awaas Yojna-Rural	11,524.81	6,445.99	5,078.82	44.07
	179	3601.06.796.21 - Pradhan Mantri Gram Sadak Yojana	1,950.00	339.94	1,610.06	82.57
	180	3601.06.796.25 - Pradhan Mantri Awaas Yojna-Rural	11,538.62	6,590.99	4,947.63	42.88
	181	3602.06.101.25 - Pradhan Mantri Awaas Yojana-Rural	402.50	236.22	166.28	41.31
	182	3602.06.101.30 - Pradhan Mantri Gram Sadak Yojana	1,500.00	1,053.25	446.75	29.78
	183	3602.06.789.25 - Pradhan Mantri Awas Yojana-Rural	175.00	0.00	175.00	100.00
57	Grant No. 88 - Department of Land resources		5,137.22	3,711.93	1,425.29	27.74
	184	3601.06.101.53 - Pradhan Mantri Krishi Sinchayee Yojana - Integrated Watershed Development Programme	1,595.69	706.57	889.12	55.72
	185	3601.06.789.45 - Pradhan Mantri Krishi Sinchayee Yojana - Integrated Watershed Development Component (WDC)	406.08	166.26	239.82	59.06
58	Grant No. 89 - Department of Science and Technology		7,965.73	5,058.13	2,907.60	36.50
	186	3425.60.200.68 - Science and Technology Institutional and Human Capacity Building	868.00	535.91	332.09	38.26
	187	3425.60.200.70 - Innovation, Technology Development and Deployment	355.40	228.88	126.52	35.60
	188	3425.60.200.71 - Research & Development	294.00	3.33	290.67	98.87
	189	3425.60.200.74 - National Research Foundation	2,000.00	0.00	2,000.00	100.00
	190	3425.60.200.75 - National Quantum Mission	427.00	62.36	364.64	85.40
59	Grant No. 90 - Department of Biotechnology		2,460.13	1,998.00	462.13	18.78
	191	3425.60.200.29 - Biotechnology Research and Development	990.00	632.19	357.81	36.14
60	Grant No. 92 - Ministry of Skill Development and Entrepreneurship		7,095.28	5,167.93	1,927.35	27.16
	192	3601.06.101.38 - Assistance/Share	299.20	0.00	299.20	100.00

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Sl. No. of Segment	Sl. No. of Minor/Sub-head	Segment with Minor/Sub-head Description	Sanctioned Provision (O+S)	Expenditure	Savings	% of saving on O+S
	193	3602.06.101.97 - New ITI Upgradation Scheme	299.20	0.00	299.20	100.00
61	Grant No. 93 - Ministry of Social Justice and Empowerment		13,478.61	10,373.21	3,105.40	23.04
	194	2225.03.277.13 - PM Young Achievers Scholarship Award Scheme for Vibrant India (PM YASASVI) for OBCs, EBCs and DNTs	706.80	273.46	433.34	61.31
	195	3601.06.789.34 - Umbrella Scheme for Development of Scheduled Castes	9,079.49	7,240.63	1,838.86	20.25
62	Grant No. 94-Department of Empowerment of Persons With Disabilities		1,224.08	1,112.60	111.48	9.11
63	Grant No. 95 - Department of Space		7,474.63	6,987.77	486.86	6.51
	196	3402.00.101.85 - Joint ISRO NASA Mission to International Space Station	715.00	413.31	301.69	42.19
64	Grant No. 96 - Ministry of Statistics and Programme Implementation		5,408.85	3,990.72	1,418.13	26.22
	197	2553.00.101.01 - Grant Assistance	3,954.75	2601.52	1,353.23	34.22
65	Grant No. 97 - Ministry of Steel		324.20	109.77	214.43	66.14
	198	2852.01.105.35 - Production Linked Incentive (PLI) Scheme	245.82	52.20	193.62	78.76
66	Grant No. 98 - Ministry of Textiles		4,373.40	2,940.05	1,433.35	32.77
	199	2852.08.202.16 - Procurement of Cotton by Cotton Corporation of India under Price Support	600.00	0.00	600.00	100.00
	200	2852.08.202.63 - Research and Development and Institutional Development	492.01	282.53	209.48	42.58
	201	2852.08.202.65 - Amended Technology Upgradation Fund Scheme	635.00	414.75	220.25	34.69
	202	2852.08.202.70 - PM MITRA	275.50	0.01	275.49	100.00
67	Grant No. 99 - Ministry of Tourism		2,483.13	453.18	2,029.95	81.75
	203	3452.01.101.14 - Swadesh Darshan-Integrated Development of Theme-Based Tourist Circuits	1,429.00	57.87	1,371.13	95.95
	204	3452.01.101.19 - Pilgrimage Rejuvenation and Spiritual Heritage Augmentation Drive (PRASHAD)	240.00	80.93	159.07	66.28
	205	3452.01.796.04 - Swadesh Darshan-Integrated Development of Theme-Based Tourist Circuits	103.01	1.38	101.63	98.66
68	Grant No. 100 - Ministry of Tribal Affairs		7,959.58	6,064.73	1,894.85	23.81
	206	2225.02.796.25 - Eklavya Model Residential Schools (EMRS)	5,924.00	4,716.31	1,207.69	20.39
69	Grant No. 101 - Ministry of Women and Child Development		26,588.85	25,022.96	1,565.89	5.89
	207	2235.02.102.50 - Mission Vatsalya	139.69	35.70	103.99	74.44
	208	2235.02.102.51 - Saksham Anganwadi and POSHAN II (Anganwadi Services- Poshan Abhiyan- Scheme for Adolescent Girls)	309.36	162.72	146.64	47.40

