

CHAPTER 4

Performance Audit on Indira Gandhi National Old Age Pension Scheme

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Highlights

Electors' Photo Identity Cards (EPIC) checked during beneficiary survey revealed extension of benefits of the scheme to underage person ineligible under the scheme guidelines. Benefits under the scheme were also released to deceased persons.

(Paragraphs 4.7.1.2 and 4.7.1.5)

The PRIs did not keep separate accounts of IGNOAPS funds and actual receipt and expenditure under the scheme was not ascertainable from the accounts of PRIs. Utilisation of fund in five selected districts varied from 83 to 100 *per cent* during 2008-13.

(Paragraph 4.7.2)

Delay in disbursement of pension ranging from one to 17 months were noticed in Cooch Behar and Malda districts, Tufanganj-II, Suri-I, Chanchol-I and Shyampur-II PSs, Bhagawanpur, Matiharpur, Chapra-I, Hatishala-II, Domdoma, Abinashpur and Kasba GPs.

(Paragraph 4.7.2.4)

In Kaliganj PS, ₹ 0.44 lakh in respect of 28 deceased beneficiaries was lying in different post offices and Bhagawanpur, Kasba and Daspalsa GPs did not deposit ₹ 2.37 lakh to PS fund till September 2013.

(Paragraph 4.7.2.5)

Twenty beneficiaries of Brittihuda GP were paid pension amounting to ₹ 0.08 lakh twice for the month of July 2009 during 2009-10.

(Paragraph 4.7.2.7)

Pension in respect of 10 beneficiaries of Chanchol-I PS was withheld due to shifting of the scheme from GP to PS.

(Paragraph 4.7.2.8)

No separate state level and district level committee was constituted to monitor, evaluate and report the progress of the scheme to GoI.

(Paragraph 4.7.5.1)

4.1 Introduction

Indira Gandhi National Old Age Pension Scheme (IGNOAPS), a component of National Social Assistance Programme (NSAP) was launched in 1995 by GoI to provide social assistance benefits in the shape of monthly pension to BPL persons of 60 years and above (age limit was reduced from 65 to 60 in June 2011). In June 2011 GoI divided pensioners into two groups - pensioner between the age of 60 and 79 years and other group having pensioners in the age group of 80 years or above. The amount of pension had also been revised from time to time and from October 2012 the rate was revised to ₹ 400 per month for beneficiaries falling in the age group of 60 - 79 years and ₹ 1000 per month for the age group of 80 years or above.

Performance Audit (PA) of IGNOAPS was carried out covering five districts³⁰ in the State of West Bengal for the period from 2008-09 to 2012-13.

4.2 Funding Pattern

IGNOAPS is a Centrally Sponsored Programme and 100 *per cent* Central assistance is extended to States to provide the benefits in accordance with the norms, guidelines and conditions laid down by GoI.

4.3 Organisational set up

Ministry of Rural Development is the nodal Ministry for implementation of IGNOAPS. The State receives funds in the shape of Additional Central Assistance and transfers the funds to District Panchayat Rural Development Officers (DPRDO) who releases funds to PSs and GPs for disbursement to beneficiaries. GPs used to implement the scheme prior to July 2009 and thereafter the responsibility of implementing the schemes has been bestowed to PSs.

4.4 Audit Objectives

The main audit objectives of the PA on IGNOAPS were to seek assurance on whether:

- (i) the systems and procedures were in place for identification and selection of target groups;
- (ii) number of persons targeted were actually covered by the scheme;

³⁰ Birbhum, Cooch Behar, Howrah, Malda and Nadia

- (iii) regular updating of the existing list was carried out by the concerned authority;
- (iv) allocation and disbursement of funds were made in an adequate and timely manner; and
- (v) mechanism in place for monitoring and evaluating the outcomes of the programme were adequate and effective.

4.5 Audit Criteria

Audit criteria used for assessing the performance of implementation of the scheme were sourced from the following:

- Guideline of National Social Assistance Programme 2008,
- Operational Guidelines of IGNOAPS and various clarifications and circulars issued by the Ministry of Rural development,
- Periodical reports/ returns prescribed by State Governments, and
- Instructions issued by Government of West Bengal from time to time.

