

**Report of the  
Comptroller and Auditor General of India  
on  
National Pension System**



**लोकहितार्थं सत्यनिष्ठा**  
**Dedicated to Truth in Public Interest**

**Union Government  
Ministry of Finance  
Report No. 13 of 2020  
(Performance Audit)**



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**for the year ended March 2018**

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## *Preface*

This report of the Comptroller and Auditor General of India has been prepared for submission to the President of India under Article 151 of the Constitution of India for being laid before the Parliament. The report has been prepared in accordance with the Performance Auditing Guidelines, 2014 and Regulations on Audit and Accounts, 2007 of the Comptroller and Auditor General of India.

The National Pension System (NPS) was introduced with effect from 01 January 2004 for new entrants to Central Government service (except Armed Forces) replacing the old pension system and subsequently, State Governments also adopted NPS on voluntary basis for their employees. The NPS is being regulated by the Pension Fund Regulatory and Development Authority (PFRDA).

There are 58.01 lakh Government sector subscribers as on 30 April 2018. NPS covers a large number of Government sector employees; it affects the financial security and retirement benefits of these employees. Its effective implementation is of utmost importance. In this context, the Performance Audit was undertaken to get an assurance that the system for NPS was established as envisaged; all eligible Government Sector employees had been covered under the NPS; and due contributions (subscribers' and employers') were timely deducted and remitted to Trustee Bank.



## *Executive Summary*

By 2001-02, Central Government (i.e. Government of India) pension liability had reached unsustainable proportions. To review the existing pension system and to develop a new one for new recruits entering Government service, a High Level Expert Group was set up (June 2001). Its report, providing a road map for next steps to be taken by the Government, was submitted in February 2002.

Government of India approved (August 2003) the proposal to introduce a new restructured defined contribution pension system i.e. National Pension System (NPS) for new entrants to Central Government service (except Armed Forces) with effect from 01 January 2004 replacing the old pension system. Its basic features are:

- Employee to pay a monthly contribution of 10 *per cent* (salary and Dearness Allowance), matched by the Central Government to be deposited in a non-withdrawable Tier-I account.
- On exit (at or after 60 years for Tier-I) from NPS, the individual would be mandatorily required to invest 40 *per cent* of pension wealth to purchase an annuity and 60 *per cent* would be paid to the subscriber in a lump sum.
- For exit prior to the age of 60, the mandatory annuitisation would be 80 *per cent* of the pension wealth and 20 *per cent* would be paid as lump sum.

NPS was also applicable to new employees of all autonomous bodies of Central Government Ministries/ Departments with effect from 01 January 2004. Further, State Governments and their Autonomous Bodies also adopted NPS on different occasions for their employees.

The Nodal Offices (act as interface between subscribers and Central Record keeping Agency) under NPS were the Principal Accounts Officers (Pr. AOs), Pay and Accounts Officers (PAOs) and Drawing and Disbursing Officers (DDOs) under the Central Government and analogous offices under the State Governments. As on 30 April 2018, there were 19,303 DDOs, 4,719 PAOs and 687 Pr. AOs having 19.29 lakh subscribers in Central Government Ministries/ Departments and Central Autonomous Bodies (CABs). Further, there were 2,31,745 DDOs, 5,463 PAOs/ District Treasury Offices and 443 Pr. AOs/ Directorate of Treasury and Accounts having total 38.72 lakh subscribers in State Government and State Autonomous Bodies (SABs).

Performance Audit on the NPS was conducted to assess whether the system for NPS was established as envisaged; all eligible subscribers had been covered under the NPS; and due contributions (subscribers' and employers') were timely deducted and remitted to Trustee Bank.

The Performance Audit was conducted during October 2018 to January 2019 covering the period from 01 January 2004 to 31 March 2018 in the selected sample of seven State Governments (Andhra Pradesh, Himachal Pradesh, Jharkhand, Karnataka, Maharashtra, Rajasthan and Uttarakhand), 02 Union Territories (National Capital Territory of Delhi and Andaman and Nicobar Islands) and 16 Ministries/ Departments of Central Government.

The audit findings have been categorized under three broad headings viz. Planning, Implementation and Monitoring as follows:

### **Planning**

- Even after 15 years from introduction of NPS, rules on service conditions/ retirement benefits in respect of employees covered by NPS were pending finalisation.

*(Para 3.2)*

- NPS was made applicable to new entrants in all Autonomous Bodies under various Central Ministries/ Departments recruited on or after 01 January 2004, without putting in place record keeping and accounting arrangements for the Autonomous Bodies.

*(Para 3.3)*

- In respect of States, CABs and SABs, PFRDA did not fix timelines for upload of legacy data and transfer of legacy contributions to the Trustee Bank, affecting the timely transfer of legacy amount to the Trustee Bank. Further, PFRDA was unaware of the quantum of legacy amount and the status of its transfer to the Trustee Bank.

*(Para 3.5)*

- Unlike private sector employees who had the choice in making their investments, Government employees did not get to choose the Pension Fund and schemes for a period of more than 15 years i.e. from 01 January 2004 to 30 January 2019.

*(Para 3.6)*

- There was no indication that actuarial evaluation of the fund/ scheme was conducted once in two years and of adoption of any other mechanism to assess the viability of the fund/ Scheme.

*(Para 3.9)*

### **Implementation**

- There was no assurance that all Nodal Offices (under Central Government, State Governments, CABs and SABs) were registered under NPS.

*(Para 4.1.1)*

- During formulation of the scheme, essential controls to ensure 100 per cent coverage of eligible employees were not envisioned. Thereby there was no

assurance that 100 *per cent* of eligible employees were covered under NPS, despite 15 years of implementation.

(Para 4.1.3)

- There were cases of delay in issue of Permanent Retirement Account Number (PRAN), first deduction of NPS contributions, bills reaching PAO, uploading Subscriber Contribution Files (SCFs) and remittance of contributions to the Trustee Bank.

(Para 4.3.1, 4.3.2, 4.4, 4.5, 4.6)

- An amount of ₹5.20 crore and ₹793.04 crore were not remitted to the Trustee Bank by Central Government/ CABs DDOs and States/ UTs DDOs respectively in respect of those nodal offices who had joined NPS.

(Para 4.8)

## Monitoring

- Out of 66-68 Ministries/ Departments between 2012-13 and 2018-19, not all had constituted the Committee comprising Joint Secretary, Principal Chief Controller of Accounts/ Chief Controller of Accounts and Financial Advisers.

(Para 5.1.1)

- Substantial number of grievances were outstanding for one or more years, between 2013-14 and 2017-18.

(Para 5.2)

- In 4,130 cases pertaining to Civil Ministries of Central Government, an amount of ₹139.95 crore of NPS accumulations was lying in the NPS accounts (i.e. PRANs) which were required to be transferred to Nodal Office/ Government as these employees/ families of employees were granted the benefit of additional relief (old pension on death/ invalidation).

(Para 5.3)

## Recommendations

- *A foolproof system needs to be put in place to ensure that all nodal offices and eligible employees are registered under NPS. Internal Audit mechanism should see that every employee is brought into the system. To ensure this, delays need to be penalised and compensation effected to avoid loss to the subscriber.*
- *Government may ensure that rules on service matters for NPS beneficiaries of Government sector are put in place.*
- *Government must identify all such cases where legacy contributions were not remitted to Trustee Bank and ensure that the same may be remitted with due interest and compensation so that subscriber does not suffer loss.*

- *Immediate steps need to be taken for providing Minimum Assured Return Scheme (MARS), in compliance to the provisions of the PFRDA Act, to the subscriber for ensuring their social security post retirement.*
- *DFS may arrive at minimum replacement rate taking into consideration the annuity rates, increased longevity and interest rates.*
- *DFS may ensure that the amendment being made to the PFRDA Act, clearly defines the responsibility, accountability and penalty for delay at each level (as they are for employees in the Employees Provident Funds and Miscellaneous Provisions Act, 1952) to ensure that NPS subscribers' contribution is remitted to the Trustee Bank and credited in subscriber's PRAN within the scheduled time.*
- *PFRDA should mark cases of grant of additional relief in CRA system to avoid payment of any sum to Annuity Service Provider or to subscriber/ family member subsequently. The pension paying authority may obtain NOC from nodal office to the effect that claimant has not been granted the pension under NPS. Government may take immediate steps to recover the payment already made from the NPS corpus or on account of NPS pension to the subscribers/ family members who had received benefits of additional relief.*
- *Audit findings in report are based on sample scrutiny. Government, both at the Centre and States, may identify similar instances in the entire NPS Universe and determine the magnitude of deficiencies in implementation and take remedial action.*

## Chapter 1 - Introduction

### 1.1 Rolling out the New Pension Scheme<sup>1</sup>

The Budget for the year 2001-02 mentioned that Central Government (i.e. Government of India (GOI)) pension liability had reached unsustainable proportions and there was a need to review the existing pension system and steps were needed including developing a new pension scheme for new recruits entering Government service. Accordingly, a High Level Expert Group (HLEG) was set up (June 2001) to provide a road map for next steps to be taken by the Government and submitted its report in February 2002. Regarding the unorganized sector, the OASIS (Old Age Social and Income Security) project, commissioned by the Ministry of Social Justice and Empowerment, submitted a report in January 2000.

Further, the total pension liability on account of the Central Government employees had risen from 0.6 *per cent* of GDP (at constant prices) in 1993-94 to 1.66 *per cent* of GDP (at constant prices) in 2002-03 and the actual outgo had increased from ₹5,206 crore in 1993-94 to ₹23,158 crore (excluding telecom) in 2003-04 (BE). As per the Government decision for introduction of New Pension Scheme, in view of the above, and after examining the experiences of other countries, as well as recommendations of the OASIS report and HLEG report, the new pension scheme was announced in the Budget 2003-04 for new entrants to Government service and others.

As on 31 March 2018, the total number of Central Government employees covered under National Pension System (NPS) was 17,58,144 and those of the State Governments was 31,63,415. If NPS fails, the liability to provide pension as a social security measure to these subscribers will fall on Central and respective State Governments, in addition to their existing pension liabilities.

### 1.2 National Pension System for the Government Sector: Basic features

#### 1.2.1 For Central Government employees

Government approved (23 August 2003) the proposal to implement the budget announcement of 2003-04, relating to introduction of a new restructured defined contribution pension system i.e. New Pension Scheme for new entrants to Central Government service (except Armed Forces). The new system was to replace the then existing system of defined benefit pension. Basic features of NPS are as follows:

<sup>1</sup> New Pension Scheme: Department of Financial Services vide its O.M. dated 13 August 2009 replaced this nomenclature by “National Pension System” (NPS).

- The Central Government introduced<sup>2</sup> NPS from 01 January 2004, with monthly contribution of 10 *per cent* of salary and Dearness Allowance (DA), to be paid by the employee and matched by Central Government. The contributions and investment returns were to be deposited in a non-withdrawable pension Tier-I account. It was also specified that the then existing provisions of defined benefit pension and General Provident Fund (GPF) was not to be available to the new recruits in Central Government service.
- Individuals could normally exit at or after 60 years for Tier-I of the pension system and at exit, the individual would be mandatorily required to invest 40 *per cent* of pension wealth to purchase an annuity from an Insurance Regulatory and Development Authority of India (IRDAI) - regulated life insurance company. Further, individuals would have the flexibility to leave the pension system prior to age 60, however, in this case, the mandatory annuitisation would be 80 *per cent* of the pension wealth.
- As per the Notification (December 2003), each individual might also have a voluntary Tier-II withdrawable account at his option. Government would make no contribution into this account.

Following are the major differences between the Old Pension System and NPS:

**Table: 1.1**

Description	Old Pension System	NPS (Tier-I)
Contribution of employee	Nil	10% of (Basic pay plus DA)
Pension guarantee by Government	Yes	No
Amount of pension	50% of last pay drawn	No link with last pay
Dearness Relief provided by Government for mitigating impact of inflation	Yes	No
Amount of commutation allowed	Upto 40%	No option
GPF eligibility	Yes	No
GPF/NPS withdrawal	Temporary: within 15 years Final: after 15 years	Tier-I : Not allowed till May 2015 <sup>3</sup>

### 1.2.2 For Central Autonomous Bodies (CABs) employees

As per Department of Expenditure (DoE) O.M. dated 13 November 2003, all new recruits joining any autonomous body under the administrative control of

<sup>2</sup> NPS was introduced vide its Notification dated 22 December 2003. As per Notification of Department of Financial Services, GOI, dated 31 January 2019, co-contribution by GOI was enhanced to 14 *per cent*. This was applicable from 1 April 2019 onwards.

<sup>3</sup> Partial withdrawal of 25 *per cent* of contribution made by subscribers for certain specified purpose as notified by PFRDA (Exit and Withdrawal under NPS) Regulation, 2015 (May 2015).



various Ministries/ Departments of Central Government, on or after 01 January 2004 would also be governed by NPS.

### **1.2.3 For State Governments and State Autonomous Bodies (SABs) employees**

State Governments and their Autonomous Bodies also adopted NPS architecture on different occasions for their employees. State-wise details of date of adoption and notification are mentioned in **Annexure I(A)**.

## **1.3 Architecture of NPS**

As per Government decision (23 August 2003) and the notification of the Department of Economic Affairs (DEA), dated 22 December 2003:

- i. An independent Pension Fund Regulatory and Development Authority (PFRDA) would regulate and develop the pension market, which would be located in New Delhi;
- ii. There would be a Central Record Keeping and Accounting Agency (CRA) which would be the central facility for holding records for all individuals in the new pension system;
- iii. There would be several pension fund managers (PFMs), each offering three categories<sup>4</sup> of schemes – A, B and C; and
- iv. The participating entities (Pension Funds and CRA) would give out easily understood information about past performance, so that the individual would be able to make informed choices about which scheme to choose.

The key functionalities in NPS {details in **Annexure I(B)**} are as follows:

- **Pension Fund Regulatory and Development Authority**  
The Pension Fund Regulatory and Development Authority (PFRDA), an interim regulator (precursor to a statutory regulator), was constituted in October 2003. The PFRDA Act was passed on 19 September 2013 and notified on 01 February 2014. PFRDA regulates NPS subscribed by employees of Central Government, State Governments and employees of private institutions/ organisations and unorganised sectors.
- **Central Record Keeping Agency (CRA)**  
Central Record Keeping Agency acts as an operational interface between PFRDA and other NPS intermediaries such as Pension Funds, Annuity Service Providers, Trustee Bank etc. It performs the record

<sup>4</sup> Under option A, around 60 *per cent* of the assets would be held as Government paper, 30 *per cent* in investment grade corporate bonds and 10 *per cent* in equity. The asset allocation for option B would be around 40 *per cent* for Government paper, 40 *per cent* for investment grade corporate bonds and 20 *per cent* in equity. Option C would have 25 *per cent* of pension assets in Government paper, 25 *per cent* in investment grade corporate bonds and 50 *per cent* in equity.

keeping, administration and provides customer service functions for all NPS subscribers.