Sl. No. of Segment	Sl. No. of Minor/Sub-head	Segment with Minor/Sub-head Description	Sanctioned Provision (O+S)	Expenditure	Savings	% of saving on O+S
	209	2235.02.103.81 - Mission Shakti	172.97	26.64	146.33	84.60
	210	3601.06.101.82 - Mission Shakti	2,171.27	1,454.93	716.34	32.99
	211	3601.06.789.86 - Mission Shakti	254.42	151.85	102.57	40.32
70	Grant No. 102 - Ministry of Youth Affairs and Sports		3,435.86	2,830.82	605.04	17.61
	212	2204.00.103.34 - Mera Yuva Bharat (My Bharat)	200.00	15.64	184.36	92.18
Revenue Charged						
71	Appropriation No. 39 - Interest Payments		12,08,841.36	11,64,271.06	44,570.30	3.69
	213	2049.01.101 - Interest on Market Loans	8,06,430.59	7,73,406.00	33,024.59	4.10
	214	2049.01.108 - Interest on 182 Days Treasury Bills	14,965.34	12,685.78	2,279.56	15.23
	215	2049.01.110 - Interest on 364 Days Treasury Bills	30,660.24	22,621.10	8,039.14	26.22
	216	2049.01.128 - Discount on Cash Management Bills	100.00	0.00	100.00	100.00
	217	2049.01.129 - Interest on Sovereign Gold Bond Scheme, 2015	2,345.47	1,746.23	599.24	25.55
	218	2049.01.132.01 - Recapitalisation Bonds	17,689.57	17,098.57	591.00	3.34
	219	2049.01.200.03 - Compensation and other Bonds	9,832.55	5,143.67	4,688.88	47.69
	220	2049.02.249 - Interest on Loans from Asian Development Bank	11,921.60	11,172.15	749.45	6.29
	221	2049.05.105.01 - Railway Pension Fund	165.04	63.99	101.05	61.23
	222	2049.60.111.05 - 6.25% Postal Life Insurance GOI Special Security 2031	375.00	250.00	125.00	33.33
	223	2049.60.111.06 - 6.82% Postal Life Insurance Government of India Special Security, 2032	477.40	238.70	238.70	50.00
	224	2049.60.111.08 - 7.33% Postal Life Insurance Government of India Special Security, 2033 (Date of Maturity 31st March)	329.85	219.90	109.95	33.33
72	Grant No. 42 - Transfers to States		1,32,378.18	1,20,858.16	11,520.02	8.70
	225	3601.07.102.01 - Rural Bodies Grants (States)	49,800.00	41,261.96	8,538.04	17.14
	226	3601.07.103.01 - Urban Bodies Grants (States)	25,653.00	19,260.11	6,392.89	24.92
	227	3601.07.107 - Grants for incubation of New Cities	500.00	0.00	500.00	100.00
	228	3601.07.108 - Grants for Shared Municipal Services	250.00	0.00	250.00	100.00
73	Grant No. 100 - Ministry of Tribal Affairs		5,012.44	4,106.43	906.01	18.08
	229	3601.06.796.85 - Programme for Development of Scheduled Tribes (PM Vanbandhu Kalyan Yojana)	3,751.93	3,153.73	598.20	15.94
Capital Voted						
74	Grant No. 3 - Atomic Energy		16,036.28	15,021.21	1,015.07	6.33
	230	4801.03.105.02 - Away from Reactor Projects at Kudankulam	345.85	79.00	266.85	77.16

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Sl. No. of Segment	Sl. No. of Minor/Sub-head	Segment with Minor/Sub-head Description	Sanctioned Provision (O+S)	Expenditure	Savings	% of saving on O+S
	231	4861.03.212.04 - Waste Treatment, Advanced Fuel, Fuel Reprocessing Projects (BARC)	209.90	35.32	174.58	83.17
	232	5401.00.401.02 - R&D Projects of Indira Gandhi Centre for Atomic Research (IGCAR)	196.73	73.03	123.70	62.88
	233	6801.00.206.04 - Loans to Bharatiya Nabhikiya Vidhyut Nigam Limited	1,184.00	500.00	684.00	57.77
75	Grant No. 13 - Department of Telecommunications		94,147.51	78,992.33	15,155.18	16.10
	234	4859.01.190.13 - ITI Revival (Equity Investment)	168.00	59.00	109.00	64.88
	235	5275.00.101.05 - Bharat Net	6,579.00	3,844.74	2,734.26	41.56
	236	5275.00.190.03 - Capital Infusion in BSNL and MTNL	82,916.20	71,940.02	10,976.18	13.24
	237	5275.00.789.02 - Bharat Net	705.50	3.19	702.31	99.55
	238	5275.00.796.03 - Bharat Net	365.50	147.08	218.42	59.76
76	Grant No. 15 - Department of Food and Public Distribution		50,108.37	24,549.59	25,558.78	51.01
	239	6408.01.190.02 - Ways and Means Advance Payable to FCI	50,000.00	24,445.33	25,554.67	51.11
77	Grant No. 19 - Ministry of Defence (Civil)		11,099.47	10,971.86	127.61	1.15
78	Grant No. 21 - Capital Outlay on Defence Services		1,71,877.59	1,59,705.39	12,172.20	7.08
79	Grant No. 23 - Ministry of Development of North Eastern Region		3,859.32	2,347.43	1,511.89	39.17
	240	4552.00.053.01 - Prime Minister's Development Initiative for North East Region (PM-DevINE)	875.50	475.10	400.40	45.73
	241	4552.00.058.01 - North East Special Infrastructure Development Scheme (Other than Road Infrastructure)	406.11	260.25	145.86	35.92
	242	4552.00.059.01 - Non-Lapsable Central Pool of Resources (NLCPR - State)	496.76	30.98	465.78	93.76
	243	4552.00.796.03 - Prime Minister's Development Initiative for North East Region (PM-DevINE)	410.00	272.13	137.87	33.63
	244	4552.00.796.05 - Non-Lapsable Central Pool of Resources (NLCPR - State)	184.98	59.46	125.52	67.86
80	Grant No. 24 - Ministry of Earth Sciences		1,173.67	999.33	174.34	14.85
	245	5403.00.101.11 - Deep Ocean Mission	250.00	94.99	155.01	62.00
	246	5455.00.101.06 - Atmosphere & Climate Research-Modelling Observing Systems & Services (ACROSS)	256.20	0.00	256.20	100.00
81	Grant No. 27 - Ministry of Electronics and Information Technology		581.01	325.86	255.15	43.91
	247	5475.00.052.07 - National Informatics Centre	348.70	125.96	222.74	63.88
82	Grant No. 29 - Ministry of External Affairs		6,058.61	3,890.99	2,167.62	35.78
	248	7465.00.101.10 - Support to EXIM Bank towards Gol guaranteed LOC	4,383.40	2,287.51	2,095.89	47.81