4.6 Audit scope and methodology

In order to select the districts for the PA, all districts³¹ of the State were stratified into Presidency and Non- Presidency Division and five districts namely Cooch Behar, Birbhum, Malda, Howrah and Nadia were randomly selected. PSs and GPs of five selected districts were selected by using Simple Random Sampling without Replacement method (SRSWOR) and details of selected units are given in **Appendix-XX**. Records for the period from 2008-09 to 2012-13 were checked during the said audit.

Besides, beneficiary survey was conducted to assess the level of awareness and impact of the scheme at users' end. Five beneficiaries from each GP were randomly selected for the said survey.

An Entry Conference was held with the Joint Secretary to the Government of West Bengal, P&RDD in May 2013 wherein audit objectives, criteria, sample selection and methodology were explained. This was followed up by Entry Conferences at the district level with the district authorities of the five selected districts by members of the Field Audit Party before taking up the audit.

³¹ Presidency Division : Howrah and Nadia; Non Presidency Division : Birbhum, Cooch Behar and Malda

4.7 Audit Findings

4.7.1 Implementation of the scheme

4.7.1.1 Publicity of the scheme and involvement of voluntary organization

Operational guideline stipulates that wide and continuous publicity of the scheme should be ensured through posters, brochures, media and other means so as to reach all sections of the society. PRIs should encourage and involve the cooperation of voluntary organization for this task.

Publicity at the district level was visibly absent as per the records provided to audit in selected districts except in Cooch Behar district where the same was done by using mikes, hoarding and by imparting training to members and staffs of PRIs. Selected PSs stated that steps were taken for wide publicity of the scheme at the PS and GP level but no record in support of their claim was made available to audit.

P&RDD intimated that no cooperation was sought from voluntary organization for dissemination of information about the scheme. Birbhum, Nadia and Howrah districts also reported non-involvement of voluntary organizations but Malda and Cooch Behar districts stated that the same was organized at block level and cooperation of Self Help Groups (SHGs) was taken for disseminating information.

4.7.1.2 Selection of beneficiaries

DPRDOs of selected districts stated that the districts did not have any role in selecting beneficiaries and identification was done at the PS level. Prior to introduction of SEBA software in January 2010, eligible applicants used to submit forms alongwith their BPL status and age proof which was then transmitted to Sub-Divisional Office for sanction. GPs then disbursed pension to IGNOAPS beneficiaries through muster roll. In 2005, P&RDD conducted a Rural Household Survey in all GPs. The data of all BPL families so collected was transmitted into SEBA software developed for payment of pension under IGNOAPS. The beneficiaries, thus, got pension under the scheme without specifically applying for the same. In PSs the scroll of beneficiaries generated through SEBA software was sent to the concerned Bank/Post office alongwith the demand draft for credit into the beneficiaries accounts.

Guideline stipulated that BPL persons of 60 years or above and having little or no regular means of subsistence from his/her own sources of income or through financial support from family members or other sources are eligible to be a beneficiary of the scheme. However test check of records of beneficiaries with

their Electors' Photo Identity Cards (EPIC), during beneficiary survey in PRIs in four districts, revealed that 12³² underage persons were unauthorisedly extended the benefits of the scheme in contravention to the provisions of the guidelines.

Data of RH survey was, thus, not foolproof. Besides, verification of beneficiaries done by GPs at the beginning of the year was not reliable as these were done in a routine manner without verifying the actual status of recipients.

4.7.1.3 Target and achievement

GoI fixed the numerical ceiling of IGNOAPS and qualifying financial entitlement of States based on the population projections and poverty ratio as per Modified Expert Group Report for 1993-94. In September 2011, P&RDD estimated the number of IGNOAPS beneficiaries as 1508334 on the basis of census report 2011. When enquired about target P&RDD stated (February 2014) that the actual number of beneficiaries was more than the number of beneficiaries (12.72 lakh) approved by MoRD and as on March 2013, there were 15.26 lakh IGNOAPS beneficiaries in the State but no information of achievement was furnished. In respect of target and achievement of selected districts, no information / record was made available / furnished to audit. However, Cooch Behar, Birbhum and Nadia districts intimated that target was determined by the State Government.