- **Trustee Bank**

Trustee Bank is responsible for day-to-day flow of funds and banking facilities in accordance with the guidelines/ directions issued by the Authority under NPS.

- **Pension Funds**

Pension Funds manage pension corpus through various schemes under NPS.

- **Custodian**

Custodian holds scheme securities in Demat account in the name of NPS Trust and provides custodial and depository participant services for the pension schemes regulated by the Authority.

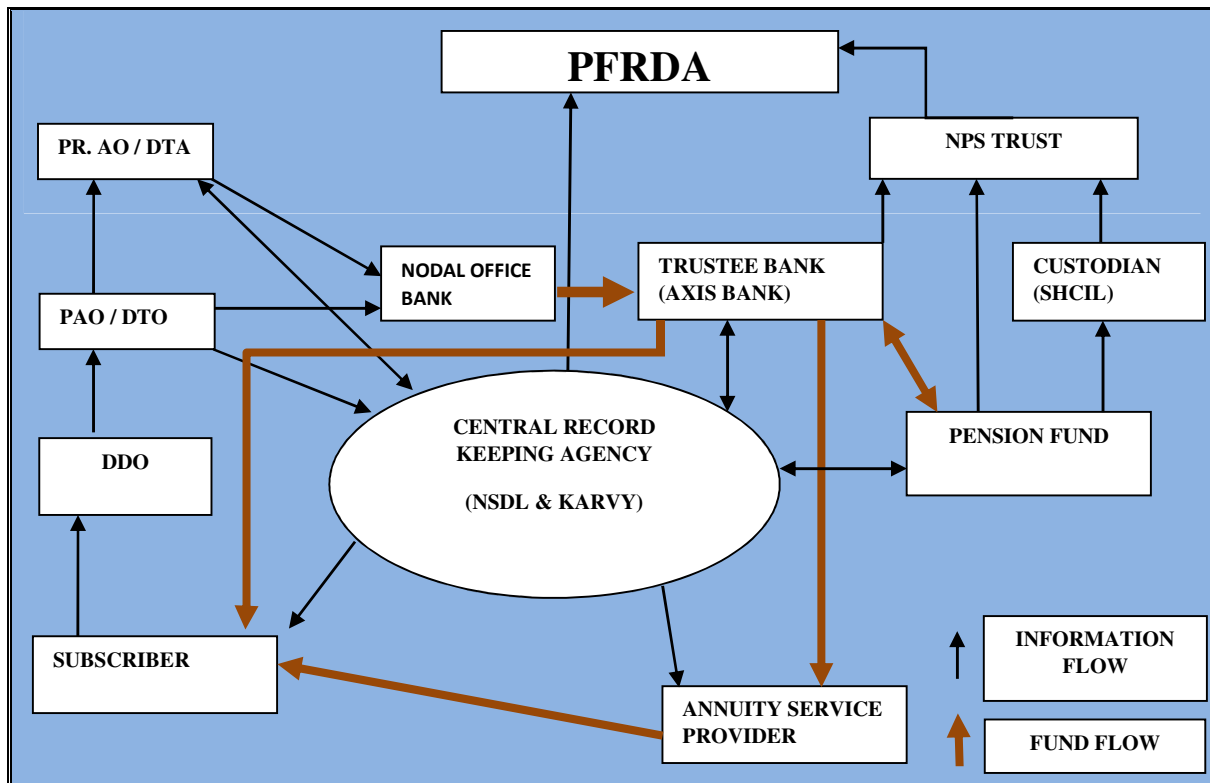
- **Annuity Service Providers**

Annuity Service Providers (ASPs) are IRDAI licensed and regulated life insurance companies, for servicing the annuity requirements of the NPS subscribers.

- **NPS Trust**

NPS Trust has been constituted to take care of the assets and funds under the NPS in the interest of the subscribers.

#### 1.4 Flow of funds/ information across the architecture



The subscribers' enrolment/ registration in NPS is followed by deduction of the defined contribution by Drawing and Disbursing Officer (DDO) and sending of the pay bill containing the contributions so deducted, to Pay and Accounts Officer (PAO)/ District Treasury Officer (DTO).

Thereafter, Nodal Offices<sup>5</sup> upload subscriber details in New Pension Scheme Contribution Accounting Network (NPSCAN) and remit NPS contributions (of employee and employer) to the Trustee Bank through their bankers.

This is followed by transmission of NPS funds by the Trustee Bank to Pension Funds, investment of NPS funds by Pension Funds as per investment guidelines prescribed by PFRDA and daily interaction of Pension Funds with the Custodian for purchase of securities and valuation of Net Asset Value (NAV) at the end of the day.

When there is exit of the subscriber from NPS, there is flow of funds from the Trustee Bank to the subscriber (lump sum) and ASP (annuity).

### 1.5 Nodal Offices

Nodal Offices are offices, which act as interface between subscribers and CRA. They include the Principal Accounts Officers (Pr. AOs), PAOs and DDOs under the Central Government and analogous offices under the State Governments. The following table depicts the number of Nodal Offices and subscribers involved in the Government Sector NPS model as on 30 April 2018.

**Table: 1.2**

Sector	DDOs	PAO/ DTO	Pr. AO/ DTA	Total subscribers (in lakh)
Central Government <sup>6</sup>	15,443	2,885	131	17.58
State Government	2,20,217	2,249	67	31.63
<b>Total (A)</b>	<b>2,35,660</b>	<b>5,134</b>	<b>198</b>	<b>49.21</b>
<b>The number of Nodal offices and subscribers in Central and State Autonomous Bodies are as under:</b>				
Central Autonomous Bodies	3,860	1,834	556	1.71
State Autonomous Bodies	11,528	3,214	376	7.09
<b>Total (B)</b>	<b>15,388</b>	<b>5,048</b>	<b>932</b>	<b>8.8</b>
<b>Total (A) + (B)</b>	<b>2,51,048</b>	<b>10,182</b>	<b>1,130</b>	<b>58.01</b>

The primary function of DDO is to obtain duly filled application for Permanent Retirement Account Number (PRAN) from subscribers, whereas the PAO uploads the Subscriber Contribution File (SCF) containing details of pension contribution, PRAN, DDO, amount etc. to the NPSCAN system. The Pr. AO

<sup>5</sup> PAO / DTO / Directorate of Treasury and Accounts (DTA)

<sup>6</sup> Central Government includes these accounting formations : Civil, Defence (Civilian employees), Railways, Posts, Telecommunications and NCT of Delhi

monitors the performance of PAO and DDO and monitors the grievance redressal.

The details of role and functions of the Nodal offices are mentioned in **Annexure I(C)**.

## Chapter 2 – Audit Framework

### 2.1 Audit Objectives

The Performance Audit of NPS was conducted to assess whether:

- i. the system for NPS was established as envisaged;
- ii. all eligible subscribers had been covered under NPS;
- iii. subscribers were registered within the prescribed timelines, if any;
- iv. SCFs were uploaded timely, total contributions (subscribers' and employers') were remitted to Trustee Bank, within prescribed timelines, if any; and
- v. NPS is being regulated and monitored in accordance with relevant Acts/ regulations/ orders etc.

### 2.2 Scope of Audit

The Performance Audit was conducted during October 2018 to January 2019 covering the period from 01 January 2004 to 31 March 2018. This Performance Audit was primarily focused on planning of NPS, its implementation (from the stages of registration of Nodal offices and subscriber to deduction and remittance of contribution to the Trustee Bank) and monitoring in respect of Tier-I contributions pertaining to Government sector only.

### 2.3 Sources of Audit Criteria

The sources of audit criteria are as mentioned below:

- Government Resolution, October 2003, by DEA;
- Gazette Notification, December 2003, by DEA;
- Government Resolution, November 2008, by Department of Financial Services (DFS);
- PFRDA Act, 2013 (linked to Gazette Notification, February 2014, by the DFS);
- PFRDA Regulations, Notifications, Circulars and Rules;
- Agenda and Minutes of Board Meetings of PFRDA;
- Office Memoranda (OM), relevant to NPS issued by DoE, DFS, DEA, Department of Pension and Pensioners' Welfare (DoPPW), Controller General of Accounts (CGA) and Central Pension Accounting Office<sup>7</sup> (CPAO); and
- Notifications and OMs issued by State Governments.

<sup>7</sup> CPAO is a subordinate office under CGA.

## 2.4 Audit Methodology and Sample

### 2.4.1 Audit Methodology

An Entry Conference was held on 08 October 2018 with the major stakeholders before commencement of field audit. Audit scrutinised records related to planning, implementation and monitoring of NPS in key stakeholders – Ministries/ Departments of the GOI i.e. DFS, DoE, DoPPW, PFRDA, CGA and CPAO. In selected States records pertaining to Ministries/ Departments/ Nodal Offices of NPS were scrutinised. Salary bills and records/ data of selected subscribers<sup>8</sup> at selected Nodal Offices were scrutinised in Ministries/ Departments of Central Government, State Government, Central Autonomous Bodies and State Autonomous Bodies. Records/ data relating to uploading of subscribers' contribution details by Nodal Offices to CRA and remittance of NPS contributions to the Trustee Bank were scrutinised.

### 2.4.2 Audit Sample

The following five criteria<sup>9</sup> were employed for selecting the sample of Ministries/ Departments/ Autonomous Bodies, in Central Government (Civil accounting formation) as well as in the States:

- total number of subscribers as on 30 April 2018;
- total amount of arrears' contribution (employee + employer) between 2008-09 and 2017-18;
- number of instances (DDO-wise and month-wise) where credit was delayed by more than one year;
- number of transaction IDs<sup>10</sup> generated; and
- number of transaction IDs where upload of SCF was after fund transfer to Trustee Bank.

The audit sample covered:

- 168 DDOs<sup>11</sup> in 07 State Governments<sup>12</sup> { **Annexure-II(A)** };
- 15 DDOs<sup>13</sup> in 02 Union Territories { **Annexure-II(B)** };

<sup>8</sup> Audit scrutiny of a minimum of 15 subscriber records was proposed for every selected DDO of Central Ministry or Department/ State/ UT, wherever feasible.

<sup>9</sup> Based on data provided by PFRDA upto 31 August 2018.

<sup>10</sup> Transaction ID – When a SCF is uploaded in the CRA system, a unique ID called Transaction ID is generated. This ID would be the reference for the TB against which the funds remitted are matched with the SCF uploaded.

<sup>11</sup> 140 DDOs of State Government and 28 DDOs of SABs

<sup>12</sup> Andhra Pradesh, Himachal Pradesh, Jharkhand, Karnataka, Maharashtra, Rajasthan and Uttarakhand

<sup>13</sup> 10 DDOs in 2 UTs (Andaman and Nicobar Islands and NCT of Delhi) and 5 DDOs of SABs in 1 UT (NCT of Delhi). No SAB was selected in Andaman and Nicobar Islands.

- 74 DDOs<sup>14</sup> in 16 Ministries/ Departments<sup>15</sup> of Central Government under 26 Pr. AOs {Annexure- II(C)}; and

Records of 3,822 subscribers were scrutinised in audit.

## 2.5 Acknowledgment

Audit wishes to acknowledge the co-operation received from the DEA, DFS, DoE, DoPPW, PFRDA, CGA, CPAO and concerned offices of State Governments, during the audit process.

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<sup>14</sup> 15 Pr. AOs of Central Government Ministries/ Departments and 11 Pr. AOs of CABs having 62 DDOs (Central Govt.) and 12 DDOs (CABs) respectively.

<sup>15</sup> (1) Department of Revenue [CBEC, CBDT, Department of Revenue], (2) Department of Atomic Energy, (3) Ministry of Home Affairs, (4) Ministry of Information and Broadcasting, (5) Ministry of Law and Justice, (6) Ministry of Mines, (7) Ministry of Planning, Statistics and Programme Implementation, (8) Ministry of Road Transport and Highways, (9) Department of Science and Technology, (10) Ministry of Housing and Urban Affairs, (11) Ministry of Water Resources, (12) Ministry of Agriculture, (13) Ministry of Health and Family Welfare, (14) Ministry of Human Resource Development, (15) Department of Economic Affairs, (16) Department of Financial Services.

## Chapter 3 - Planning

### 3.1 Introduction

As discussed in Para 1.1, a HLEG was constituted on 25 June 2001 to review the existing pension scheme and provide a road map for introducing a new pension system based on defined contribution. The HLEG in its report, submitted in February 2002, proposed that a pure Defined Contribution (DC) scheme was not suitable as risk of uncertain yield due to varied interest rates and life expectancy would be borne by the pensioner. Accordingly, it recommended a hybrid scheme with inflation indexation, with combined contribution from employees and Central Government on matching basis, and committing a Defined Benefit (DB) as pension to the employees.

Audit noted that certain crucial aspects highlighted in the HLEG Report and the Government decision (23 August 2003), were either not implemented or implemented with delays and are detailed in subsequent paragraphs along with other audit observations.

### 3.2 Framing of Rules on service matters of NPS beneficiaries (Central Government employees)

With the introduction of NPS<sup>16</sup> with effect from 01 January 2004, Government clarified that non-contributory pension benefits would not be available to Government employees covered by NPS from the date of effect of notification of NPS.

Audit noted that even after 15 years from introduction of NPS, rules on service conditions/ retirement benefits in respect of employees covered by NPS had not been framed due to difference in views between various departments of Central Government as evident from the sequence of events mentioned below:

- The Department of Legal Affairs (August 2016) indicated that rules/ regulations could be framed under the PFRDA Act only by PFRDA/ DFS, however, DFS was not agreeable and was of the view that DoPPW and DoPT could frame rules under Article 309 of Constitution. Subsequently the departments (DoPPW and DFS) finally arrived at a conclusion (September 2016) that DoPPW should frame the rules regarding service conditions and pensionary benefits of Central Government employees and should ensure that such rules did not relate to any matter specifically covered under PFRDA Act nor were contrary to any provisions.

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<sup>16</sup> Amendments were also made to Central Civil Services (Pension) Rules, Central Civil Services (Commutation of Pension) Rules, Central Civil Services (Extraordinary Pension) Rules, General Provident Fund Rules and Contributory Provident Funds Rules



- The Committee formed (October 2016) for streamlining implementation of NPS<sup>17</sup> in its report also identified the necessity for separate rules on service matters pertaining to pensionary benefits of NPS employees for issues like suspension, extra-ordinary leave (i.e. leave without pay) or without medical certificate unauthorised absence, entitlements in the event of imposition of penalty of compulsory retirement or dismissal/ removal, recoveries in the event of pecuniary loss caused by employee to Government during service, cases of pending departmental or judicial proceedings, voluntary retirement etc.
- DoPPW vide its O.M. dated 05 May 2009 extended provisionally the benefit of gratuity (on invalidation/ death during service), invalid pension (on invalidation during service), family pension (on death during service), disability pension (disability attributable to performance of duty) and extraordinary family pension (death attributable to performance of duty) to NPS covered employees at par with the employees appointed before 01 January 2004. The benefits, being provisional, were subject to adjustment against final payments to be made in accordance with the Rules to be framed by PFRDA.