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	249	7605.00.097.01 - Loan for on-going Hydro-Power Projects in Bhutan	489.70	309.65	180.05	36.77
83	Grant No. 30 - Department of Economic Affairs		70,962.60	11,022.48	59,940.12	84.47
	250	5465.01.190.46 - Investment into National Investment and Infrastructure Fund	1,499.99	826.73	673.26	44.88
	251	5465.01.190.51 - Capital Infusion into NIIF Infrastructure Debt Financing Platform	500.00	0.00	500.00	100.00
	252	5466.00.207.02 - Maintenance of Value (MOV) Obligation	1,000.01	0.00	1,000.01	100.00
	253	5475.00.800.26 - New Schemes	62,592.88	0.00	62,592.88	100.00
84	Grant No. 37 - Indirect Taxes		2,372.39	1,771.77	600.62	25.32
	254	4216.01.108.04 - Construction of Residential Buildings for Customs & CGST Commissionerate	389.12	168.46	220.66	56.71
85	Grant No. 46 - Department of Health and Family Welfare		3,612.30	2,398.36	1,213.94	33.61
	255	4210.01.110.07 - Dr. Ram Manohar Lohia Hospital, New Delhi	526.00	348.07	177.93	33.83
	256	4210.04.200.33 - Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)	275.87	104.63	171.24	62.07
	257	4210.04.200.35 - Global Fund Grant under COVID-19 Response Mechanism 2021	108.21	0.00	108.21	100.00
86	Grant No. 49-Ministry of Home Affairs		385.29	269.63	115.66	30.02
87	Grant No. 51 - Police		13,343.91	11,577.13	1,766.78	13.24
	258	4055.00.201.02 - Residential Buildings	170.13	24.42	145.71	85.65
	259	4055.00.210.09 - Central Armed Police Force Institute of Medical Science	520.00	346.44	173.56	33.38
	260	4055.00.212.09 - Modernisation of Traffic & Communication Network of Delhi Police	878.20	630.78	247.42	28.17
	261	4055.00.216.14 - National Forensic Infrastructure Enhancement Scheme (NFIES)	118.97	17.00	101.97	85.71
	262	4055.00.217.02 - Office Buildings	452.71	125.23	327.48	72.34
	263	4055.00.217.03 - General	290.54	113.81	176.73	60.83
88	Grant No. 55-Ladakh		3,076.17	2,485.94	590.23	19.19
89	Grant No. 56-Lakshadweep		317.10	215.65	101.45	31.99
90	Grant No. 57-Transfers To Delhi		280.00	142.00	138.00	49.29
91	Grant No. 60 - Ministry of Housing and Urban Affairs		37,606.59	37,143.96	462.63	1.23
	264	4059.80.051.45 - Office Building of Other Ministries/ Departments	661.00	451.85	209.15	31.64
92	Grant No. 62-Department of Water Resources, River Development and Ganga Rejuvenation		403.19	300.19	103.00	25.55
93	Grant No. 76 - Ministry of Petroleum and Natural Gas		1,966.90	1,165.71	801.19	40.73
	265	4802.01.004.01 - Mission Anveshan	332.00	50.00	282.00	84.94

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Sl. No. of Segment	Sl. No. of Minor/Sub-head	Segment with Minor/Sub-head Description	Sanctioned Provision (O+S)	Expenditure	Savings	% of saving on O+S
	266	4802.01.004.02 - Appraisal of Areas in India's Extended Continental Shelf	388.00	50.00	338.00	87.11
	267	4802.03.101.01 - Payment to Indian Strategic Petroleum Reserves Limited (ISPRL)	408.00	17.25	390.75	95.77
94	Grant No.85-Ministry of Railways		4,39,240.88	4,27,725.38	11,515.50	2.62
95	Grant No. 86 - Ministry of Road Transport and Highways		3,53,392.12	3,47,660.74	5,731.38	1.62
	268	5054.01.337.04 - Other Highways related schemes Financed from Central Road and Infrastructure Fund	2,116.00	1,548.39	567.61	26.82
	269	5054.01.337.06 - Union Territory Governments without legislature financed from Central Road and Infrastructure Fund	360.05	111.62	248.43	69.00
	270	5054.01.796.01 - Special Programme for Development of Road Connectivity (NH and State Roads) in Left Wing Extremism Affected Areas	300.00	149.79	150.21	50.07
	271	5054.80.797.06 - Transfer to National Investment Fund	13,508.00	8,000.00	5,508.00	40.78
96	Grant No. 95 - Department of Space		5,567.14	4,529.98	1,037.16	18.63
	272	5402.00.101.17 - Satish Dhawan Space Centre - SHAR	303.83	181.62	122.21	40.22
	273	5402.00.101.35 - Manned Mission Initiatives/ Human Space Flight Programme (Gaganyaan)	1,192.35	824.01	368.34	30.89
Capital Charged						
97	Grant No. 21-Capital Outlay on Defence Services		189.54	63.01	126.53	66.76
98	Appropriation No. 40 - Repayment of Debt		85,12,479.77	85,00,778.90	11,700.87	0.14
	274	6001.00.105.02 - International Monetary Fund	7,000.00	6,363.91	636.09	9.09
	275	6001.00.106.30 - 8% Savings Bond, 2003 (Taxable)	3,091.92	136.27	2,955.65	95.59
	276	6001.00.108 - 182-Days-Treasury Bills	4,57,139.91	4,46,683.21	10,456.70	2.29
	277	6001.00.114 - Ways & Means Advances from Reserve Bank of India	55,000.00	52,254.00	2,746.00	4.99
	278	6001.00.122 - Special Central Government Securities issued against net collections of Small Savings from 1-4-99	2,15,193.77	2,13,162.42	2,031.35	0.94
	279	6001.00.127 - Cash Management Bills	20,000.00	0.00	20,000.00	100.00
	280	6002.00.208 - Loans from the Government of France	1,523.00	695.20	827.80	54.35
	281	6002.00.230 - Loans from the Government of Russian Federation	340.90	62.61	278.29	81.63
	282	6002.00.254 - Loans from Asian Infrastructure Investment Bank (AIIB)	1,724.50	1,239.64	484.86	28.12
99	Grant No. 42 - Transfers to States		1,84,000.00	1,83,893.57	106.43	0.06

Sl. No. of Segment	Sl. No. of Minor/Sub-head	Segment with Minor/Sub-head Description	Sanctioned Provision (O+S)	Expenditure	Savings	% of saving on O+S
	283	7601.09.101.05 - Scheme for Special Assistance as Loan to States for Capital Expenditure	1,50,000.00	1,49,483.73	516.27	0.34
	284	7601.09.103.01 - Loans as Advance Assistance for Relief on Account of Natural Calamities (States)	100.00	0.00	100.00	100.00
100	Grant No. 85-Ministry of Railways		1,102.89	864.03	238.86	21.66
Total of All Segments			1,43,81,202.45	1,38,91,720.88	4,89,481.57	3.40
Total of 97 Segments of Savings of ₹100 crore or more			1,41,96,984.23	1,37,07,625.29	4,89,358.94	3.45
Total of 284 minor/sub-heads			30,21,143.68	25,37,643.96	4,83,499.72	16.00

*Segments (sl.no. 6, 16 & 23) where savings are less than ₹100 crore but savings under one or more minor/sub-head under that segment is ₹100 crore or more.