4.7.1.4 Updating of data of SEBA

P&RDD stated that yearly verification was done for all beneficiaries. Since all the beneficiaries could not be covered under the scheme, priority was given to the poorest of the poor. As and when vacancies arose either due to shifting or demise of existing beneficiary such vacancies were filled up by new beneficiaries identified as poorest of the poor. Nadia district intimated that annual verification of beneficiaries was done every year and names of deceased beneficiaries deleted from RHS database and SEBA software selected names of new beneficiaries from the existing list to fill up the vacancy. Besides, names of beneficiaries shifted from the area and receiving benefits under other pension schemes were also sent to higher authorities for updating the data of SEBA software. Duplicate names identified during verification were stated to be marked as 'Not recommended' in the verification report. Malda and Cooch Behar districts stated that the updation

³² Khatanga (2 persons) and Bhurkuna (1 person) GPs of Birbhum, Bally (2 persons), Amta (1 person) and Kanpur (1 person) GPs of Howrah and Bararangras (1 person), Khagrabari (2 persons) and Salbari-II (1 person) GPs of Cooch Behar and Bhagawanpur (1 person) GP of Malda districts.

was being done by PSs while Howrah and Birbhum districts stated that the matter was not dealt by the district.

Thus, it was evident there is no prescribed yardstick to identify poorest of the poor rendering the process of including new beneficiaries non-transparent.

4.7.1.5 Extension of benefits to deceased beneficiaries

Scrutiny revealed that updating of beneficiary list in SEBA Software was not done on regular basis. Addition and deletion of names was not done regularly which not only rendered the beneficiary list incomplete, it also resulted in extension of benefit to deceased beneficiaries as was evident in Chapra (2 beneficiaries) and Chanchol-I (7 beneficiaries) PSs. Further, GPs of Chapra PS did not communicate the death of beneficiaries to the PS and the PS remained unaware till the family of the deceased beneficiary claimed the arrears from the PS. In Arbara Post Office of Chanchol-I PS, ₹ 1.00 lakh was accumulated in 11 pension accounts due to non-drawal of pension by beneficiaries from March 2011 to May 2012.

Thus, as the PS did not regularly verify the status of beneficiaries, pension was extended to deceased beneficiaries and also to those accounts which remained inoperative for more than two years.

In Bargram GP of Shyampur-II PS in Howrah district one beneficiary was identified as dead during December 2012 but the PS continued to pay pension to the concerned pensioner up to the month of April 2013. When pointed out, the PS accepted the observation and stated that the name of the beneficiary was not deleted due to wrong entry in SEBA software.

4.7.2 Financial management

MoRD, GoI stipulates the eligibility of beneficiaries, disbursement method and amount of pension from time to time. GoI releases IGNOAPS fund as additional central assistance through budget. Fund is released in two installments in a year.

The State Government releases funds of NSAP under different components viz. IGNOAPS, IGNFBS and IGNMBS. The PRIs kept the entire fund under a single head without segregating component wise allocation. Hence actual receipt and expenditure could not be ascertained from the accounts of PRIs.

Selected districts failed to submit year wise receipt and utilisation of IGNOAPS fund and figures submitted by them do not tally with the figures shown in Monthly Progress Reports (MPRs) submitted by the PRIs. Based on the component

wise receipt and utilization figures available in MPRs year wise receipt and utilisation of IGNOAPS funds were calculated and is given below:

Table 4.1

(₹ in crore)

Name of District	Opening balance	Central assistance received during the period	Total available fund	Utilization	Balance	Percentage of utilisation
Howrah (2008-13)	1.41	72.24	73.65	73.44	0.21	100
Cooch Behar (2009-13)	11.59	82.08	93.67	77.84	15.83	83
Malda (2009-13)	9.42	130.73	140.15	125.44	14.71	90
Nadia (2009-13)	9.17	168.92	178.09	158.20	19.89	89
Birbhum (2010-13)	12.15	58.00	70.15	63.93	6.22	91

(Source: MPRs of districts)

Utilisation of fund in the five selected districts varied from 83 to 100 *per cent* during 2008-13.

4.7.2.1 Accumulation of unspent fund

Scrutiny of MPRs as of 31 March 2013 revealed that ₹ 35.72 crore remained unspent in five selected districts while in 15 selected PSs ₹ 5.29 crore remained unspent under IGNOAPS head. Only Harishchandrapur-II PS utilized the entire available fund.

4.7.2.2 Maintenance of bank account and subsidiary cash book

Funds under NSAP were allocated component wise but all selected PRIs kept the entire fund in a single bank account and also there was no segregation of components in accounts. As a result, the balance of fund vis-à-vis receipt and expenditure could not be verified. DPRDO, Birbhum, Tehatta-II, Kaliganj PSs and Domdama GP did not maintain separate subsidiary cash book for the scheme. In absence of a separate bank account and subsidiary cash book separate ledger head for IGNOAPS could not be created in the accounts (Cash Analysis report). Hence actual financial position of the scheme could not be ascertained and figures incorporated in MPRs also could not be verified.