Audit noticed that benefits of retirement and death gratuity were made applicable<sup>18</sup> to NPS employees on the same terms and conditions as were applicable to employees covered by Central Civil Services (Pension) Rules. However, rules in respect of invalid pension, family pension, disability pension and extraordinary family pension are yet to be framed.

DFS in its reply stated (May 2019) that as per Allocation of Business (AoB) Rules, 1961, DoPPW was responsible for formulation of policy and co-ordination of matters relating to retirement benefits to Central Government employees while DoPT was responsible for conditions of service of Central Government employees.

DoPPW, framed draft rules on service conditions of NPS employees and circulated the same on 05 June 2018 to DoPT, DoE, DFS, CGA and PFRDA requesting them for their comments on the draft rules along with inputs on any additional issue to be included in the draft rules.

DFS in its reply (December 2019), further intimated that DoPPW had circulated revised draft NPS service rules vide OM dated 01 May 2019 and DFS intimated (May 2020) to Audit that DFS had forwarded its comments on the draft rules in March 2020. The rules in this regard have not yet been notified (May 2020).

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<sup>17</sup> Committee – The Union Cabinet in its meeting held on 29 June 2016, considered the proposals based on the recommendation of the 7<sup>th</sup> Central Pay Commission and approved the proposal for setting up a Committee of Secretaries.

<sup>18</sup> As per DoPPW's O.M. dated 26 August 2016.

***Recommendation: Government may ensure that rules on service matters for NPS beneficiaries of Government sector are put in place.***

### **3.3 Accounting arrangements for Central Autonomous Bodies**

As per DoE O.M. dated 13 November 2003, all new recruits joining any autonomous body under the administrative control of various Ministries/ Departments, on or after 01 January 2004 would also be governed by NPS and not by the existing pension scheme in these organizations.

For the Central Government employees, CPAO was appointed as interim CRA (from 01 January 2004 to 31 March 2008) for record keeping and accounting of NPS contributions. However, Audit observed that in respect of Autonomous Bodies, no such arrangement was made till 2009 (when the first CAB was registered under NPS, with regular CRA in place). It was observed that the responsibility for devising record keeping and accounting arrangement were neither finalised nor notified by DEA during this period and it kept shifting to different bodies/ authorities as cited below:

- DEA advised autonomous bodies to devise their own interim procedures and retain the NPS contributions for time being. Subsequently, DEA considered (May 2005) that concerned administrative Ministries might devise uniform procedures for all autonomous bodies under their administrative control; and
- DEA later informed (May 2006) PFRDA that the latter might like to devise record keeping and accounting arrangements for autonomous bodies.

DFS in its reply (December 2019) was silent on the inconsistent approach towards devising record keeping and accounting arrangements for autonomous bodies, and stated that CGA suggested (October 2004) that autonomous bodies could maintain their own records and contributions during the interim period, till a regular CRA was in place. CPAO and CGA would assist them in the process.

The reply of DFS may be seen in the context that whereas interim arrangements were made for Central Government employees, no such arrangement was made for CABs.

### **3.4 Annual Account Statements (upto 31 March 2008)**

#### **3.4.1 Central Government**

As per Ministry of Finance (GOI) OMs dated 07 January 2004 and 04 February 2004, CPAO had to prepare Annual Account Statement (AAS) for each employee (showing the opening balance, details of monthly deductions and Governments matching contribution, interest earned and the closing balance) and issue AAS to the subscribers. Further, CPAO after the close of each financial year, had to report the details of the balances (PAO-wise) to each

Pr. AO, who would forward the information to each PAO for the purpose of reconciliation.

PFRDA highlighted (February 2006) the criticality of accounting of pension subscriptions and the potential of any laxity therein to cause insecurity in the mind of employees and embarrassment to the Government. It also intimated that even after passage of two years, none of the new recruits under NPS, said to be over 1,00,000 in number, had received AAS and that the CPAO did not have complete reliable information about over 85 *per cent* of the subscribers.

Scrutiny of records at selected DDOs/ PAOs of Ministries/ Departments of the Central Government, revealed that out of 71 selected employees under 40<sup>19</sup> selected DDOs, the AAS was not issued to 55 employees in 31 DDOs as tabulated below (details in **Annexure III**):

**Table: 3.1**

Total DDOs	Total DDOs where selected eligible employees did not receive AAS	Total DDOs where eligible employees received AAS	Total selected beneficiaries in 40 selected DDOs	Total selected employees who did not receive AAS	Total selected employees who received AAS
40	31	09	71	55	16

Further, no records relating to preparation and issuance of AAS were furnished during the audit at CPAO.

DFS in its reply (December 2019) stated that CGA intimated that CPAO is making sincere efforts to trace requisite records/ files.

It is noted that NSDL now sends monthly and annual transaction statement to subscriber which shows contribution, PF-wise allocation of subscriber's NPS fund, market value, actual value of investment etc.

### 3.4.2 State Government

Government of Rajasthan (March 2004) and Government of Jharkhand (December 2004) issued similar instructions in respect of provision of AAS to their NPS subscribers showing the opening balance, details of monthly deductions and government's matching contributions, interest earned, if any, and the closing balance. However, Audit observed that in Rajasthan AAS was not provided in all 25 selected DDOs and in Jharkhand, 15 DDOs out of 20 DDOs had not affirmed the receipt of AAS.

<sup>19</sup> Out of 62 total selected DDOs, in 22 DDOs, either there was no employee eligible for selection in sample during 01 January 2004 to 31 March 2008 or the records were not available with DDO for this period.

### 3.5 Legacy contributions

#### 3.5.1 Central Government Ministries/ Departments

**3.5.1.1** Department of Economic Affairs (vide its OM dated 29 March 2008) sanctioned transfer of ₹1,165.39 crore from GOI's Budget for the year 2007-08 to the Trustee Bank in respect of NPS accumulations (legacy contributions<sup>20</sup>). Till March 2008, GOI gave interest at GPF rate on such amount. Vide the OM it was indicated that no more interest would be given after March 2008 and subscriber-wise accounts were to be transferred to CRA within the month of April 2008.

In this regard, Audit sought (October 2018) from the CPAO, records/ information to confirm whether all Ministries/ Departments had transferred subscriber-wise account by April 2008, whether all Ministries/ Departments were included in the OM and whether information in respect of all Ministries were received and the date by which these were reconciled.

CPAO replied (29 November 2018) that no record was available in their office to furnish reply to the Audit query. Due to non-availability of records, Audit could not derive assurance about the accuracy and completeness of accounting of contributions (with interest due) and their timely remittance to Trustee Bank.

DFS informed (December 2019) that the office of CGA has intimated that relevant information may be available with Ministries/ Department concerned. Statement of CGA is not acceptable as CPAO had to prepare AAS for each employee and to report the details of the balances (PAO-wise) to each Pr. AO at the close of each financial year. Had such statements been issued, the accuracy of the accumulation amount of ₹1,165.39 crore could be confirmed in Audit.

DFS further accepted (December 2019) that it was a matter of great concern that no information/ consolidated information was available with CGA on whether the legacy pension contributions of the employees have been deployed in the market and credited to the NPS accounts or not. It also noted that the issue required urgent attention of the CGA and appropriate compensation to subscribers needed to be given for the presumptive financial loss occurred so that they are not placed at any disadvantage in terms of their pension payments.

#### 3.5.1.2 Creation and operation of the Pool account

When CRA-NSDL system became operational in June 2008, nodal offices remitted employee/ employer contributions (pertaining to Central Government) to Trustee Bank. Some of these contributions were remitted to Trustee Bank without giving corresponding details to CRA such as name of employee, period to which contribution pertained etc.

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<sup>20</sup> Legacy amount is arrear contribution from effective date of NPS to date of first regular upload.

Such contributions were invested as a lump sum in pool account<sup>21</sup>, pending its posting into concerned PRANs so as to prevent loss of returns on such funds. Apart from these funds, the pool account also included those funds, which were received with incomplete details upto 30 April 2012.

Audit observed the following in this regard:

- The pool balance as of 01 January 2019 stood at ₹17.35 crore and the value of investment was ₹40.68 crore which remained un-reconciled for want of details, and pending for its credit into employees' Individual Retirement Account (PRANs). Thus, not all funds received by Trustee Bank during the period upto 30 April 2012 were accounted for.
- As per NSDL-CRA, as on 30 September 2018, 9,187 Central Government subscribers had attained 60 years of age, of which SCFs were pending for reconciliation due to un-reconciled funds, in respect of 144 subscribers. Out of these 144 subscribers, 27 subscribers had exited from NPS, 20 exited partially (pending for annuity) and 14 subscribers had raised online withdrawal requests in CRA system. However, CRA cancelled the withdrawal requests as SCF was pending for matching and booking. Hence, a complete withdrawal request (lump-sum as well as annuity) was pending for these subscribers. Thus, several retirement cases were held up for want of these details.

DFS replied (December 2019) that these issues were envisaged by CGA while shifting to CRA-NSDL and in case of variation, the CRA was to take up the matter of reconciliation with concerned Chief Controllers of Accounts (CCAs)/ Controller of Accounts (CAs). It further stated that to oversee and track the implementation of NPS, Financial Advisers' Committee was formed for each Ministry/ Department. DFS further added that DoE needed to fix responsibility and specify consequences on failure of the Committees to function in the prescribed manner.

The reply of DFS needs to be seen in the light of the fact that CPAO (reporting to DoE) had to prepare annual accounts for each employee after the end of each financial year and report the balance details (PAO-wise) to each Pr. AO, who would forward the information to each PAO for reconciliation purposes. If all subscribers were provided with AAS, the creation of a pool account would not have been necessitated.

<sup>21</sup> Pool account was created on 20 March 2010. From 01 May 2012, it was decided that if funds were not received with proper details corresponding to the SCF uploaded on CRA system and the matching and booking of funds could not materialise, the same would be returned. Fresh credits into pool account was discontinued from 01 May 2012.

### 3.5.2 State Governments, CABs and SABs

With respect to States, CABs and SABs, no timelines were fixed by PFRDA for upload of legacy data and transfer of legacy contributions. Further, PFRDA was unaware of the quantum of legacy amount and the status of its transfer to the Trustee Bank.

PFRDA replied (March 2019 and April 2019) that quantum of legacy amount to be uploaded or transferred was dependent upon various factors like number of employees, the date of joining, basic pay, DA and increment of such employees and that such information would be available with the concerned State Government, CABs and SABs. PFRDA, further stated (December 2019) that it was the responsibility of the concerned State Governments to fix timelines for upload of legacy data and transfer of legacy contributions and that as a regulator, it consistently raised the issue of delay in uploading/ non-uploading of legacy funds by the Government Nodal offices from time to time through letters, review meetings, workshops and conferences.

The reply of PFRDA needs to be seen in light of the fact that delay in remittance of pension contributions and non-transfer of the legacy amount would result in loss of return to subscribers, non-receipt of complete entitlements in the event of premature exit due to death or retirement, and legal liability for State Governments. The audit observations relating to non-transfer/ delayed transfer of legacy contributions in the sample selected for audit are discussed in Para 4.6 and 4.8.

***Recommendation: Government must identify all such cases where legacy contributions were not remitted to Trustee Bank and ensure that the same may be remitted with due interest and compensation so that subscriber does not suffer loss.***

### 3.6 Choice of Pension Funds and Categories of Schemes

The GOI notification (22 December 2003) envisaged several pension funds to offer three categories of schemes<sup>22</sup>. Further, the subscriber would be free to allocate his money across any of these choices and the participating entities would give out easily understood information about past performance, so that the subscriber would be able to make informed choices about which scheme to choose. The Government decision (April 2008), for management of funds under NPS, also indicated that Fund/ Asset Managers i.e. SBI, LIC and UTI selected by Government would offer a choice of schemes to subscribers of NPS within the ambit of the investment pattern prescribed by Government and the

<sup>22</sup> Three categories of schemes - A, B and C. Option A - around 60 per cent of the assets would be held as Government paper, 30 per cent in investment grade corporate bonds and 10 per cent in equity. The asset allocation for option B would be around 40 per cent for Government paper, 40 per cent for investment grade corporate bonds and 20 per cent in equity. Option C would have 25 per cent of pension assets in Government paper, 25 per cent in investment grade corporate bonds and 50 per cent in equity.



subscribers would have a choice of Fund/ Asset Managers and approved investment schemes. The 40<sup>th</sup> Report (2010-11) of the Standing Committee on Finance (Para 56) of the 15<sup>th</sup> Lok Sabha, desired greater flexibility in operation of the scheme and the employees were to have flexibility to exercise choice of model/ scheme as well as fund managers periodically.

The management of NPS funds of Central and State Government employees, however, was restricted to the three Public Sector Pension Fund Managers viz. SBI, LIC and UTI as per the investment pattern prescribed by the GOI. Government sector subscribers were also not given the option of choosing schemes of investments as available to private sector subscribers (who had choices<sup>23</sup> of investment schemes as well as Pension Funds). PFRDA was also of the view that level playing field was not available to the Central/ State Government employees compared to the private (non-Government) subscribers to NPS.

In this regard, DFS clarified (April 2013) that Central Government employees might be allowed to make investment choices, but such major change had to be preceded by a financial literacy and awareness campaign by PFRDA.

Subsequently, Sub section 2(d) under Section 20 of the PFRDA Act, 2013 specified that there shall be a choice of multiple pension funds and multiple schemes. PFRDA also repeatedly raised this issue (June 2015, September 2015 and January 2016) with DFS. One of the recommendations of the 7<sup>th</sup> Central Pay Commission also was that government, in consultation with PFRDA, should come up with different options for investment mix and provide subscribers a range of options.

GOI vide its notification<sup>24</sup> dated 31 January 2019 allowed subscribers to choose (i) any one of the pension funds, including Private Sector Pension Funds (ii) the option to invest 100 *per cent* of the funds in Government securities, and (iii) two Life Cycle based schemes<sup>25</sup>.

Audit noticed that, Government Sector employees did not have the choice of pension fund and different categories of schemes for a period of more than 15 years i.e. from 01 January 2004 to 30 January 2019 (till Government issued a notification in this regard), which implied that Government Sector subscribers had no choice in making their investment whereas Non-Government subscribers

<sup>23</sup> choices - (i) to select one of the PFs amongst the eight Public as well as Private Fund Managers (ii) to decide the allocation of their funds amongst the three asset classes of Equity, Corporate Debt, & Government Debt with no restrictions, except that the allocation to equity could not be more than 50 *per cent* of the individual's corpus (iii) of changing the PFs and the allocation among the three asset classes, once a year.