Annexure-4.5B
(Refer to Paragraph 4.2.2.2)
Persistent savings at Minor/Sub-head level

(₹ in crore)

Sl. No.	Minor/Sub-head Description	Amount of Savings		
		2024-25	2023-24	2022-23
Grant No. 1 - Department of Agriculture and Farmers Welfare				
1	2416.00.789.03 - Modified Interest Subvention Scheme (MISS)	2,036.87	1,878.32	1,726.21
2	2416.00.796.03 - Modified Interest Subvention Scheme (MISS)	863.28	365.17	403.53
Grant No. 3 - Atomic Energy				
3	4861.03.212.04 - Waste Treatment, Advanced Fuel, Fuel Reprocessing Projects (BARC)	174.58	184.61	100.26
Grant No. 8 - Ministry of Civil Aviation				
4	3053.80.190.04 - Air India Assets Holding (SPV)	340.61	494.49	2,059.91
Grant No. 13 - Department of Telecommunications				
5	2071.01.102.01 - Ordinary Pensions	255.15	492.56	547.87
6	2071.01.104.01 - Ordinary Pensions	689.01	1,014.38	1,227.73
7	3275.00.187.01 - Production Linked Incentive (PLI) Scheme to Promote Telecom and Networking Products Manufacturing in India	962.41	508.37	488.46
8	5275.00.190.03 - Capital Infusion in BSNL and MTNL	10,976.18	4,462.72	18,333.57
Grant No. 24 - Ministry of Earth Sciences				
9	3403.00.101.10 - Ocean Services Modelling Application Resources and Technology (O-SMART)	280.00	153.48	200.61
10	5403.00.101.11 - Deep Ocean Mission	155.01	170.20	200.00
11	5455.00.101.06 - Atmosphere & Climate Research-Modelling Observing Systems & Services (ACROSS)	256.20	306.44	135.55
Grant No. 25 - Department of School Education and Literacy				
12	3601.06.101.87 - PM Schools for Rising India (PM SHRI)	596.23	1,532.94	1,065.15
13	3601.06.789.72 - PM Schools for Rising India (PM SHRI)	542.23	445.90	308.74
Grant No. 30 - Department of Economic Affairs				
14	5465.01.190.51 - Capital Infusion into NIIF Infrastructure Debt Financing Platform	500.00	1,000.00	1,000.00
Grant No. 37 - Indirect Taxes				
15	2037.00.111.01 - Issue of Scrips under Merchandise Export from India Scheme	691.26	875.60	2,040.67
16	2037.00.113.01 - Issue of Scrips under Target Plus Scheme	652.81	788.87	903.36
17	2037.00.114.03 - Issue of Scrips under Focus Product Scheme and Market Linked Focus Product Scheme	263.27	282.39	337.36
18	2037.00.114.06 - Issue of Scrips under Status Holders Incentive Scheme	119.27	118.45	165.80
19	4216.01.108.04 - Construction of Residential Buildings for Customs & CGST Commissionerate	220.66	153.38	247.77
Appropriation No. 39 - Interest Payments				
20	2049.01.101 - Interest on Market Loans	33,024.59	28,454.38	3,939.49
21	2049.01.128 - Discount on Cash Management Bills	100.00	1,000.00	1,000.00
Appropriation No. 40 - Repayment of Debt				
22	6001.00.105.02 - International Monetary Fund	636.09	4,496.90	1,959.36
23	6001.00.114 - Ways & Means Advances from Reserve Bank of India	2,746.00	3,00,687.00	4,42,404.00
24	6001.00.122 - Special Central Government Securities issued against net collections of Small Savings from 1-4-99	2,031.35	4,189.85	3,829.71
25	6001.00.127 - Cash Management Bills	20,000.00	1,00,000.00	1,00,000.00
Grant No. 42 - Transfers to States				
26	2245.80.103.02 - Assistance to State from NDRF for calamities of severe nature	6,117.97	9,879.50	8,742.11
27	3601.07.103.01 - Urban Bodies Grants (States)	6,392.89	2,998.96	5,128.75