4.7.2.3 Maintenance of bank accounts and disbursement thereof

Suri-I, Suri-II, Mayureswar-II and Tufanganj-II PSs maintained two bank accounts for the scheme one in SBI and the other in Axis bank. The PSs received the allotment from DPRDO initially in their respective SBI Accounts. Later the fund was transferred to Axis bank for disbursement of pension to beneficiaries. The system not only complicated the disbursement process but also resulted in unwarranted delay in disbursement ranging from 54 to 62 days. Besides, the PSs also failed to reflect the actual receipt and expenditure of fund in their annual accounts.

4.7.2.4 Disbursement of pension

Delay in disbursement of pensions was evident in Malda district as below:

Table 4.2

Months of pension	Memo no. releasing funds to banks	Amount (₹ in lakh)	Period of delay
Apr 09 to Dec 09	2464/P dt.8/10/10	864.04	9 to 17 months
Nov 10 to Jan 11	431/P dt.27/05/11	955.02	4 to 6 months
Feb 11 & Mar 11	1312/P dt.30/11/11	460.35	7 to 8 months
Apr 11 & May 11	1468/P dt.30/12/11	737.76	7 to 8 months
Jun 11 to Jan 12	416/P dt.28/3/12	1523.57	2 to 9 months
Apr 12	882/P dt.04/07/12	460.66	3 months
May 12	1127/P dt.28/08/12	455.55	3 months

(Source: Records of DPRDO)

When pointed out, DPRDO stated that the fund was received two or three months late following the months in which such fund was due and Bank (State Bank of India, Malda main branch) further delayed disbursement of funds.

In Cooch Behar district, pension for the period from July 2009 to December 2009 was released to the beneficiaries in March 2010 i.e. after delay of two to seven months, out of which four months of delay occurred after receipt of funds from P&RDD.

In Tufanganj-II PS, there was delay of 55 days between receipt of allotment and disbursement of pension. Similarly, Suri-I PS delayed disbursing pension to beneficiaries by 63 days.

Further delay in disbursement of pension ranging from one to 13 months was noticed in Chanchol-I and Shyampur-II PSs, Bhagawanpur, Matiharpur, Chapra-I and Hatishala-II GPs (**Appendix -XXI**). When enquired, the PRIs pointed to delay in disbursement of funds by DPRDO and also by banks. Shyampur-II PS

stated that pension disbursement was held up due to Panchayat election and introduction of direct benefit transfer system. Besides Domdama, Abinashpur and Kasba GPs also delayed disbursement of pension to beneficiaries ranging between 52 and 116 days.

4.7.2.5 Funds lying with post offices and GPs

In Kaliganj PS, it was noticed that ₹ 0.44 lakh pertaining to the period from March 2010 to August 2012 was lying in different post offices due to accumulation of pension in the accounts of 28 deceased beneficiaries. No steps were taken by the PS to get back the money from post offices.

In terms of P&RDD's order (August 2011), IGNOAPS funds lying with GPs had to be deposited into PS fund. However, in violation of the said order, Bhagawanpur, Kasba and Daspalsa GPs did not deposit ₹ 2.37 lakh (received prior to 2010) to PS fund till September 2013.

4.7.2.6 Allocation of pension between districts and PSs

Scrutiny of MPRs of five selected districts revealed that pension was not uniformly disbursed between blocks except in Howrah district where, as of March 2013, pension was disbursed to all blocks up to the month of August 2012. MPRs as of March 2013 in respect of four selected districts revealed wide gap in payment of pension between different PSs and also among districts as tabled below:

Table 4.3

Name of the district	Earliest payment of pension		Most delayed payment of pension		Position in selected PSs
	PS	Month	PS	Month	
Birbhum	Rajnagar	March 2013	Nalhati-II	November 2012	Suri-I and Mayureswar-II – January 2013 Suri-II and Bolpur-Sriniketan – December 2012
Nadia	Out of 17 PSs in nine PSs	December 2012	Kaliganj, Krishnanagar-I and Santipur	August 2012	Chapra – November 2012 Kaliganj – August 2012 Tehatta-II – December 2012
Cooch Behar in three PSs	Out of 12 PSs, 2012	December	Sitalkuchi	June 2012	Cooch Behar-II and Tufanganj-II – December 2012
Malda	Habibpur	January 2013	Bamongola and Kaliachak-II	June 2012	Chanchol-I and Gajole – September 2012 Harischandrapur-II – December 2012.