<sup>24</sup> Came into force with effect from 01 April 2019.

<sup>25</sup> Two schemes - (i) Conservative Life Cycle Fund with maximum exposure to equity capped at 25 *per cent* – LC-25  
(ii) Moderate Life Cycle Fund with maximum exposure to equity capped at 50 *per cent* – LC-50

had this opportunity available since 01 May 2009. Investment in different schemes and Fund Managers, since inception to 31 December 2018, led to rate of return ranging between 9.59 *per cent* to 9.91 *per cent* for Central Government employees, 9.50 *per cent* to 9.63 *per cent* for State Government employees and 8.41 *per cent* to 11.43 *per cent* for Non-Government subscribers.

While accepting the issue of lack of level playing field to Central Government employees in terms of managing their NPS funds till 31 March 2019, *vis-à-vis* private sector, DFS stated (December 2019) that since financial literacy is still lacking among Central Government employees especially among Group B and C, to take decisions regarding their investments, PFRDA has been advised to take steps for creating awareness and financial literacy among these set of subscribers.

### 3.7 No Scheme for Minimum Assured Return

As per the Government decision (August 2003), it was proposed to evaluate mechanisms through which certain investment protection guarantees could be offered for the different schemes, through private financial markets and paid for by the individuals. These would not constitute contingent liabilities for the exchequer.

As per PFRDA Act 2013, vide sub section 2(d) under Section 20, the subscriber:

- shall have an option of investing upto 100 *per cent* of his funds in Government Securities; and
- seeking minimum assured returns, shall have the option to invest his funds in such schemes providing minimum assured returns as may be notified by the Authority.

In this regard, Audit noticed that PFRDA initiated (February 2019), the process to design the Minimum Assured Return Scheme (MARS) by issuing an Expression of Interest for design and development of MARS under NPS inviting response from Actuary/ Actuarial-Investment Management Firms. However, it was not available (December 2019) to NPS subscribers, in violation of PFRDA Act.

Thus, it was only after a lapse of five years since notification of the PFRDA Act, that PFRDA had initiated process to design/ formulate a scheme offering minimum assured returns and even after lapse of more than 15 years since the introduction of the NPS, the subscribers were yet to receive such minimum assurance.

***Recommendation: Immediate steps need to be taken for providing MARS, in compliance to the provisions of the PFRDA Act, to the subscriber for ensuring their social security post retirement.***



### 3.8 Replacement Rate

As per HLEG Report, the first tier pension would be a defined benefit at 50 *per cent* of the average emoluments over the last 36 months, the minimum qualifying service would be 20 years and full pension would be payable on superannuation for qualifying service of 33 years.

As per the Government decision (August 2003), it was expected that contribution of 10 *per cent* of the salary (basic pay and DA) and a matching contribution by the employer i.e. Central Government could achieve a replacement rate of around 56 *per cent* of the last emolument (basic pay and DA) for Group A employees, around 58 *per cent* for Group B employees, around 59 *per cent* for Group C employees and around 68 *per cent* for Group D employees. These estimates were based on certain assumptions which, inter-alia, included no change in the existing pay structure, inflation indexation of wages (rise of DA) at the rate of four *per cent* per annum, investment of contribution in Scheme A, (it estimated that Government securities give real return of 1.6 *per cent* per annum, corporate bonds give a real rate of return of five *per cent* per annum and equity gives a real rate of return of eight *per cent* per annum over a long period). The old system of pension provided for a replacement rate of 50 *per cent* (based on the average emoluments of the last 10 months of service) on completion of service period of 33 years.

In this regard, Audit noticed that Confederation of Central Government Employees and Workers, with a notice of strike, submitted a charter of demand to DEA. With reference to the charter of demand, PFRDA informed (October 2007) that apprehensions expressed regarding inadequacy of return on pension accumulations to provide a replacement rate of 50 *per cent* were unfounded. It added that simulations made by experts indicated that a real rate of return of five *per cent* or more per annum would provide a pension of more than 50 *per cent* of the last pay (nominal returns during the last three years would have ranged from 14 *per cent* to 29 *per cent* had the savings been invested).

In this regard, clarifications were sought (December 2018 and January 2019) from DFS regarding whether replacement rates for Group A, B, C and D employees were based on the study by any expert committee and the details of simulations made by experts along-with parameters thereon. Further, clarification was also sought as to whether any assessment of the actual replacement rate was carried out, subsequent to 01 January 2004 and whether a critical level of such replacement rate was identified to protect the interest of the subscribers.

DFS replied (March 2019) that periodic assessment of the actual replacement rate *vis-à-vis* the assessment rate and identifying a critical level of the replacement rate across the various categories of employees was not mentioned in the Government decision. DFS further added (December 2019) that with

falling annuity rates, increased longevity and inevitable lowering of interest rates as the economy matures, the replacement rates envisaged in the Government decision might not be achieved.

In the absence of details regarding basis of assessment of replacement rates, Audit was unable to derive assurance about achievement of the expectations mentioned in the Government decision (August 2003). Besides, clarification on whether or not the recommendation given by the HLEG was accepted by the Government, with reasons thereof, was not provided.

***Recommendation: DFS may arrive at minimum replacement rate taking into consideration the annuity rates, increased longevity and interest rates.***

### **3.9 Appointment of Actuary and actuarial evaluation of the Scheme**

The HLEG recommended that in order to ensure that the fund would be viable in the long run, it would be necessary to have an actuarial evaluation conducted once in two years, adding that based on the findings of the actuarial evaluation, the Government might like to rationalise the benefit structure or increase contribution rate as the case might be.

From the documents/ responses made available to Audit, it was observed that there was no indication whether:

- above referred HLEG recommendations were accepted or not and the reasons for the same;
- actuarial evaluation of the fund/ scheme was conducted once in two years; and
- any other mechanism to assess the viability of the fund/ scheme had been adopted.

DFS replied (May 2019) that the HLEG was set up by DoPPW, which submitted its report in February 2002 and the information relating to acceptance and implementation of the recommendation of the Group was not traceable in DFS records. However, DFS did not provide specific reply with regard to actuarial evaluation once in two years (as recommended in HLEG report) and adoption of any other mechanism to assess the viability of the fund/ Scheme.

Thus, Audit could not draw assurance on viability of the fund/ scheme. This assumes importance in view of the fact that the actuarial evaluation is at the core of any pension scheme and also total Assets Under Management (AUM) amounted to ₹3,99,245.04 crore as of 31 January 2020, with AUM of ₹3,41,815.87 crore pertaining to Government sector (Central/ State Government).

DFS in its reply (December 2019) stated that a review of performance of NPS *vis-à-vis* the expected outcomes and standards envisaged at inception, and the way forward is under consideration. Further, DFS intimated (May 2020) that it

intended to conduct actuarial evaluation to assess the present situation and take appropriate measures to maximize and optimize the replacement rate keeping in view the recent replacement rates under NPS *vis-à-vis* the benefits envisaged at the introduction of NPS.

### 3.10 Appointment of National Securities Depository Limited as CRA

As per the Government decision (August 2003), the option of joining the new system would also be available to the State Government and as and when they decided, the new system would be capable of accommodating the new participants.

As per CGA's OM (January 2004) read with OM (February 2004), pending formation of a regular CRA, CPAO would function as the CRA for NPS. National Securities Depository Limited (NSDL) started functioning as regular CRA with effect from 1 June 2008 (contract between PFRDA and NSDL executed in November 2007).

In this regard, seven states, selected as sample for audit, had adopted NPS from 15 May 2003 to 01 April 2006 and agreements were signed with NSDL as tabulated below:

**Table 3.2**

Name of the State	Date of Notification	Date of Adoption	Date of signing agreement with NSDL CRA	Month of upload of first contribution
Andhra Pradesh	22.09.2004	01.09.2004	21.11.2008	December 2010
Himachal Pradesh	17.08.2006	15.05.2003	24.12.2009	December 2010
Jharkhand	09.12.2004	01.12.2004	25.10.2008	February 2010
Karnataka	31.03.2006	01.04.2006	20.01.2010	April 2010
Maharashtra	31.10.2005	01.11.2005	10.10.2014	March 2015
Maharashtra (All India Services)			02.03.2013	February 2014
Rajasthan	28.01.2004	01.01.2004	09.11.2010	November 2011
Uttarakhand	25.10.2005	01.10.2005	11.09.2009	October 2010

Audit observed that there was no parity between Central and State Government employees with respect to protection of interest of subscribers and that the State Government employees were in a disadvantageous position as cited below:

- At the Centre, there was no necessity for Ministries/ Departments to sign agreements with NSDL-CRA. However, for the States, it was only after respective States' concluded agreements with NSDL-CRA that the first upload of subscriber details and corresponding remittance of transactions to the Trustee Bank, occurred. Consequently, the first upload of subscribers' details and remittance of contributions

commenced in the aforesaid states in February 2010, one year after the functioning of NSDL as CRA.

- Unlike in case of Central Government employees, in case of the State Governments' subscribers', funds which were not received with complete details corresponding to the SCF uploaded on CRA system or funds remitted to the Trustee Bank where matching and booking of funds could not materialize, were returned/ rejected, instead of being pooled and invested until 30 April 2012.

Reply of DFS (December 2019) was silent on the issue of parity of treatment between Central and State Government employees regarding investment of funds.

## Chapter 4 - Implementation

### 4.1 Coverage and Registration of Nodal Offices and eligible employees

#### 4.1.1 Coverage and Registration of Nodal Offices

##### 4.1.1.1 Ministries/ Departments of GOI

PFRDA informed (15 February 2008) the Ministry of Finance that CRA was to commence operations with effect from 01 June 2008. It was of critical importance that all Nodal Offices such as Pr. AOs, PAOs, DDOs and individual subscribers were registered into the new CRA system by 01 June 2008, so as to enable individual, subscriber-wise contributions to be accepted for the investment purposes. NSDL started functioning as the CRA from June 2008<sup>26</sup>.

PFRDA also informed that any delay in this process would have adverse consequences on the pension savings of NPS subscribers, adding that their assessment indicated that one day's delay in transfer of funds would erode the terminal pension wealth of an employee by ₹40,000.

- Test check of a sample of 62 DDOs of Central Ministries/ Departments showed that there were delays ranging between 37 to 884 days in all the DDOs, in registration under NPS (**Annexure IV**) since 01 June 2008 (i.e. date when NSDL started functioning or from the date of DDO started functioning, whichever is later).

DFS replied (December 2019) that as per CGA all the PAOs/ DDOs, who submitted legacy data to NSDL were to be registered with NSDL. However, Audit noted that the reasons for delays (in respect of cases cited in **Annexure IV**) and the mechanism in place to monitor the follow up of directions of CGA were not furnished by DFS/ CGA.

Regarding timeline for registration of a Nodal office under NPS, subsequent to 01 June 2008, DFS referred to OM dated 02 September 2008 which stated that registration was of emergent nature and hence "immediate action" was prescribed in the OM instead of laying down timelines in term of days, as there was no scope for delay.

However, considering the delay noticed in registration of nodal offices despite issuance of above OM, Audit is of the view that the instructions were not strictly followed and it also highlighted absence of effective mechanism to monitor follow up of instructions.

<sup>26</sup> As per information provided by PFRDA, 15660 DDOs, 2932 PAOs & 131 Pr. AOs were registered in NPS between April 2008 and October 2018. 9643 out of 15660 DDOs, 1849 out of 2932 PAOs, and 119 out of 131 Pr. AOs were registered in 2008-09 itself.

- As regards the number of eligible Nodal offices which were not registered under NPS, PFRDA replied (March and December 2019) that O.M. issued (July 2011) by DoE fixed the ultimate responsibility of NPS implementation on the Financial Advisors in respect of their Ministries and that concerned accounting formations would be in a better position to provide information as to whether there were eligible Nodal offices which were not registered under the NPS.

#### **4.1.1.2 Central Autonomous Bodies (CABs)**

As per DoE O.M. dated 13 November 2003, all new recruits joining any autonomous body under the administrative control of various Ministries/ Departments, on or after 01 January 2004 would also be governed by NPS. Minutes of the meeting held on 30 May 2008 also indicated that DoE would ensure that NPS was adopted and implemented by all autonomous bodies. However, in its subsequent OM (November 2008), DoE asked the Ministries/ Departments to advise autonomous bodies to contact PFRDA for shifting to the NPS architecture and stated that this exercise was to be completed by 31 January 2009 by all autonomous bodies.

Audit observed that as against the stipulated date of 31 January 2009 for shifting of all CABs to NPS architecture, PFRDA was the first CAB, brought under the NPS architecture in February 2009. As per information provided by PFRDA, 3,999 DDOs, 1,874 PAOs and 573 Pr. AOs were registered in NPS between April 2008 and October 2018. Nil out of 3,999 DDOs, one out of 1,874 PAOs, and one out of 573 Pr. AOs were registered in 2008-09 itself.

In a meeting held in June 2013, it was decided that Secretary (Expenditure) be requested to provide the list of CABs (as grants were captured in budget documents), to PFRDA to enable it to bring all CABs under the fold of NPS, immediately. However, such list was not made available to PFRDA. DoE requested (December 2015) all Ministries/ Departments that despite instructions issued by PFRDA from time to time, a large number of CABs had not yet joined NPS and that the Ministries/ Departments of the Central Government may review the matter and ensure that the exercise of joining NPS by all the autonomous bodies under their administrative control was completed immediately.

Audit observed that a co-ordinated approach between DoE, PFRDA and the respective Ministries/ Departments was essential for ensuring registration of all CABs. As against this, the responsibility for registration of CABs has been shifting between DoE (May 2008), PFRDA (June 2013) and respective Ministries/ Departments (December 2015).

PFRDA was not aware of the complete list of CABs, which were out of the ambit of NPS and replied (March 2019) that the actual position of CABs could be confirmed by the respective Ministries/ Departments.

DoE has only one autonomous body (National Institute of Financial Management)<sup>27</sup> under its administrative control, which was not registered under NPS (February 2019).

Test check of sample of 12 DDOs of CABs showed that there were delays of 121 to 1,003 days in registration under NPS (**Annexure V**) from 1 June 2008 (i.e. date when NSDL started functioning or from the date of DDO started functioning, whichever is later).

#### **4.1.1.3 State Governments and State Autonomous Bodies (SABs)**

- i.** Total number of DDOs registered in States were 2,20,217 (as of 30 April 2018). In response to Audit query seeking clarification on status of registration of Nodal offices in State Governments (in terms of total eligible nodal offices to be registered and those remaining unregistered), PFRDA replied (March 2019) that NPS had been notified and adopted by State Governments on different dates based on their decision. PFRDA also replied that the notifications were forwarded to concerned Nodal offices and/ or Finance Department and that it was the responsibility of concerned State Governments to ensure registration of Nodal offices into NPS.