Sl. No.	Minor/Sub-head Description	Amount of Savings		
		2024-25	2023-24	2022-23
28	3601.07.105.02 - Assistance to State from National Disaster Mitigation Fund (States)	2,148.88	2,732.00	2,602.00
29	7601.09.103.01 - Loans as Advance Assistance for Relief on Account of Natural Calamities (States)	100.00	100.00	100.00
Grant No. 43 - Department of Fisheries				
30	3601.06.101.75 - Pradhan Mantri Matsya Sampada Yojana (PMSSY)	755.76	262.65	264.15
31	3601.06.789.64 - Pradhan Mantri Matsya Sampada Yojana (PMSSY)	289.26	126.39	104.48
Grant No. 46 - Department of Health and Family Welfare				
32	2210.06.101.63 - Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)	118.71	407.02	293.48
33	3601.06.101.20 - Human Resources for Health & Medical Education	322.99	3,328.24	3,030.17
34	3601.06.101.94 - Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)	242.40	233.80	1,714.64
35	3601.06.789.15 - Human Resources for Health & Medical Education	134.66	791.18	1,040.56
36	3601.06.789.75 - Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)	173.63	479.65	526.37
37	3601.06.796.79 - Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)	102.42	234.35	167.14
Grant No. 49 - Ministry of Home Affairs				
38	3454.01.001.04 - Enumeration	791.65	1,044.70	2,835.92
Grant No. 51 – Police				
39	3601.06.101.11 - Modernisation of Police Forces	1,225.73	756.23	875.25
40	3601.06.101.12 - Border Area Development Programme (BADP)	186.42	371.34	435.38
41	4055.00.201.02 - Residential Buildings	145.71	209.48	188.16
Grant No. 60 - Ministry of Housing and Urban Affairs				
42	2217.05.191.16 - Urban Rejuvenation Mission 500 Habitations (AMRUT)	109.38	132.72	245.14
43	3601.06.101.24 - Urban Rejuvenation Mission- 500 Habitations (AMRUT)	2,052.59	2,142.03	678.06
44	3601.06.101.31 - Pradhan Mantri Awas Yojna - Urban	14,227.30	2,179.07	8,419.78
Grant No. 61 - Ministry of Information and Broadcasting				
45	2221.80.102.05 - Broadcasting Infrastructure Network Development (BIND)	236.31	194.63	124.09
Grant No. 62 - Department of Water Resources, River Development and Ganga Rejuvenation				
46	2700.80.190.03 - Interlinking of Rivers	2,045.15	2,109.28	775.66
47	2701.80.004.08 - National Hydrology Project	210.81	124.94	238.07
48	3435.04.101.08 - National Ganga Plan	750.60	1,603.90	616.32
49	3601.06.101.93 - Pradhan Mantri Krishi Sinchai Yojana - Command Area Development and Water Management	1,302.96	194.97	862.93
Grant No. 64 - Ministry of Labour and Employment				
50	2230.01.111.06 - Social Security Schemes	144.32	840.25	993.19
Grant No. 68 - Ministry of Micro, Small and Medium Enterprises				
51	2851.00.106.11 - Development of Khadi Village & Coir Industries	196.41	178.42	215.81
Grant No. 70 - Ministry of Minority Affairs				
52	2225.04.277.03 - Pre-Matric Scholarship for Minorities	268.94	250.79	1,254.95
53	2225.04.277.04 - Post Matric Scholarship for Minorities	1,022.72	873.78	432.17

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Sl. No.	Minor/Sub-head Description	Amount of Savings		
		2024-25	2023-24	2022-23
Grant No. 76 - Ministry of Petroleum and Natural Gas				
54	2802.02.102.01 - Pradhan Mantri JI-VAN Yojana	109.83	151.51	276.48
55	4802.03.101.01 - Payment to Indian Strategic Petroleum Reserves Limited (ISPRL)	390.75	5,508.00	600.00
Grant No. 86 - Ministry of Road Transport and Highways				
56	5054.01.337.06 - Union Territory Governments without legislature financed from Central Road and Infrastructure Fund	248.43	275.27	246.82
Grant No. 87 - Department of Rural Development				
57	2505.02.101.09 - Capacity Building & Technical Support	137.38	388.00	387.29
58	3601.06.101.25 - Pradhan Mantri Awaas Yojana-Rural	6,559.65	14,226.98	2,455.51
Grant No. 89 - Department of Science and Technology				
59	3425.60.200.68 - Science and Technology Institutional and Human Capacity Building	332.09	665.67	337.77
60	3425.60.200.70 - Innovation, Technology Development and Deployment	126.52	288.02	207.59
61	3425.60.200.71 - Research and Development	290.67	457.61	347.41
Grant No. 93 - Ministry of Social Justice and Empowerment				
62	3601.06.789.34 - Umbrella Scheme for Development of Scheduled Castes	1,838.86	2,095.15	3,161.24
Grant No. 96 - Ministry of Statistics and Programme Implementation				
63	2553.00.101.01 - Grant Assistance	1,353.23	2,757.93	1,398.04
Grant No. 98 - Ministry of Textiles				
64	2852.08.202.63 - Research And Development and Institutional Development	209.48	339.95	107.87
Grant No. 99 - Ministry of Tourism				
65	3452.01.101.14 - Swadesh Darshan- Integrated Development of Theme - Based Tourist Circuits	1,371.13	751.63	705.49
66	3452.01.101.19 - Pilgrimage Rejuvenation and Spiritual Heritage Augmentation Drive (PRASHAD)	159.07	124.10	143.50
Grant No. 101 - Ministry of Women and Child Development				
67	2235.02.102.51 - Saksham Anganwadi and POSHAN II (Anganwadi Services- Poshan Abhiyan- Scheme for Adolescent Girls)	146.64	352.43	476.60

Annexure-4.6A
(Refer to Paragraph 4.2.2.3)
Non-surrender of savings

(₹ in crore)

Sl. No.	Grant/Appropriation No. & Description	Total Savings	Total Surrender	Amount lapsed or not surrendered
1	1-Department of Agriculture and Farmers Welfare	10,528.74	6,172.60	4,356.14
2	2-Department of Agricultural Research and Education	125.47	65.78	59.69
3	3-Atomic Energy	1,199.49	869.07	330.42
4	4-Ministry of AYUSH	248.76	241.25	7.51
5	7-Department of Pharmaceuticals	1,110.18	958.55	151.63
6	8-Ministry of Civil Aviation	52.48	50.51	1.97
7	10-Department of Commerce	158.63	150.52	8.11
8	11-Department for Promotion of Industry and Internal Trade	114.50	100.76	13.74
9	12-Department of Posts	680.68	44.26	636.42
10	13-Department of Telecommunications	23,245.20	11,346.65	11,898.55
11	15-Department of Food and Public Distribution	30,934.04	30,849.94	84.10
12	17-Ministry of Corporate Affairs	1,986.60	1,983.27	3.33
13	18-Ministry of Culture	65.97	18.25	47.72
14	19-Ministry of Defence (Civil)	206.18	141.14	65.04
15	20-Defence Services (Revenue)	3,903.99	2,205.96	1,698.03
16	22-Defence Pensions	27.35	0.00	27.35
17	23-Ministry of Development of North Eastern Region	2,452.30	2,187.15	265.15
18	24-Ministry of Earth Sciences	301.42	197.65	103.77
19	25-Department of School Education and Literacy	9,890.71	9,792.90	97.81
20	26-Department of Higher Education	1,564.37	1,385.65	178.72
21	27-Ministry of Electronics and Information Technology	8,266.39	7,512.50	753.89
22	28-Ministry of Environment, Forests and Climate Change	1,293.76	1,217.66	76.10
23	29-Ministry of External Affairs	2,215.89	79.55	2,136.34
24	30-Department of Economic Affairs	62,586.33	58,274.65	4,311.68
25	31-Department of Expenditure	58.30	55.00	3.30
26	32-Department of Financial Services	154.55	122.59	31.96
27	36-Direct Taxes	131.97	67.82	64.15
28	37-Indirect Taxes	2,414.05	2,196.76	217.29
29	38-Indian Audit and Accounts Department	69.68	21.78	47.90
30	39-Interest Payments	44,570.30	42,676.21	1,894.09
31	40-Repayment of Debt	11,700.87	11,618.05	82.82
32	41-Pensions	358.85	0.00	358.85
33	43-Department of Fisheries	1,488.54	1,478.58	9.96
34	44-Department of Animal Husbandry and Dairying	1,282.02	913.02	369.00
35	45-Ministry of Food Processing Industries	1,153.22	1,150.09	3.13
36	46-Department of Health and Family Welfare	3,428.56	3,371.34	57.22
37	49-Ministry of Home Affairs	763.52	575.74	187.78
38	50-Cabinet	530.24	509.62	20.62
39	51-Police	3,008.43	1,510.00	1,498.43
40	52-Andaman and Nicobar Islands	102.49	96.80	5.69
41	53-Chandigarh	16.31	0.01	16.30