(Source: MPRs of districts)

Thus in Cooch Behar and Malda districts the payment was made up to June 2012 whereas in Howrah and Nadia districts the same was made up to the month of August 2012. Further, pensioners of Rajnagar PS got their pension up to the

month of March 2013 and pensioners of 12 PSs of Cooch Behar and Nadia districts got their pension up to the month of December 2012. Thus there was no uniform allocation of pension between districts and also between PSs and pensioners remained deprived of getting pension in time in all these districts. P&RDD and district authorities did not monitor to ensure the uniform distribution of pension among beneficiaries.

4.7.2.7 Payment of pension

Scrutiny of records at Brittihuda GP of Nadia revealed that the pension in respect of 20 beneficiaries for the month of July 2009 was paid through both muster roll at GP level and again through Talukuhuda post office resulting in extension of undue benefits of ₹ 0.08 lakh to these beneficiaries. Recovery / adjustment has not been carried out till date.

4.7.2.8 Withholding of pension

Records of Bhagawanpur and Matiharpur GPs revealed that pension in respect of 10 beneficiaries, who were getting the benefit from the GP regularly, was withheld by Chanchol-I PS after shifting the system from GP to PS. No reason was furnished to audit though called for.

Further Bhagawanpur GP rejected 231 beneficiaries on receipt of instruction from Chanchol-I PS (by taking a resolution on 16 July 2009) on the ground of not attaining the stipulated age. But RHS list revealed that many of them were above 60 years. However, the PS subsequently allowed benefits to some of those rejected beneficiaries in contradiction with the decision of the GP. Hence, the database of beneficiaries between two PRIs contradicts each other and authenticity of data could not be vouchsafed in audit.

4.7.2.9 Extension of enhanced rate to pensioner above 80 years

Verification of EPIC and SEBA Software of four GPs' revealed that age of EPIC were not taken into consideration and beneficiaries who were above 80 years as per EPIC (evidence of age proof) were not given enhanced rate of pension for which they were eligible under the scheme.

4.7.3 Differences in MPRs and Accounts

Review of MPRs, Cash Analysis Report and Receipt and Payment Account of Cooch Behar-II and Tufanganj-II PSs revealed that the MPRs and Accounts reflected two different figures for the same period.

Table 4.4

(₹ in lakh)

Unit	Particulars of discrepancy	Figure in MPR	Figure in accounts	Amount of discrepancy
Cooch Behar-II PS	Total available fund did not match between MPR and Cash Analysis Report of 2012-13	537.93	508.14	29.79
	Total disbursed fund did not match between MPR and Form 27 of 2012-13	258.07	514.86	256.79
	Opening Balance did not match between MPR and Cash Analysis Report of 2012-13	4.16	0.00	4.16
Tufanganj-II PS	Total available fund did not match between MPR and Cash Analysis Report of 2011-12	152.86	153.32	0.46
	Total disbursed fund did not match between MPR and Form 27 of 2011-12	148.61	148.70	0.09
	Closing Balance did not match between MPR and Cash Analysis Report of 2011-12	4.25	4.62	0.37

(Source: MPRs & A/C of PSs)

It was also noticed that differences existed between the opening and closing balance of IGNOAPS fund in two GPs of Chanchol-I PS in Malda.

Table 4.5

Name of GP	Year	Closing Balance (₹)	Year	Opening Balance (₹)	Difference (₹)
Bhagawanpur	2009-10	224423.25	2010-11	191623.25	32800.00
Daulatnagar	2008-09	363620.65	2009-10	363320.65	300.00
Daulatnagar	2009-10	0.00	2010-11	2432.25	2432.25

(Source: Accounts of GPs)

Further in Kaliganj GP of Nadia district it was noticed that closing balance of IGNOAPS during 2009-10 was ₹1637886.73 but ₹1642272.88 was recorded as opening balance of 2010-11. The difference was not explained by the GP. Recording of bank interest was not done properly in Rajarampur Ghorai khetra GP of Nadia. Bank interest amounting to ₹2367.00 were credited in the Pass Book during 2008-09 but the GP credited ₹487.00 only in the cash book. During 2009-10, the GP showed ₹2596.00 as interest credit in the cash book against actual receipt of ₹3008.00. Similarly in the year 2010-11 bank interest appeared in the Pass book as ₹1762.00 but the same was entered in the Cash book as ₹1834.00.