Further, in response to Audit query seeking clarification about the status of enrolment of SABs (in terms of total eligible nodal offices to be registered and those remaining unregistered) under NPS, DFS replied (March and December 2019) that, there was no mechanism to assess the number of eligible SABs to be covered under NPS and that the concerned State Government would be in a position to confirm the same.

- ii.** As regards assurance of 100 *per cent* coverage of all Nodal Offices in selected State Governments and UTs (including their SABs), Audit scrutiny revealed the following:
  - In Andhra Pradesh, 244 out of 22,073 DDOs were unregistered as of February 2019.
  - In Himachal Pradesh, Uttarakhand and Jharkhand, not all nodal offices (SABs) were registered under NPS.
  - In Rajasthan, as per State Insurance and Provident Fund (SIPF) Department, Jaipur, which acts as Nodal Office, 27,538 DDOs were registered under NPS. However, as per data available with Audit the number of DDOs in the State is 35,595.
  - In Karnataka, salary is prepared by DDOs through Human Resource Management System (HRMS), wherein control has been introduced so that generation of salary bills was not allowed

<sup>27</sup> Renamed as Arun Jaitley National Institute of Financial Management (February 2020).



in respect of employees with date of entry into service on or after 01 April 2006, if deduction towards NPS was not done. This system ensured registration of all eligible DDOs in the state. However, there is no centralised database of SABs in the state.

- In the remaining selected States/ UTs<sup>28</sup> also, Audit could not gain assurance about complete coverage of Nodal Offices.
- iii. Audit scrutiny of 168 selected DDOs of State Government and SABs showed that, keeping in view the date of agreement with NSDL or functioning of the DDO after the date of agreement (whichever is later), the time taken for registration of State Government DDOs ranged from 62 days to 1,687 days (**Annexure VI**), and the time taken for registration of SAB DDOs ranged from 552 days to 3,385 days (**Annexure VII**). The details are tabulated below:

Table: 4.1

State	Number of selected DDOs of State Government	Number of selected DDOs of SABs	Date of agreement of State Government with NSDL	Time taken for registration of State Govt. DDOs (days)	Time taken for registration of SAB DDOs (days)
Andhra Pradesh	20	05	21.11.2008	228-1215	1630-3385
Himachal Pradesh	20	05	24.12.2009	110-131	832-1693
Jharkhand	20	02	25.10.2008	162	830-3341
Karnataka	20	05	20.01.2010	62-182	1997-2599
Maharashtra	20	01	10.10.2014	97-601	1006*
Rajasthan	20	05	09.11.2010	192-1687	552-2512
Uttarakhand	20	05	11.09.2009	75	1027-2594
<b>Total</b>	<b>140</b>	<b>28</b>	-	-	-

\*Government of Maharashtra extended the date of registration of Zilla Parishad upto 31 March 2018. Zilla Parishad, Nanded was registered on 8 December 2017, therefore, no delay in registration.

NSDL-CRA informed (October 2014) PFRDA that the registration of SABs was undertaken as soon as all registration related documents were received at CRA in the prescribed format. Reason for pending registration of SABs included required documents being incomplete and/ or not submitted, non-receipt of documents for registration etc.

Thus, there was no assurance that all Nodal Offices (under Central Government, State Government, CABs and SABs) had been registered under NPS.

<sup>28</sup> Andaman & Nicobar Islands, Delhi and Maharashtra



***Recommendation: A foolproof system needs to be put in place to ensure that all nodal offices are registered under NPS.***

#### **4.1.2 Compensation for non-remittance/ delayed remittance**

As per Section 2(g) of the PFRDA Act, 2013 “intermediary” includes pension fund, central record keeping agency, NPS Trust, pension fund adviser, retirement adviser, point of presence and such other person or entity connected with collection, management, record keeping and distribution of accumulations. Further, provision 41<sup>29</sup> of PFRDA (Point of Presence) Regulations, 2018 provided that in the event of failure on the part of point of presence to adhere to the Service level Standards or any guidelines issued by the Authority resulting in loss or inconvenience to the subscriber, the subscriber shall be compensated as per the guidelines issued by the Authority or the compensation limits mentioned in the service level standards. As per Section 14B of the Employees’ Provident Funds and Miscellaneous Provisions Act 1952, where an employer makes default in the payment of any contribution to the fund or in the transfer of accumulations required to be transferred by him, the commissioner or such other officer may recover from the employer by way of penalty such damages, not exceeding the amount of arrears, as may be specified in the scheme.

**4.1.2.1** PFRDA informed (June 2016) DFS that Government nodal offices were not registered as intermediaries under NPS architecture. Clarifying on the present status of Government nodal offices, PFRDA replied (November 2018) that there were no specific regulations, which provided for registration of nodal offices under Section 27<sup>30</sup> of the PFRDA Act. However, these offices were at present regulated through various OMs issued by the Government(s).

The reply of PFRDA needs to be viewed in light of the fact that Section 2(t) of the PFRDA Act 2013, defines subscriber as a person who subscribes to a scheme of a pension fund and does not differentiate between government subscribers and private subscribers to NPS.

**4.1.2.2** Audit observed that interest of NPS subscribers under PoPs (non-government) registered with PFRDA was protected by way of compensation for non-remittance/ delayed remittance compared to subscribers under Government Nodal Offices who were not similarly protected, indicating absence of parity among subscribers under NPS. Further, none of the OMs applicable to Nodal Offices (Central Government) contained provisions to

<sup>29</sup> Previously, provision 40 of the PFRDA (Point of Presence) Regulations 2015 compensated the subscriber to the tune of bank rate plus two *per cent* for the period of such delay or violation, in the event of non-upload of contributions as per the prescribed timelines.

<sup>30</sup> Section 27 specifies that no intermediary, including a pension fund or a point of presence to the extent regulated under this Act, shall commence any activity relating to a pension fund except under and in accordance with the conditions of a certificate of registration granted by the Authority in accordance with the provisions of this Act and the regulations.

compensate the NPS subscriber who faced non-remittance/ delayed remittance of contributions. The PFRDA Act also provided for penalty for failure by an intermediary or any other person to comply with its provisions, rules, regulations and directions. However, as Government nodal offices were not registered as intermediaries, imposition of penalties by PFRDA for non-compliance and recovery of losses in lieu of delays was not possible.

Audit observed that rules have not been framed by GOI to fix accountability of the concerned officials causing non-remittance/ delayed remittance of subscriber's contribution. Besides, rules have not been framed by GOI to decide the source from where such compensation would be paid. Further, taking into consideration the issue of non-deposit/ delayed deposit of contribution during 2004-2012, GOI has notified (31 January 2019) that Government subscribers would be compensated for non-deposit or delayed deposit of contributions during 2004-12 at GPF rates. Framing of such regulations would ensure better discipline among Government nodal offices and act as a deterrent against erring offices, towards bringing about timely remittance of contributions.

To implement the decision (31 January 2019), CGA, issued guidelines (07 January 2020) that prescribed that interest would be calculated by the present DDO of the employee on the basis of data provided by CRA (NSDL) in confirmation with service records of the employee. Confirmation of correctness of data/ records may also be obtained from the employee concerned.

However, Audit noted that, neither the GOI notification nor the guidelines issued by CGA cover non-deposit or delayed deposit of contributions from 2012-13 onwards.

DFS replied (December 2019) that for delays post 2012, the recommendation of Committee of Secretaries, suggesting measures for streamlining NPS, were under active consideration for implementation. Further, pursuant to the budget announcement 2019 on separation of NPS Trust from PFRDA, requisite amendments to PFRDA Act also were under examination inter-alia including incorporating provisions for compensation and penal provisions for delay in Government Departments. DoPPW has also incorporated penal provisions in the draft CCS (NPS) Rules.

### **4.1.3 Coverage and Registration of eligible employees**

#### **4.1.3.1 Ministries/ Departments of GOI and CABs**

During a meeting in December 2012, PFRDA observed that the coverage gap could be between five *per cent* to 10 *per cent* and about one lakh potential subscribers of the Central Government and autonomous bodies were not covered. Accordingly, PFRDA was advised to take immediate action to enroll all the remaining employees of the Central Government under NPS. Subsequently, during another meeting in June 2013, PFRDA brought out that, there were 11.65 lakh subscribers enrolled in the system (June 2013), but in the

absence of recruitment data, it was not possible to determine whether 100 *per cent* coverage had been achieved. It was decided in the meeting that ‘the incremental additions to Government employees based on the budget documents may be taken as the benchmark and PFRDA should achieve 100 *per cent* enrolment for all employees from 01 January 2004 till a particular date say March of last year on a rolling basis’.

PFRDA was mandated as per notification dated 01 February 2014 to implement NPS across the country and also monitor and oversee the enrolment of all Central Government employees who had entered the service on or after 01 January 2004. It however stated (January 2015) that it was not very certain whether 100 *per cent* coverage of the employees in terms of enrolment and subscriptions and their remittances into the system under the Scheme had been achieved and, therefore, requested DoE to issue necessary instructions to enable them to ensure 100 *per cent* coverage. PFRDA stated (January 2015) that in order to arrive at any reasonable assessment regarding the coverage of the Scheme across the entire Central Government sector, they required database of recruitment in Central Government sector or the actual number of employees who had joined on or after 01 January 2004. PFRDA had previously (June 2013 and August 2013) raised similar request with DoE.

While providing clarification on 100 *per cent* coverage of employees, PFRDA replied (November 2018) that the database with respect to total number of employees who had joined Central Government sector on after 01 January 2004 was not available with them and they could not confirm whether 100 *per cent* coverage of employees under the Scheme had been achieved. PFRDA also replied that they had no mechanism to check whether 100 *per cent* coverage of employees in terms of enrolment and subscriptions and their remittances into the system under NPS was there.

DFS replied (May and December 2019) that PFRDA had no mechanism to check whether there was 100 *per cent* coverage of employees and nodal offices into the system under NPS, adding that only the concerned nodal offices were in a position to confirm the same because PFRDA/ NSDL-CRA did not have any data about joining of new employees in Government service before receipt of application for creation of PRAN.

In eight out of 13 Ministries/ Departments<sup>31</sup> of the Central Government, no database of eligible employees *vis-à-vis* employees covered under NPS was maintained to assure 100 *per cent* coverage of eligible employees under NPS as given in table 4.2.

<sup>31</sup> Out of sample of 16 Ministries, 3 Ministries viz. Ministry of Agriculture & Farmers Welfare, Ministry of Health and Family Welfare and Ministry of Human Resource and Development included only ABs DDOs.

Table: 4.2

Total No. of selected Ministries <i>(Total No. of selected DDOs in selected Ministries/ Departments)</i>	No. of Ministries which have not assured 100% coverage of eligible employees under NPS <i>(No. of selected DDOs falling under the above Ministries)</i>	No. of Ministries which have assured 100% coverage of all eligible employees under NPS <i>(No. of DDOs falling under the above Ministries)</i>
13(62)	08 <sup>32</sup> (35)	05 <sup>33</sup> (27)

However, in 12 DDOs of selected 11 CABs all eligible employees working under the DDOs were registered into the NPS.

#### 4.1.3.2 State Governments and SABs

PFRDA (17 November 2015) requested State Governments<sup>34</sup> that to ensure 100 per cent coverage of eligible employees under NPS, the precise number of employees eligible for NPS along with the number of employees registered be furnished. Such information, however was not available with PFRDA.

Audit scrutiny of 183 DDOs in selected States and UTs revealed that 75 DDOs had cases of non-issue of PRAN to the eligible employees in six<sup>35</sup> States and one<sup>36</sup> UT.

DDOs stated that application forms could not be processed and forwarded timely to DTO for allotment of PRAN due to non-submission of application forms by the employees, delayed submission of CSRF (Common Subscriber Registration Form) by the subscribers, errors in the CSRF as pointed out by DTO/ NSDL, etc. The reply however, may be seen in the light of the fact that DDOs were to ensure submission of application with correct particulars by the employees immediately after their joining. Further, due to non-issue of PRAN, these employees were not covered under NPS and consequently they would not be eligible for any benefit under the scheme.

Further, Audit observed instances (cited below) in respect of coverage of all eligible employees, in the selected States, which highlights the uncertainty regarding completeness of information/ data on the number of employees eligible for coverage under NPS. Due to this uncertainty, the coverage gap (i.e. difference between number of employees eligible and the number registered) remained unidentified at PFRDA.

<sup>32</sup> DEA, DFS, Department of Revenue, Ministry of Home Affairs, Ministry of Information and Broadcasting, Ministry of Law and Justice, Ministry of Mines, Ministry of Statistics and Programme Implementation.

<sup>33</sup> Ministry of Housing and Urban Affairs, Ministry of Road Transport and Highways, Department of Science and Technology, Ministry of Water Resources, Department of Atomic Energy.

<sup>34</sup> Assam, Uttar Pradesh, Odisha, Madhya Pradesh, Kerala, Bihar, Maharashtra etc.

<sup>35</sup> Maharashtra, Uttarakhand, Himachal Pradesh, Rajasthan, Andhra Pradesh, Jharkhand

<sup>36</sup> NCT of Delhi

- Karnataka: had 100 *per cent* coverage of employees except SABs. DDOs have to necessarily prepare salary bills through HRMS, wherein control has been introduced to disallow generation of salary bills in respect of employees whose date of entry into service is on or after 01 April 2006, if deduction towards NPS is not done;
- Andhra Pradesh, Delhi and Andaman and Nicobar Islands: there was no mechanism for confirming 100 *per cent* coverage of all employees;
- Maharashtra: 21,206 out of 2,77,216 employees were not registered (as of 31 March 2018). Employees of some SABs<sup>37</sup> were not covered under NPS;
- Uttarakhand: 8,253 out of 84,159 employees remained out of NPS (as of 30 November 2018);
- Himachal Pradesh: 908 employees remained out of NPS (as of 13 February 2019); and
- Jharkhand: 62 employees remained out of NPS as of December 2018.

PFRDA replied (March and December 2019) that it was the responsibility of concerned nodal office to assess the number of eligible employees to be covered under NPS, reiterating that it had no mechanism to check whether 100 *per cent* coverage of employees under the NPS was there.

Thus, during formulation of the scheme, essential controls to ensure 100 *per cent* coverage of eligible employees were not envisioned. Further, despite 15 years of implementing NPS, assurance on 100 *per cent* coverage of eligible employees is still lacking.