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Sl. No.	Grant/Appropriation No. & Description	Total Savings	Total Surrender	Amount lapsed or not surrendered
42	56-Lakshadweep	107.99	102.89	5.10
43	60-Ministry of Housing and Urban Affairs	32,660.95	32,291.34	369.61
44	61-Ministry of Information and Broadcasting	322.80	133.26	189.54
45	62-Department of Water Resources, River Development and Ganga Rejuvenation	3,622.31	2,064.88	1,557.43
46	63-Department of Drinking Water and Sanitation	51,132.04	50,713.25	418.79
47	64-Ministry of Labour and Employment	11,095.66	11,060.65	35.01
48	65-Law and Justice	246.59	170.05	76.54
49	66-Election Commission	11.26	3.88	7.38
50	68-Ministry of Micro, Small and Medium Enterprises	12,438.62	12,437.59	1.03
51	69-Ministry of Mines	25.74	24.70	1.04
52	71-Ministry of New and Renewable Energy	9,327.21	8,967.05	360.16
53	74-Ministry of Personnel, Public Grievances and Pensions	99.99	73.93	26.06
54	78-Ministry of Ports, Shipping and Waterways	151.07	99.13	51.94
55	81-Lok Sabha	175.54	174.25	1.29
56	86-Ministry of Road Transport and Highways	6,130.43	5,874.63	255.80
57	88-Department of Land Resources	1,425.96	1,418.72	7.24
58	89-Department of Science and Technology	2,916.74	2,650.48	266.26
59	90-Department of Biotechnology	462.13	250.31	211.82
60	91-Department of Scientific and Industrial Research	79.75	69.12	10.63
61	95-Department of Space	1,524.47	1,377.16	147.31
62	98-Ministry of Textiles	1,434.59	1,196.06	238.53
63	99-Ministry of Tourism	2,031.04	1,685.85	345.19
64	100-Ministry of Tribal Affairs	2,830.64	2,829.44	1.20
Total		3,74,644.85	3,37,878.25	36,766.60

Annexure-4.6B
(Refer to Paragraph 4.2.2.3)
Surrender more than available savings

(₹ in crore)

Sl. No.	Grant/Appropriation No. & Description	Total Savings	Total Surrender	Amount of excess surrendered
1	21-Capital Outlay on Defence Services	12,298.73	12,517.13	218.40
2	35-Department of Revenue	5,663.89	5,993.29	329.40
3	55-Ladakh	1,073.67	1,148.42	74.75
Total		19,036.29	19,658.84	622.55

Annexure-4.7
(Refer to Paragraph 4.2.2.4)
Large Savings and surrenders under Major Head 2552– Northern Eastern Areas

(₹ in crore)

Sl. No.	Department/Ministry	Sanctioned Provision (O+S)	Re-appropriation to Functional Heads	Savings after re-appropriation	Amount surrendered	Lapsed amount
A	B	C	D	E = C-D	F	G = E-F
1	Department of Agriculture and Farmers Welfare	12,122.26	10,175.65	1,946.61	1,515.35	431.26
2	Department of Water Resources, River Development and Ganga Rejuvenation	323.98	302.22	21.76	12.7	9.06
3	Department of Food and Public Distribution	711.01	595.00	116.01	113.80	2.21
4	Department of Animal Husbandry and Dairying	431.50	159.21	272.29	272.09	0.20
Total		13,588.75	11,232.08	2,356.67	1,913.94	442.73

Annexure-4.8
(Refer to paragraph 4.2.2.5)

Categorisation of reasons for savings (₹500 crore or more at Minor/Sub-head level) for FY 2024-25

Category	Sub-category	Number of Minor/Sub-head	Savings (₹ in crore)
Less /non receipt of proposals/ claims/demands/ bills etc. from State/Union Territory Governments, Implementing Agencies etc.	Receipt of less proposals	23	55,866.97
	Receipt of less claims	4	17,046.44
	Fewer claims for payment	2	7,644.53
	Less demand	2	1,262.35
	Lower fund utilization	1	1,353.23
	Receipt of less bills	1	983.02
	Non-submission of utilisation certificates	1	516.27
	requirement of less funds	12	18,470.04
	Total	46	1,03,142.85
Operational reasons (indicating barriers/obstacles/reduction in implementation/approval and administrative reasons).	Miscellaneous operational reasons	10	39,864.71
	Delays / slow progress of work	10	7,625.02
	Non-approval/closure of scheme etc.	8	20,776.60
	Non filling up of vacant posts, hiring of less professionals etc.	2	3,174.79
	Non fulfilment of conditions by the State Governments etc.	6	27,551.76
	Owing to Model Code of Conduct on account of General Elections 2024 etc.	2	3,182.07
	Owing to transition from SNA to SNA Sparsh Model	5	8,055.35
	Total	43	1,10,230.30
Due to regulation of expenditure	Reductions of sanctioned provisions at revised estimates stage by MoF	12	66,423.46
	Total	12	66,423.46
Unrealistic Budget Estimates	Higher projections	1	2,633.69
	Switching / buyback of securities	1	33,024.59
	Less borrowing	6	22,951.89
	Lower investment	1	2,031.35
	Miscellaneous reasons	2	1,227.09
	Surplus cash/ better cash management	2	22,746.00
	Owing to availability of funds with National Credit Guarantee Trustee Company against NPAs	3	9,592.62
	Total	16	94,207.23
Accounting and fund transfer	Funds allocated through Supplementary Demand for Grants to new schemes instead of using original budget provisions.	1	62,592.88
	Less transfer/ non -release of funds	3	8,008.01
	Other Miscellaneous reasons	3	3,303.50
	Total	7	73,904.39
	Grand Total	124	4,47,908.23