Scrutiny of accounts of Tehatta-II PS revealed discrepancies between opening balance and closing balance as shown below:

Table 4.6

(in ₹)

Year	OB	CB	Difference
2008-09	-	1041155.00	
2009-10	1773420.00	384600.00	(1041155.00-1773420.00) = -732265.00
2010-11	3489360.00	1457430.00	(384600.00-3489360.00) = -3104760.00
2011-12	1972885.00	1798215.00	(1457430.00-1972885.00) = -515455.00
2012-13	3257810.00	3339873.00	(1798215.00-3257810.00) = -1459595.00

(Source: Accounts of PS)

4.7.4 Monitoring and evaluation

4.7.4.1 State level and district level committee

Guideline envisaged constitution of a State level and district level committee to monitor, evaluate and report progress of the scheme to GoI. While no information about formation of a State Level Committee was furnished, the State Government reported that Commissioner of P&RDD was entrusted with the implementation of the scheme. Regarding district level committee in the five selected districts, DPRDO of Nadia and Malda districts reported that no such committee was formed while Howrah, Cooch Behar and Birbhum districts stated that vigilance and monitoring committee have been set up at district level for monitoring implementation of all schemes including IGNOAPS.

4.7.4.2 Monitoring by the State/District authorities

Nadia, Malda and Howrah districts reported that progress of implementation of IGNOAPS were discussed in the monthly development meeting with BDO/ Panchayat Accounts and Audit Officer while in Birbhum and Cooch Behar districts, meeting was held with Panchayat Development Officer, Panchayat Accounts and Audit Officer and Block Informatics Officer for monitoring the scheme.

4.8 Conclusion and Recommendations

Conclusion

PA of IGNOAPS in five selected districts revealed that the State Government prepared the data of beneficiaries from the information collected during Rural

Household survey in 2005 and all persons aged 60 years and above in every BPL household have been taken into that database as IGNOAPS beneficiaries. Hence, the beneficiaries got their pension without specifically applying for the same. Since 2005 no further verification of the status of beneficiaries was done. The annual verification of beneficiaries suffered from shortcomings as is evident from irregular selection of beneficiaries without considering age limit, non-extension of enhanced rate of pension to eligible beneficiaries, double payment of pension, withholding of pension, payment of pension to deceased beneficiaries, lack of uniformity among PS and GP in selection of beneficiaries, etc. Hence, the verification of beneficiaries was not foolproof. Further disparity in payment of pension between blocks, accumulation of funds in ZPs and PSs, delay in disbursement of pension, withholding of unspent fund by GPs, differences in MPRs and annual accounts etc. were also observed. Though the NSAP fund was allocated component wise, none of the selected unit kept any ledger or statement of expenditure in respect of IGNOAPS but the DPRDO submitted component wise MPRs. Due to absence of component wise statement or ledger, the figures shown in MPRs could not be verified. No separate committee for monitoring of IGNOAPS was constituted either at State or district level. In absence of separate committee, the scheme was not monitored satisfactorily as is evident from the observations stated above.

Recommendations

Concerted efforts may be made to identify the actual beneficiaries instead of including all data of RHS into SEBA software and to extend timely benefits to eligible beneficiaries by addressing the following areas:

- Proper identification/verification of actual BPL status of beneficiaries may be undertaken to extend the benefit to eligible beneficiaries;
- Criteria for age proof may be fixed to avoid extension of benefits to underage persons;
- In order to get the benefit of IGNOAPS, system of submission of application by BPL persons with proper document may be reintroduced instead of transferring entire data from RHS as the data of RHS was not tallied with EPIC;
- PRIs may keep records regarding addition and deletion of names of beneficiaries with proper justification and in case of deletion with proper document to avoid payment of pension to deceased beneficiaries;
- Separate accounts of IGNOAPS funds may be maintained with reference to allocation received and to present figures in MPRs;

- Efforts may be taken to release IGNOAPS funds in time to avoid delay in disbursement and disparity in allocation of pension among PSs;
- Proper reconciliation may be undertaken with banks and post offices to avoid accumulation of unutilised funds with them; and
- Monitoring over PRIs may be strengthened and evaluation of the scheme may be undertaken to assess the impact of the scheme on the beneficiaries.