***Recommendation: Foolproof system needs to be put in place to ensure that all NPS eligible employees are registered. Internal Audit mechanism should see that every employee is brought into the system. To ensure this, delays need to be penalised and compensation effected to avoid loss to the subscriber.***

#### **4.1.4 Incomplete registration of subscribers**

As per DoE letter dated 29 April 2009 to PFRDA/ NSDL and various accounting formations, all subscribers who were registered through the legacy data were to fill up the application for registration, which were to be forwarded to NSDL by the PAO concerned, with the exercise to be completed by 31 July 2009. Further, DoE reiterated that all new entrants who joined service on or after 01 April 2009 might be registered directly with NSDL through the form prescribed by NSDL, with their SCF upload commencing thereafter.

<sup>37</sup> Recognised and aided educational institutions, agricultural/non-agricultural universities and affiliated non-Government colleges, Corporations under Water Resources Department and teachers under Zilla Parishad (ZP).

DoE noted (17 August 2009) that the individual application forms for registration to the NPS, had not been filled up and sent to NSDL in respect of a large number of cases pertaining to post 01 January 2004 entrants into Government service. It accordingly advised that all such employees fill up the form which may then be forwarded by DDO/ PAO to NSDL immediately (latest by 31 August 2009).

In this regard, PFRDA replied (November 2018) that the exercise of submission of physical PRAN applications in respect of Non-IRA<sup>38</sup> subscribers who were registered through minimum data (legacy data/ zero contribution) was still continuing, as physical forms of certain number of PRANs were yet to be received from some of the Central Government Ministries/ Departments and State Governments. PFRDA also stated in its reply that in Central Government, 4,383 PRANs (excluding 33,948 Non-IRA PRANs, which had been deactivated on 31 October 2018 based on PFRDA advisory) were still non-IRA, adding that the non-IRA PRANs which had been de-activated would only be re-activated upon submission of physical CSRF form.

Thus, the registration of subscribers who entered the CRA system on the basis of legacy data, is still incomplete due to non-submission of physical forms. Resultantly, processing of terminal benefits may be delayed.

DFS replied (December 2019) that CGA had suggested that PFRDA may raise issue of registration of NPS subscribers before the committees of Financial Advisors formed for the purpose and also share data with DDO/ Head of Office as documents are updated in the Service Book.

## **4.2 Delay in issue of Permanent Pension Account Number**

The Permanent Pension Account Number (PPAN) is a unique 16-digit permanent pension account number, which was issued by the PAO in Ministries/ Departments of the GOI, till commencement of functioning of regular CRA and issue of PRAN by NSDL-CRA. In five<sup>39</sup> out of the sample of seven State Governments selected, PPAN was being issued in a similar manner, except in case of Maharashtra, where PPAN continues to be issued by the nodal authority of the State Government, irrespective of issue of PRAN.

### **4.2.1 Ministries/ Departments of the Central Government and CAB**

As per OM (January 2004) read with OM (February 2004) issued by the CGA, the DDO concerned was responsible for obtaining complete information from the newly joined Government servant and forward the same to PAO by 7<sup>th</sup> of the month following the month in which the employee had joined Government

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<sup>38</sup> The subscribers in respect of whom complete KYC details (address, photograph, signature, nominee details etc.) are not available in CRA system are non-IRA (Individual Retirement Account) compliant subscribers.

<sup>39</sup> Andhra Pradesh, Rajasthan, Jharkhand, Himachal Pradesh, Maharashtra.



service and PAO was required to issue PPAN to the employee by 10<sup>th</sup> of that month.

Audit noticed that:

- In four out of 15 selected Pr. AOs of the Central Government, in nine out of 62 selected DDOs, for 13 subscribers out of 79 selected subscribers (who were entitled for issuance of PPAN), delay in issue of PPAN ranged from 01-2009 days, as mentioned in **Annexure VIII(A)**; and
- In two out of 11 selected autonomous bodies of the Central Government, in two out of 12 selected DDOs, for four subscribers out of 18 selected subscribers, delay in issue of PPAN ranged from 44-375 days, as mentioned in **Annexure VIII(A)**. The details are tabulated below.

**Table: 4.3**

Central Government/ CAB	Total selected DDOs	Selected DDOs where delay noticed	Total subscribers in selected DDOs	Delay noticed in number of subscribers	Average delay in days
Central Government	62	09	79	13	373.77 <sup>@</sup>
CAB	12	02	18	04	183.75

@ Most of the instances of delay are between the range of one and 200 days and only two instances of delay were between 1,900 to 2,009 days.

#### 4.2.2 State Governments and SABs

As discussed in Para 3.10, the option of joining the new system would also be available to the State Governments and as and when they decided, the new system would be capable of accommodating the new participants. The seven selected State Governments had issued notifications between January 2004 and August 2006, for adopting NPS.

Audit scrutiny showed that:

- In three out of nine States/ UTs, delay in issue of PPAN was noticed in 71 employees (in 23 DDOs) out of 250 employees (of 40 DDOs who had employees with PPAN, out of total 150 selected DDOs of State Governments/ UTs). Delay ranged from 18-2,038 days, as mentioned in **Annexure VIII(B)**; and
- In one out of eight<sup>40</sup> States/ UTs, delay in issue of PPAN was noticed in 13 employees (in one DDO of a SAB) out of 15 employees (of one DDO which had employees with PPAN, out of total 33 selected DDOs). Delay ranged from 453-2,607 days, as mentioned in **Annexure VIII(B)**.

<sup>40</sup> Out of the sample of nine states and UTs, in one UT Andaman & Nicobar Island no Autonomous Body was in the selection.

Table: 4.4

State Govt./ SAB (In State/ UT)	Total selected DDOs	No. of DDOs with PPAN employees	Selected DDOs where delay was noticed	Total subscribers in selected DDOs	Number of selected employees with PPAN	No. of subscribers where delay was noticed	Average delay in days
State Government	150	40	23	2210	250	71	583.29 <sup>@</sup>
SAB	33	1	1	539	15	13	1448 <sup>#</sup>

<sup>@</sup> Most instances of delay were in the range of one to 1,200 days and in five instances delay of more than 1500 days was noticed.

<sup>#</sup> Most instances of delay were in the range of 400 to 1,700 days and in two instances delay was of more than 2,300 days.

Thus, in cases where due to delay in issuance of PPAN, commencement of first deduction of contribution did not occur in the month subsequent to the month of joining, the subscriber suffered a loss of interest (wherever no such compensation have been made to the subscriber) on contributions between months of actual deduction and the months in which deduction was due.

DFS in its reply (December 2019) expressed its view that penal provisions need to be introduced for delinquent officials to prevent occurrence of delay in future. The audit observations are based on the samples examined. Government may run suitable checks on the entire NPS universe to identify delays and initiate remedial action.

#### 4.3 Delay/ time taken in issuance of Permanent Retirement Account Number, deduction of NPS contribution etc.

CGA had prescribed (September 2008) that NPS contributions should be credited to the Trustee Bank on the last working day of each month. Test check of the selected sample revealed that there were delays at each stage from the issuance of Permanent Retirement Account Number (PRAN), deduction of contribution, submission of bills to PAO, uploading of Subscriber Contribution File (SCF) containing details of pension contribution, PRAN, DDO, amount etc. which would ultimately lead to delayed remittance of contribution to Trustee Bank.

##### 4.3.1 Delay/ time taken to issue PRAN

###### 4.3.1.1 Ministries/ Departments of the Central Government and CABs

As per the OM (September 2008) of CGA, NPS bills were to be preferred so as to reach the PAO by 20<sup>th</sup> of every month.

Audit observed that in order to provide support to the State Governments in framing timelines for NPS related activities, PFRDA had finalised maximum permitted timelines for all the activities under NPS. PFRDA also requested State Governments to frame their own timelines covering all such activities ensuring that such timelines framed by State Governments do not exceed the timelines specified by PFRDA. However, no such instructions were issued by PFRDA to



competent authority at Central level for framing timelines for submission of form by subscriber to DDO, submission of form by DDO to PAO and submission of form by PAO to NSDL.

It is evident from the above that timelines were not prescribed for submission of form by subscriber to DDO, submission of form by DDO to PAO and submission of form by PAO to NSDL. Hence, as the timeline for pay bills (containing NPS deduction) of a new employee to reach PAO was 20<sup>th</sup> of the subsequent month, audit has tabulated the delay in generation of PRAN at Central Government Ministries/ Departments from the 21<sup>st</sup> of the month subsequent to the month of joining service.

Audit noticed that:

- In 15 selected Pr. AOs of the Central Ministries/ Departments, in 58 out of 62 selected DDOs, for 683 out of 901 selected subscribers, there was delay ranging from one day to 1,986 days in issue of PRANs, as mentioned in **Annexure IX**; and
- In 11 selected ABs of Central Government, in 12 selected DDOs of the CABs, for 168 subscribers out of 172 selected subscribers, there was delay in issue of PRANs, ranging from 20 days to 2,435 days, as mentioned in **Annexure IX**. In one CAB, in respect of nine out of 13 employees, there was no deduction of employee's contribution amounting to ₹3.49 lakh upto registration under NPS. The details are tabulated below:

**Table: 4.5**

Central Govt./ CAB	No. of selected DDOs	No. of selected DDOs where delay was noticed	Total subscribers in selected DDOs	No. of subscribers where delay was noticed	Average delay in days
Central Govt.	62	58	901	683	138.20 <sup>@</sup>
CAB	12	12	172	168	348.34 <sup>#</sup>

<sup>@</sup> Most of the instances of delay fall between the range of one to 200 days.

<sup>#</sup> Most of the instances of delay fall between the range of one to 400 days and in 11 instances delay was of more than 2000 days.

#### **4.3.1.2 State Government/ UTs and SABs**

Among the seven selected States, in Andhra Pradesh, Himachal Pradesh and Karnataka timelines had been prescribed for submission and forwarding of the application form to CRA.

Audit noticed delays<sup>41/</sup> undue time taken in issue of PRANs:

- In six out of nine selected States/ UTs, in 77 out of 150 DDOs, in 999 out of 2,210 selected employees, delay/ time taken in issue of PRANs ranged from 26 to 1,886 days, as mentioned in **Annexure X(A)**; and
- In 20 out of 33 selected SAB DDOs, for 266 out of 539 selected employees, time taken in issue of PRANs ranged from 15 to 4015 days, as mentioned in **Annexure X(B)**.

**Table: 4.6**

State Govt./ SAB (In State/ UT)	Total selected DDOs	Selected DDOs where issue of undue time taken noticed	Total subscribers in selected DDOs	No. of subscribers where issue of undue time taken noticed	Average time taken (in days)
State Govt.	150	77	2210	999	169.4 <sup>@</sup>
SAB	33	20	539	266	419.04 <sup>#</sup>

<sup>@</sup> Most instances of undue time taken were in the range of one to 200 days and in four instances undue time taken was more than 1600 days.

<sup>#</sup> Most instances of undue time taken were in the range of one to 200 days and in two instances undue time taken was more than 2,500 days.

Further audit examination revealed following instances of delay/ non-issuance in respect of issue of PRANs of all eligible employees and its consequences in some selected States:

- Uttarakhand:
  - i. in respect of employees who joined service from August 2010 onwards, there was delay of two months to 36 months in issue of 37,798 PRANs from date of joining.
  - ii. in five selected DTOs, 10,321 subscribers were issued PRANs with delay of two months to 36 months.
- Himachal Pradesh:
  - i. during August 2016 and March 2018, 11,566 out of 12,578 PRANs were issued with delay ranging from 61 to 757 days;
  - ii. in 12 out of 20 selected DDOs, 282 employees joined service between September 2010 and September 2017 and were not issued (as on 31 March 2018) PRANs even after six to 87 months. Resultantly, NPS subscription amounting to ₹1.92 crore was not recovered from their pay and equal matching contribution of ₹1.92 crore was also not accounted for in their NPS accounts due to non-issue of PRANs;

<sup>41</sup> Delays/time taken has been calculated from date of joining or date of DDO registration in NPS, whichever is later.

- iii. arrears subscription of ₹32.23 lakh were not recovered from 155 selected employees for the period between October 2004 and September 2018; and
- iv. arrears subscription of ₹26.06 lakh<sup>42</sup> for the period between November 2008 and February 2015 were not recovered from 30 selected employees.

Audit noted that the reasons for delayed issue of PRAN were late receipt of duly filled application forms from subscribers or forms received with incorrect/missing details and delay in procedural approvals. The delay in issue of PRAN resulted in delayed remittance to the Trustee Bank.

DFS replied (December 2019) that PFRDA intimated that the referred delays primarily appeared to be at the end of concerned Nodal offices, accordingly the reasons for such delays may be provided by the respective Nodal Offices.

Delay in issuance of PRAN would lead to loss of NPS corpus to the extent of contribution of subscriber and its employer and return thereon (wherever such contribution and return was not provided subsequently to the subscriber of NPS account), thereby affecting its terminal wealth.

The Audit observations are based on samples examined. Government may run suitable checks on the entire NPS universe to identify delays and initiate remedial action.

### **Good Practices**

The state of Karnataka specified roles and duties of DDOs and Treasury officers along with timelines to be followed at different stages in the process of filling and submission of forms required for obtaining PRAN. Audit noted that this is a good practice for reference by others.

#### **4.3.2 Delay in first deduction of NPS contribution**

##### **4.3.2.1 Ministries/ Departments of the Central Government and CABS**

As per OM (January 2004) read with OM (February 2004) issued by the CGA, recoveries towards NPS contribution were to start from the salary of the month following the month in which the Government servant had joined service and recoveries were not to be effected for the month in which the subscriber joined Government service. As per DoE OM (November 2003), all new recruits joining any autonomous body under the administrative control of various Ministries/ Departments, on or after 01 January 2004 would be governed by NPS {Annexure XI(A)}.

<sup>42</sup> ZP, Mandi ₹14.39 lakh and ZP, Kangra ₹11.67 lakh

Audit noticed that:

- In six out of 15 selected Pr. AOs of the Central Government, in 14 out of 62 selected DDOs, for 63 subscribers out of 901 selected subscribers, the delay in first deduction of NPS contribution ranged from one to 13 months, and;
- In four out of 11 selected CABs, in five out of 12 selected DDOs of CABs, for 45 subscribers out of 172 selected subscribers, the delay in first deduction of NPS contribution ranged from one to 79 months.

**Table: 4.7**

Central Govt./ CAB	Total selected DDOs	No. of selected DDOs where delay was noticed	Total subscribers in selected DDOs	No. of subscribers where delay was noticed	Average delay in months
Central Govt.	62	14	901	63	3.36
CAB	12	05	172	45	9.06 <sup>#</sup>

# Most instances of delay were in the range of one to 24 months and in only one instance the delay was of 79 months.

The delay in first deduction of NPS contribution, implied delay in credit of the contribution to the subscriber's individual PRAN, which would have led to loss of NPS corpus to the extent of contribution of subscriber and its employer and return thereon for that period thereby affecting its terminal wealth (wherever such contribution and return was not provided subsequently to the subscriber NPS account).