Annexure-4.9
(Refer to paragraph 4.3)
Unnecessary Supplementary provision under Minor/Sub-heads

(₹ in crore)

Sl. No.	Minor/Sub-head	Original Provision	Supplementary Provision	Expenditure	Savings
Grant No. 1 - Department of Agriculture and Farmers Welfare					
1	2401.00.103.15 - Protection of Plant Varieties and Farmers' Rights	50.00	12.00	37.13	24.87
2	2401.00.111.32 - Mahalanobis National Crop Forecasting Centre	35.01	71.00	3.97	102.04
Grant No. 6 - Department of Fertilisers					
3	2852.03.789.06 - Urea Subsidy	10,510.98	166.00	10,317.52	359.46
4	2852.03.796.06 - Urea Subsidy	5,633.63	86.00	5,345.22	374.41
Grant No. 13 - Department of Telecommunications					
5	3275.00.004.01 - Technology Development and Investment Promotion	34.46	21.37	23.37	32.46
6	3275.00.800.50 - Telecom Regulatory Authority of India	100.00	15.00	97.00	18.00
7	3451.00.091.11 - Vigilance Telecom Monitoring Cells	232.72	58.57	230.71	60.58
Grant No. 19 - Ministry of Defence (Civil)					
8	2052.00.092.02 - Defence Accounts Department (DAD)	2,498.51	16.00	2,342.54	171.97
Grant No. 20 - Defence Services (Revenue)					
9	2076.00.111-Works	12,273.94	13.10	11,998.38	288.66
10	2076.00.113-National Cadet Corps	2,726.01	79.40	2,617.32	188.09
11	2077.00.101-Navy	9,450.00	385.02	9,313.73	521.29
12	2077.00.112-Joint Staff	3,722.78	120.00	3,597.77	245.01
13	2078.00.200-Special Projects	1.00	14.00	0.16	14.84
14	2079.00.001-Direction and Administration	450.25	19.89	405.71	64.43
15	2080.00.111-Works	1,439.98	72.97	1,393.18	119.77
Grant No. 21 - Capital Outlay on Defence Services					
16	4076.09.050-Land	64.43	62.97	12.79	114.61
Grant No. 30 - Department of Economic Affairs					
17	3475.00.115.01 - Assistance for Infrastructure Development -Viability Gap Funding	490.00	1,104.19	411.00	1,183.19
Grant No. 34 - Department of Investment and Public Asset Management (DIPAM)					
18	3451.00.090.52 - Department of Investment and Public Asset Management	48.27	20.69	44.82	24.14
Grant No. 36 - Direct Taxes					
19	4075.00.204.01 - Acquisition of Immovable Property	2.00	55.86	1.01	56.85
Grant No. 37 - Indirect Taxes					
20	4047.00.005.03 - CGST Offices	1,057.35	133.77	972.59	218.53
Appropriation No. 40 - Repayment of Debt					
21	6001.00.130.01 - Cash Payment Scheme	97.00	35.08	44.43	87.65
Grant No. 41 - Pensions					
22	2071.01.102.01 - Ordinary Pensions	4,860.00	100.00	4,642.13	317.87
Grant No. 53 - Chandigarh					
23	2210.05.105.21 - Government Medical College	453.99	12.33	451.98	14.34

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Sl. No.	Minor/Sub-head	Original Provision	Supplementary Provision	Expenditure	Savings
Grant No. 57 - Transfers to Delhi					
24	7602.07.106.01 - JICA Assisted Externally Aided Project	200.00	80.00	142.00	138.00
Grant No. 77 - Ministry of Planning					
25	3475.00.004.06 - Aspirational Blocks Programme (ABP)	0.00	152.26	0.00	152.26
Grant No. 86 - Ministry of Road Transport and Highways					
26	3055.00.004.28 - Road Safety Financed from Central Road and Infrastructure Fund	103.50	127.90	98.00	133.40
Total		56,535.81	3,035.37	54,544.46	5,026.72

Annexure-4.10A
(Refer to paragraph 4.4.1)

**Re-appropriation to Minor/Sub-heads which were injudicious due to non-utilisation
(Re-appropriation exceeding ₹10 crore or more)**

(₹ in crore)

Sl. No.	Minor/Sub-head	Sanctioned Provision (O+S)	Re-appropriation to the Head (R)	Expenditure	Final Savings under the head [(O+S+R)-Exp]
Grant No. 1 - Department of Agriculture and Farmers Welfare					
1	2401.00.796.47 - Pradhan Mantri Fasal Bima Yojna (PMFBY)	1,130.04	34.00	952.94	211.10
2	2435.01.101.17 - Formation and Promotion of Farmer Producer Organizations	398.95	27.16	353.45	72.66
3	2435.01.101.18 - Chaudhary Charan Singh National Institute of Agricultural Marketing	5.00	12.00	2.50	14.50
4	2435.60.103.04 - Krishonnati Yojna	1,854.65	152.67	1,714.53	292.79
5	3601.06.789.77 - Rashtriya Krishi Vikas Yojna	1,183.11	38.21	699.04	522.28
Grant No. 7 - Department of Pharmaceuticals					
6	2852.05.206.21 - Promotion of Research and Innovation in Pharma Med-Tech (PRIP)	75.00	19.05	48.44	45.61
Grant No. 13 - Department of Telecommunications					
7	2071.01.101.01 - Ordinary Pensions	12,887.87	173.93	12,812.16	249.64
Grant No. 15 - Department of Food and Public Distribution					
8	2408.02.103.02 – Credit Guarantee Scheme for electronic Negotiable Warehouse Receipts (E-NWR) based pledge Financing (CGS-NPF)	0.01	49.99	0.00	50.00
Grant No. 30 - Department of Economic Affairs					
9	5466.00.209.02 - Payment to International Finance Corporation towards General Capital Increase (GCI)	387.45	16.93	384.09	20.29
10	7475.00.101.01 - International Financial Services Centres Authority (IFSCA)	0.01	19.99	0.00	20.00
Appropriation No. 39 - Interest Payments					
11	2049.03.104.01 - General Provident Fund	10,083.30	791.27	9,895.85	978.72
12	2049.03.108.03 - Central Government Employees Group Insurance Scheme	320.00	30.00	272.03	77.97
13	2049.03.109.10 - Special Deposits of Provident Superannuation Gratuity Fund	7,018.76	19.21	6,863.95	174.02
Grant No. 44 - Department of Animal Husbandry and Dairying					
14	2404.00.102.25 - Development Programmes	168.23	48.18	109.21	107.20
Grant No. 51 - Police					
15	3601.08.111.06 - Schemes Financed from Nirbhaya Fund	105.01	14.57	59.83	59.75
Grant No. 62 - Department of Water Resources, River Development and Ganga Rejuvenation					
16	2702.02.005.01 - Central Ground Water Board	296.50	14.90	290.50	20.90
17	3601.06.101.38 - Assistance/Share	0.00	40.46	0.00	40.46
Grant No. 89 - Department of Science and Technology					
18	3425.01.001.01 - Surveyor General of India	440.42	14.37	397.27	57.52
Total		36,354.31	1,516.89	34,855.79	3,015.41