DFS in its reply (December 2019) informed that CGA intimated that the movement of documents for getting PRAN is in physical form, which may be dispensed with. NSDL/ CRA should provide an online platform for generation of PRAN number. Registration form should be filled up by subscriber online. Timely allotment of PRAN to NPS subscriber may sort out the issue of delay in first deduction of NPS contribution. It was further stated that there was a need for instructions for various NPS activities performed by DDOs/ PAOs etc. including provisions for appropriate penalty on delinquent officials.

It is, however, noted that, no penal provision exists for delay in performing any of the NPS related activities for Government Nodal Office (concerned officers/ officials). The Committee constituted to suggest measures for streamlining the implementation of NPS also recommended (vide its report submitted in February 2018) that responsibility and the amount of liability on the part of delinquent official would be determined in the same manner as in the case of delayed deduction/ remittance of TDS under Income tax Rules. DFS intimated (May 2020) that PFRDA Act is being amended by incorporating the enabling provision for imposition of penalty on government nodal office for delay in deducting and crediting NPS contributions.

DFS further replied (May 2020) that similar measures (as notified for the Central Government employees vide notification dated 31 January 2019) may be adopted by the autonomous bodies/ PSUs to compensate for the financial loss occurred. DFS requested DoE to issue appropriate clarification in the matter to all such bodies as the applicability of NPS to these bodies were decided by DoE.

#### 4.3.2.2 State Governments and SABs

As per orders/ circulars, issued by State Governments of Andhra Pradesh, Himachal Pradesh<sup>43</sup>, Karnataka, Maharashtra and NCT Delhi, recoveries (towards NPS contribution) from salary were to start from the month following the month in which the Government servant had joined service and recoveries were not to be effected for the month of joining Government service. However, in case of Andhra Pradesh and Karnataka, in case the employee joined on the 1<sup>st</sup> of a particular month, the first NPS deduction would be effected in the month of joining service itself.

Audit noticed that:

- In four out of nine selected States/ UTs, in 46 out of 150 selected DDOs of States, for 294 subscribers out of 2,210 selected subscribers, the delay in first deduction of NPS contribution ranged from one to 65 months, as mentioned in {Annexure XI(B)}; and
- In three out of eight selected States/ UTs, in seven out of 33 selected DDOs of SABs, for 90 subscribers out of 539 selected subscribers, the delay in first deduction of NPS contribution ranged from one month to 28 months, as mentioned in {Annexure XI(B)}.

**Table: 4.8**

State Govt./ SAB (in State/UT)	Total selected DDOs	No. of selected DDOs where delay was noticed	Total subscribers in selected DDOs	No. of subscribers where delay was noticed	Average delay in months
State Govt.	150	46	2210	294	8.74 <sup>@</sup>
SAB	33	7	539	90	4.6 <sup>#</sup>

<sup>@</sup> Most instances of delay were in the range of one month to four months and in nine instances delay was of more than 46 months.

<sup>#</sup> Most instances of delay were in the range of one month to three months and in 11 instances delay was of more than 15 months.

The Audit observations are based on samples examined. Government may run suitable checks on the entire NPS universe to identify delays and initiate remedial action.

<sup>43</sup> Criteria prescribed by Himachal Road Transport Corporation only and not by State Government.

#### 4.4 Delay in bills reaching PAO

##### 4.4.1 Central Government Ministries/ Departments and CABs

CGA had prescribed (September 2008) that NPS bills should be preferred so as to reach the PAO by the 20<sup>th</sup> of every month.

Audit noticed that:

- In six out of 15 selected Pr. AOs of the Central Government, in 18 out of 62 selected DDOs, in respect of 229 out of 901 selected subscribers, the delay ranged between one and 189 days, {(Annexure XII(A))}; and
- In two out of 11 selected ABs of Central Government, in three out of 12 selected DDOs, in respect of 31 out of 172 selected subscribers, the delay ranged between one and 54 days, {Annexure XII(A)}.

**Table: 4.9**

Central Govt./ CAB	No. of selected DDOs	No of DDOs where delay was noticed	Total no. of subscribers in selected DDOs	No. of subscribers where delay was noticed	Average delay in days
Central Govt.	62	18	901	229	5.75 <sup>@</sup>
CAB	12	03	172	31	10.60 <sup>#</sup>

<sup>@</sup>Most instances of delay were in the range of one day to 10 days.

<sup>#</sup>Most instances of delay were in the range of one day to 20 days.

Reasons for delay as mentioned by DDOs were non-familiarity and inadequate knowledge of software, rotational transfer of staff and other technical issues.

The late submission of NPS pay bills to the PAO/ DTO adversely affected the timeline for upload of the SCF to NPSCAN.

DFS replied (December 2019) that since delay in bills reaching PAO may cause delay in deduction and onward crediting in subscriber's NPS account, action needs to be taken by the nodal offices for compensation in line with DFS notification dated 31 January 2019. As also mentioned earlier, imposing penal provisions in such cases is being considered by the Government.

DFS further replied (May 2020) that similar measures (as notified for the Central Government employees vide notification dated 31 January 2019) may be adopted by the autonomous bodies/ PSUs to compensate for the financial loss occurred. DFS has requested DoE to issue appropriate clarification in the matter to all such bodies as the applicability of NPS to these bodies were decided by DoE. It also intimated that PFRDA Act is being amended by incorporating the enabling provision for imposition of penalty on government nodal office for delay in deducting and crediting NPS contributions.

#### 4.4.2 State Governments and SABs

Audit noticed that:

- In one out of nine selected States/ UTs, in 20 out of 150 selected DDOs of States, for 285 subscribers out of 2,210 selected subscribers, the delay in bill reaching the DTO/ DTA, reckoned from the last day of the salary month, ranged from one to 838 days {Annexure XII(B)}; and
- In one out of eight selected States/ UTs, in two out of 33 selected DDOs of SABs, for 29 subscribers out of 539 selected subscribers, the delay in bill reaching the DTO/DTA, reckoned from the last day of the salary month, ranged from two to 815 days, {Annexure XII(B)}.

**Table: 4.10**

State Govt./ SAB (In State/UT)	No. of selected DDOs	No of DDOs where delay was noticed	Total no. of subscribers in selected DDOs	No. of subscribers where delay was noticed	Average delay in days
State Govt.	150	20	2210	285	37.25 <sup>@</sup>
SAB	33	2	539	29	31.38 <sup>#</sup>

<sup>@</sup> Most instances of delay were in the range of one to 400 days and in one instance delay was of more than 700 days.

<sup>#</sup> Most instances of delay were in the range of one to 400 days and in one instance delay was of more than 500 days.

The Audit observations are based on samples examined. Government may run suitable checks on the entire NPS universe to identify delays and initiate remedial action.

#### 4.5 Delay in uploading SCF/ obtaining Transaction ID

CGA had prescribed (September 2008) that the PAO should upload the subscriber contribution details on NPSCAN and obtain the Transaction ID by the 25<sup>th</sup> of each month.

##### 4.5.1 Central Government Ministries/ Departments and CABs.

Audit noticed that:

- In 15 selected Pr. AOs of the Central Government, in 61 out of 62 selected DDOs, in respect of 817 out of 901 selected subscribers, the delay in uploading subscriber contribution details on NPSCAN and obtaining the Transaction ID ranged between one and 3,175 days {Annexure XIII(A)}; and
- In 12 selected DDOs (11 selected CABs), in respect of 163 out of 172 selected subscribers, the delay in uploading subscriber contribution details on NPSCAN and obtaining the Transaction ID ranged between one and 404 days {Annexure XIII(A)}.

Table: 4.11

Central Govt./ CAB	No. of selected DDOs	No. of DDOs where delay was noticed	Total no. of subscribers in selected DDOs	No. of subscribers where delay was noticed	Average delay in days
Central Govt.	62	61	901	817	18.05 <sup>@</sup>
CAB	12	12	172	163	11.74 <sup>#</sup>

<sup>@</sup> Instances of delay were in the range of one day to 20 days except in one case where delay was of 3,175 days.

<sup>#</sup> Instances of delay were in the range of one day to 20 days except in one case where delay was of 404 days.

Delay in uploading SCF results in delayed remittance of the contribution to the Trustee Bank, which in turn affects timely credit of contributions to the subscriber's PRAN account.

#### 4.5.2 State Governments and State Autonomous Bodies

Audit noticed that:

- In one out of nine selected States/ UTs, in 19 out of 150 selected DDOs, in 285 out of 2,210 subscribers, the delay in uploading subscriber contribution details on NPSCAN and obtaining the Transaction ID, ranged from two days to 1582 days {Annexure XIII(B)};
- In two out of eight selected States/ UTs, in nine out of 33 selected DDOs of SABs, in 117 out of 539 subscribers, the delay in uploading the subscriber contribution details on NPSCAN and obtaining the Transaction ID, ranged from one to 1403 days, {Annexure XIII(B)}.

Table: 4.12

State Govt./ SAB (In State/UT)	No. of selected DDOs	No of DDOs where delay was noticed	Total no. of subscribers in selected DDOs	No. of subscribers where delay was noticed	Average delay in days
State Govt.	150	19	2210	285	216.33 <sup>@</sup>
SAB	33	9	539	117	86.74 <sup>#</sup>

<sup>@</sup> Most instances of delay were in the range of one day to 100 days and in 15 instances delay was of more than 1500 days.

<sup>#</sup> Most instances of delay were in the range of one day to 300 days and in six instances delay was of more than 800 days.

Reasons for delay in uploading of SCF were attributed to late receipt of bills from DDO, shortage of staff, absence of timelines for remittance, delay in receipt of data from various field units/ DTOs and PAOs, delay in approval/ permission from DTA for SCF, delay in compilation of monthly accounts and lack of awareness etc.



The Audit observations are based on samples examined. Government may run suitable checks on the entire NPS universe to identify delays and initiate remedial action.

#### 4.6 Delay in remittance of contribution to the Trustee Bank

##### 4.6.1 Central Government Ministries/ Departments and CABs

CGA had prescribed (September 2008) that the NPS contributions should be credited to the account of Trustee Bank on the last working day of each month. Further, the responsibility for timely remittance to the Trustee Bank is that of the PAO in respect of all subscribers under his domain.

Audit noticed that:

- In 14 out of 15 selected Pr. AOs of the Central Government, in 45 out of 62 selected DDOs, in respect of 509 out of 901 selected subscribers, an amount of ₹181.78 lakh was remitted to Trustee Bank with a delay ranging between one and 770 days {Annexure XIV(A)}; and
- In 10 out of 12 selected DDOs, (10 out of 11 selected CABs) in respect of 133 out of 172 selected subscribers of the ABs of Central Government, an amount of ₹81.25 lakh was remitted with a delay ranging between one and 404 days {Annexure XIV(A)}.

**Table: 4.13**

Central Govt./ CAB	No. of selected DDOs	No of DDOs where delay was noticed	Total no. of subscribers in selected DDOs	No. of subscribers where delay was noticed	Average delay in days
Central Govt.	62	45	901	509	15.53 <sup>@</sup>
CAB	12	10	172	133	13.26 <sup>#</sup>

<sup>@</sup> Most instances of delay were in the range of one day to 30 days and only two instances of delay were of more than 700 days.

<sup>#</sup> Most instances of delay were in the range of one day to 30 days and only one instance of delay was of 404 days.

Besides, ₹2.46 lakh of legacy contribution was remitted to Trustee Bank with a delay of seven months, in respect of four out of 10 selected subscribers, in two DDOs (Department of Legal Affairs and Income Tax Appellate Tribunal) out of five selected DDOs.

Delay in remittance of the contribution to Trustee Bank affects timely credit of contributions to the subscribers account. DFS accepted (December 2019) that these cases may lead to monetary loss to the subscribers. It further stated that recently, to streamline process, provisions for compensation for delay in respect of Central Government subscribers only during 2004-2012 had been notified vide notification dated 31 January 2019. Further, compensation for post 2012 cases and imposing penal provisions in such cases was being considered by the

Government based on the recommendations of the Committee constituted to suggest measures for streamlining NPS.

DFS further replied (May 2020) that similar measures (as notified for the Central Government employees vide notification dated 31 January 2019) may be adopted by the autonomous bodies/ PSUs to compensate for the financial loss occurred. DFS had requested DoE to issue appropriate clarification in the matter to all such bodies as the applicability of NPS to these bodies was decided by DoE. It also intimated that PFRDA Act is being amended by incorporating the enabling provision for imposition of penalty on government nodal office for delay in deducting and crediting NPS contributions.

#### 4.6.2 State Governments and SABs

In Himachal Pradesh, timeline of 12 days for preparation, uploading and remittance of the NPS contribution from the salary date was fixed but no specific timeline has been given for remittance of contribution to the Trustee Bank. In Maharashtra, in respect of two salary bill cycles (1<sup>st</sup> to 18<sup>th</sup> of the month and 19<sup>th</sup> to end of the month) the respective timelines (before the last day of the month and before 15<sup>th</sup> of the next month) for remittance has been prescribed by the State Government. In remaining States, there were no specific timelines for remittance of contribution to Trustee Bank.

Audit noticed that:

- In four out of nine selected States/ UTs, in 61 out of 150 selected DDOs of States, for 769 subscribers out of 2,210 selected subscribers, delay ranged from one to 1199 days, {Annexure XIV(B)}; and
- In two out of eight selected States/ UTs, in seven out of 33 selected DDOs of SABs, for 94 subscribers out of 539 selected subscribers, the delay/ time taken in remittance ranged from one day to 242 days, {Annexure XIV(B)}.

**Table: 4.14**

State Govt./ SAB (In State/ UT)	No. of selected DDOs	No of DDOs where delay was noticed	Total no. of subscribers in selected DDOs	No. of subscribers where delay was noticed	Average delay in days
State Government	150	61	2210	769	14.10 <sup>@</sup>
SAB	33	7	539	94	53.12 <sup>#</sup>

<sup>@</sup> Most instances of delay were in the range of one day to 100 days and in two instances delay was of more than 900 days.

<sup>#</sup> Most instances of delay were in the range of one day to 300 days and in 100 instances delay was of more than 240 days.

Further audit examination revealed following instances of delay in remittance of contribution to the Trustee Bank of all eligible employees:

- **Himachal Pradesh:**

i. An amount of ₹900.21 crore was remitted to the Trustee Bank, between January 2011 and July 2016<sup>44</sup>, by DTA Shimla after a period ranging from 16 to 35 days from salary date. Further, in the same DTA, ₹227.86 crore was remitted to the Trustee Bank between September 2016 to November 2017, with delay ranging from one to eight days after 12 days of salary date.

ii. In Himachal Road Transport Corporation (HRTC), an amount of ₹8.62 crore was remitted to the Trustee Bank, between January 2015 to July 2016, after a period ranging between 21 and 75 days after the payment of salary. Further, an amount of ₹6.10 crore was remitted to the Trustee Bank between October 2016 to March 2018 with delay, ranging between 10 to 15 days, after the prescribed date of remittance fixed by the State Government.