Annexure-4.10B
(Refer to paragraph 4.4.1)
Re-appropriation from minor/sub-heads resulting into final excess expenditure
(Re-appropriation exceeding ₹10 crore or more)

(₹ in crore)

Sl. No.	Minor / Sub-head	Sanctioned Provision (O+S)	Amount of Re-appropriation from the Head (-R)	Expenditure	Final Excess expenditure under the head [Exp-(O+S-R)]
Grant No. 12 - Department of Posts					
1	3201.07.108.01-Leave Encashment Benefits	560.46	151.73	419.20	10.47
Grant No. 21 - Capital Outlay on Defence Services					
2	4076.09.103-Other Equipments	62,198.02	10,138.66	52,204.54	145.18
3	4076.09.205-Naval Dockyards	6,828.00	1,260.35	5,618.87	51.22
Grant No. 22- Defence Pensions					
4	2071.02.102.03 - Leave Encashment	468.14	74.42	431.28	37.56
Grant No. 26 - Department of Higher Education					
5	2202.03.102.30 - National Education Mission: Pradhan Mantri Uchchar Shiksha Abhiyan (PM-USHA)	43.70	38.60	25.73	20.63
Appropriation No. 39 - Interest Payments					
6	2049.03.104.02 - Other State Provident Funds	7,047.82	450.09	6,887.48	289.75
Grant No. 51 - Police					
7	2055.00.121.12 - Border Infrastructure & Management Works	309.72	23.00	300.67	13.95
Grant No. 55 - Ladakh					
8	2210.03.103.03 - Chief Medical Officers, Leh and Kargil	165.20	62.96	124.38	22.14
9	2408.01.101.12 - Assistant Directors, Leh and Kargil	82.22	29.17	65.84	12.79
10	4575.04.001.02 - Secretary Finance, UT Ladakh	2,202.34	591.47	1,631.90	21.03
Total		79,905.62	12,820.45	67,709.89	624.72

Annexure-4.11
(Refer to Paragraph 4.4.2)

Improper re-appropriation of funds from Minor Head 789 & 796 to other minor heads

Sl. No.	Re-appropriation Order No.	From	To	Amount
		Minor Head 789 & 796	Minor Head 102 & 200	(₹ in crores)
1	20242025/68/76	2851.00.789.64.01.33	2851.00.200.17.01.33	100.00
2	20242025/68/92	2851.00.789.64.01.33	2851.00.200.17.01.33	216.38
3	20242025/68/95	2851.00.789.64.01.33	2851.00.200.17.01.33	67.00
4	20242025/68/113	2851.00.789.64.01.33	2851.00.200.17.01.33	54.16
5	20242025/68/128	2851.00.789.67.04.31	2851.00.102.99.06.35	3.25
6	20242025/68/132	2851.00.789.64.01.33	2851.00.200.17.01.31	14.62
7	20242025/68/138	2851.00.796.66.05.31	2851.00.102.99.06.35	1.76
Total				457.17

Annexure-4.12
(Refer to Paragraph 4.5)

Department/Ministry wise outstanding UCs as on 31.03.2025

(₹ in crore)

Sl. No.	Grant No. and name of Grant	Financial year		Total outstanding UCs		Outstanding UCs status of last three years (2021-22 to 2023-24)	
		From	To	No.	Amount	No.	Amount
1	1-Department of Agriculture and Farmers Welfare	Upto 2023-24		542	1,762.46	*	*
2	4-Ministry of AYUSH**	Upto 2023-24		1,622	2,403.25	*	*
3	7-Department of Pharmaceuticals	2008-09	2023-24	183	3,900.04	175	3,862.24
4	18-Ministry of Culture	1990-91	2023-24	8,684	1,082.30	2,786	441.13
5	25-Department of School Education and Literacy	2007-08	2023-24	340	740.39	7	632.68
6	26-Department of Higher Education	2007-08	2023-24	3,530	14,359.76	2,934	14,218.20
7	35-Department of Revenue	2002-03	2023-24	14	39.27	4	0.64
8	46-Department of Health and Family Welfare	1987-88	2022-23	3,921	5,232.12	387	1,905.59
9	60-Ministry of Housing and Urban Affairs	1985-86	2023-24	1,992	18,272.91	1,034	14,681.86
10	77-Ministry of Planning	Upto 2023-24		8,916	2,529.32	5,178	1,593.75
11	78-Ministry of Shipping, Ports and Waterways	2021-22	2023-24	10	7.69	10	7.69
12	86-Ministry of Road Transport and Highways	2023-24		3	5.45	3	5.45
13	93-Department of Social Justice and Empowerment	2007-08	2023-24	2,895	1,305.55	1,380	919.05
14	100-Ministry of Tribal Affairs	2011-12	2021-22	495	2,486.56	18	2.76
15	101-Ministry of Women and Child Development	2007-08	2023-24	826	155.25	10	16.48
Grand Total				33,973	54,282.32	13,926	38,287.52
*Figures for FY 2021-22 to FY 2023-24 were not furnished separately by the Ministry/Department.							
** Pendency as on 16 September 2025.							

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