Further, DTA had not fixed any date for transfer of the data, resultantly there was delay of five years and four months in transferring of ₹5.97 crore lying in the accounts of 681 subscribers to NSDL/ Trustee Bank by HRTC. The amount was transferred during July 2018 to October 2018, though the scheme was adopted by the HRTC during March 2013. The subscription amount of ₹3.24 crore of remaining 91 subscribers was still to be transferred by the HRTC as of November 2018.

iii. In Himachal Pradesh State Electricity Board Limited (HPSEBL), during February 2013 to July 2016, NPS contribution of ₹36.30 crore was remitted to Trustee Bank with delay ranging between four and 50 days. Further, an amount of ₹6.08 crore was remitted to the Trustee Bank between October 2016 to March 2018 with delay, ranging between two and 11 days, after the prescribed date of remittance fixed by the State Government.

iv. In Zilla Parishad Kangra, NPS contribution amounting to ₹49.12 lakh for the period from April 2015 to March 2018 was remitted to the Trustee Bank after a period ranging between 83 and 496 days.

v. In Zilla Parishad Mandi, NPS contribution amounting to ₹40.82 lakh for the period from November 2014 to March 2018 was remitted to the Trustee Bank after a period ranging between 26 and 241 days.

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<sup>44</sup> Upto June 2016, no timelines were fixed by the State Government for remittance of NPS contribution. In July 2016, timeline of 12 days was fixed for preparation, uploading and remittance of the NPS contribution from the salary date.

- **Andhra Pradesh:**

- i. In ANGRAU<sup>45</sup>, ₹17.28 crore was remitted towards legacy amount (pertaining to the period from November 2006 to March 2015) in March 2016 in respect of 501 subscribers, along with interest amount of ₹1.28 crore, with a delay ranging from one year to nine years four months.
- ii. In Tirumala Tirupati Devasthanams, ₹44.77 crore was remitted in September 2015 towards legacy amount, with a delay of more than five months.
- iii. In Rajiv Gandhi University of Knowledge Technologies, ₹1 crore was remitted in March/ April 2018 towards legacy amount with a delay of more than two years.

Reasons for delay in remittance to Trustee Bank were attributed to late submission of Pay Bills by DDO, technical errors in uploading files in the Pay package, non-availability of NPS grants, shortage of manpower, etc.

The Audit observations are based on samples examined. Government may run suitable checks on the entire NPS universe to identify delays and initiate remedial action.

#### **4.6.3 Erosion in terminal pension wealth**

PFRDA informed (February 2008) the Ministry of Finance that it was of critical importance that all Nodal Offices and individual subscribers were registered by 01 June 2008, so as to enable individual, subscriber-wise contributions to be accepted for investment purposes. PFRDA also informed that any delay in this process would have adverse consequences on the pension savings of NPS subscribers, adding that their assessment indicated that one day's delay in transfer of funds would erode the terminal pension wealth of an employee by ₹40,000. Considering loss of ₹40,000 per day, the range (minimum to maximum) of erosion in terminal pension wealth due to this delay (as highlighted in para 4.6) has been calculated as ₹40,000-₹3,08,00,000 for Central Government, ₹40,000-₹1,61,60,000 for CAB, ₹40,000-₹4,79,60,000 for State Government, ₹40,000-₹96,80,000 for SAB.

#### **4.6.4 Notional loss of compensation**

The Ombudsman<sup>46</sup> referred the Guidelines for operational activities by PoP-Service providers dated 18 June 2015 issued by PFRDA and directed to pay ₹20 for each day of delay in remittance to Trustee Bank. Keeping in view the aforesaid award of ₹20 per day, the range (min-max) of notional loss of compensation for this delay has been calculated as ₹20-₹15,400 for Central

<sup>45</sup> Acharya N G Ranga Agricultural University

<sup>46</sup> Ombudsman is a person appointed by PFRDA to receive, consider and facilitate resolution of complaints or grievances which fall within the ambit of PFRDA (Redressal of Subscriber Grievance) Regulations, 2015

Government, ₹20-₹8,080 for CAB, ₹20-₹23,980 for State Government, ₹20-₹4,840 for SAB.

However, amount of actual loss to the subscriber due to this delay lies somewhere between the figures of loss shown in above two scenarios i.e. between ₹20 and ₹40,000 per day.

#### 4.7 Discrepancies in deduction of employee's contribution from salary

##### 4.7.1 Non-deduction of NPS contribution

As per orders/ circulars issued by Governments of Andhra Pradesh, Himachal Pradesh, Jharkhand, Karnataka, Maharashtra, Rajasthan and Uttarakhand and Union Territories, every Nodal office would deduct 10 *per cent* of the Basic Pay plus DA plus Dearness Pay (if any), from an NPS employee's salary bill every month, with the State Government making an equal matching contribution

Audit noticed that:

- In four out of nine selected States/ UTs, in 48 out of 150 selected DDOs of States, for 457 subscribers out of 2,210 selected subscribers, an amount of ₹1.55 crore was not deducted (as on 31 March 2018), {Annexure XV(A)}; and
- In four out of eight selected States/ UTs, in seven out of 33 selected DDOs of SABs, for 76 subscribers out of 539 selected subscribers, an amount of ₹8.21 lakh was not deducted<sup>47</sup> (as on 31 March 2018), {Annexure XV(B)}.

**Table: 4.15**

State Govt./ SAB	Total selected DDOs	Selected DDOs where issue was noticed	Total subscribers in selected DDOs	No. of subscribers where issue was noticed	Average of amount not deducted (in ₹)
State Govt.	150	48	2,210	457	1,512.17 <sup>@</sup>
SAB	33	7	539	76	3,246.03 <sup>#</sup>

<sup>@</sup> Most instances were in the range of ₹1,200 to ₹1,900 and in two instances amount was more than ₹2,700.

<sup>#</sup> Most instances were in the range of ₹1 to ₹2,000 and in five instances amount was more than ₹25,000.

The Audit observations are based on samples examined. Government may run suitable checks on the entire NPS universe to identify delays and initiate remedial action.

<sup>47</sup> Apart from this, Audit noticed that in HRTC (Himachal Pradesh), ₹3.01 lakh was not deducted from five non-selected subscribers.

## Good Practices

Audit observed some good practices adopted by some of the selected states as mentioned below:

- Andhra Pradesh and Himachal Pradesh: reasons for non-recovery from a particular employee in any month were to be furnished by the DDO concerned in the recovery schedule without fail.
- Maharashtra: the DDO has been specifically assigned the duty to ensure that the contribution of the employee and the employer are compulsorily made on a monthly basis.

### 4.7.2 Less deduction of NPS contribution

#### 4.7.2.1 Ministries/ Departments of the Central Government and CABs

As per MoF notification (December 2003), the monthly contribution would be 10 *per cent* of the salary and DA to be paid by the employee and matched by the Central Government. As per CGA OM (September 2008), the responsibility of the correct and timely deduction of the contribution for each subscriber as mandated under the scheme rests with the respective DDOs.

Audit noticed that:

- In 12 out of 15 selected Pr. AOs of the Central Government, in 29 out of 62 selected DDOs in respect of 149 out of 901 selected subscribers, the less contribution deducted cumulatively amounted to ₹2.95 lakh, {Annexure XVI(A)}. This has resulted in payment of less co-contribution by the Government to the same extent.
- In seven out of 11 selected ABs of Central Government, in seven out of 12 selected DDOs, in respect of 42 out of 172 selected subscribers, the less contribution deducted amounted to ₹0.26 lakh, {Annexure XVI(B)}. This has resulted in payment of less co-contribution by the AB to the same extent.

**Table: 4.16**

Central Govt./ CAB	Total selected DDOs	Selected DDOs where issue noticed	Total subscribers in selected DDOs	No. of subscribers in which issue was noticed	Average amount less deducted (in ₹)
Central Govt.	62	29	901	149	791.51 <sup>@</sup>
CAB	12	7	172	42	168.36

@ Most of the instances of amount were falling between the range of ₹1 to 100.

DFS in its reply (December 2019) expressed its view that for cases where less deductions were made, action needs to be taken in line with DFS' notification dated 31 January 2019.

#### 4.7.2.2 State Governments and SABs

As per orders/ circulars issued by the Governments of Andhra Pradesh, Himachal Pradesh, Jharkhand, Karnataka, Maharashtra, Rajasthan, Uttarakhand, NCT Delhi and Andaman and Nicobar Islands, the monthly contribution of 10 *per cent* of Basic pay plus DA plus Dearness Pay (if applicable) would be deducted and an equal contribution would be provided by respective State Governments.

Audit noticed that:

- In six out of nine selected States/ UTs, in 35 out of 150 selected DDOs and one DTO of States, for 172 subscribers out of 2,210 selected subscribers an amount of ₹92,797 was less deducted, {Annexure XVII(A)}; and
- In five out of eight selected States/ UTs, in seven out of 33 selected DDOs of SABs, for 37 subscribers out of 539 selected subscribers an amount of ₹19,955 was less deducted, {Annexure XVII(B)}.

**Table: 4.17**

State Govt./ SAB (In State/ UT)	Total Selected DDOs	Selected DDOs where issue was noticed	Total subscribers in selected DDOs	No. of subscribers in which issue was noticed	Average amount less deducted (in ₹)
State Government	150	35 DDO + 1 DTO	2,210	172	270.21 <sup>@</sup>
SAB	33	07	539	37	169.70 <sup>#</sup>

<sup>@</sup> Most instances were in the range of ₹1 to 300 and in one instance amount was more than ₹9,000.

<sup>#</sup> Most instances were in the range of ₹1 to 200 and in two instances amount was more than ₹1,100.

Reasons cited for less deduction were problems with system/ software in states and incorrect calculation. The less deduction affects the amount credited to the individual PRAN in those selected months, and thereby, the accumulated corpus in respect of those subscribers.

The Audit observations are based on samples examined. Government may run suitable checks on the entire NPS universe to identify delays and initiate remedial action.

#### 4.8 Non-remittance of contribution to the Trustee Bank

Upon successful upload of SCF, CRA system generates a unique Transaction ID. Subsequently, Nodal offices are required to transfer funds equivalent to SCF to the Trustee Bank.



#### 4.8.1 Central Government Ministries/ Departments and CABs

Audit noticed some instances of non-remittance of contribution of ₹5.20 crore to the Trustee Bank in four selected Ministries/ Departments, as tabulated below:

**Table: 4.18**

Ministry/ Department	Audit Observation (as of 31 March 2018)
Ministry of Health and Family Welfare	₹4.47 crore (pertaining to 449 subscribers) was not remitted to Trustee Bank, by two DDOs of AIIMS
Ministry of Law and Justice	₹42.52 lakh (contribution from 2009-10 to 2017-18) lying with one DDO (Supreme Court), out of five selected DDOs, was not remitted to Trustee Bank
Department of Science and Technology (DST)	₹29.59 lakh was not remitted to Trustee Bank, from one DDO (PAO, DST) out of seven selected DDOs
Ministry of Mines	₹6,430 was not remitted to Trustee Bank, in respect of two selected employees under one DDO (Geological Survey of India, Kolkata) out of five DDOs selected
<b>Total</b>	<b>₹5.20 crore</b>

#### 4.8.2 State Governments and SABs

Audit noticed some instances of non-remittance of contribution of ₹793.04 crore to the Trustee Bank in six selected States and one UT, as tabulated below:

**Table: 4.19**

State/ UT	State Govt./ SAB	Audit Observation
Andhra Pradesh	State Govt.	₹200.22 crore was not remitted to Trustee Bank, as of March 2018.
	SAB	<ul style="list-style-type: none"> <li>Out of ₹22.55 crore (contributions from 2014-15 to 2017-18), ₹5.08 crore was not remitted to Trustee Bank by ANGRAU.</li> <li>Out of arrear subscriptions of ₹13.78 lakh of 18 subscribers, ₹1.85 lakh was not remitted by Area Hospital Parvathipuram (Vijayawada), as the amount was not recovered as of December 2018.</li> <li>₹19.72 lakh pertaining to 2011-18 was not remitted to Trustee Bank by Board of Intermediate Education.</li> </ul>
	State Govt.	₹325.06 <sup>48</sup> crore was not remitted to Trustee Bank, as of November 2018.

<sup>48</sup> Includes ₹49.30 crore pertaining to legacy amount.



State/ UT	State Govt./ SAB	Audit Observation
Rajasthan	SAB	<ul style="list-style-type: none"> <li>• ₹1.65 crore was not remitted to Trustee Bank by Rajasthan State Sports Council, as of November 2018.</li> <li>• ₹2.25 crore was not remitted to Trustee Bank by Jaipur City Transport Service Ltd. (JCTSL), as of March 2018.</li> <li>• In Nagar Nigam, Jaipur, NPS subscription for all 1,247 employees for the period from December 2017 to March 2018 amounting to ₹1.33 crore was deducted, but was not remitted to Trustee Bank.</li> </ul>
Uttarakhand	State Govt.	<ul style="list-style-type: none"> <li>• ₹150.76 crore (legacy contributions from November 2005 to April 2010) was not remitted to Trustee Bank, as of March 2018. Further, the State Government also did not provide interest of ₹25.09 crore on the legacy amount for 2016-17 and 2017-18.</li> <li>• ₹12.76 crore (regular contributions from 2010-11 to 2017-18) was not remitted to Trustee Bank. Resultantly, the State Government would have to bear an interest burden of ₹7.32 crore on the above amount.</li> </ul>
Himachal Pradesh	State Govt.	<ul style="list-style-type: none"> <li>• ₹2.42 crore was not remitted to Trustee Bank, as of March 2018.</li> </ul>
	SAB	<ul style="list-style-type: none"> <li>• ₹3.24 crore of 91 subscribers was not remitted to Trustee Bank by HRTC, as of November 2018.</li> <li>• In HRTC, the arrears of subscription ₹0.75 lakh for the period August 2004 and April 2011, in respect of 14 out of 15 selected employees, had not been deducted. Resultantly, matching Government contribution was also not credited in their account.</li> <li>• In case of 13 out of 15 selected employees, HPSEBL Shimla, had not deducted the arrears of subscription amounting to ₹1.64 lakh for the period between March 2008 and June 2016.</li> <li>• In ZP (Kangra), it was noticed that NPS monthly contribution amounting to ₹7.10 lakh was not remitted to Trustee Bank for four months (February 2016, March 2016, January 2017 and January 2018).</li> </ul>
Maharashtra	State Govt.	₹21.75 crore was not remitted to Trustee Bank, as of March 2018.
	SAB	₹33.70 crore was not remitted to Trustee Bank by ZP (Nanded), as of October 2018.
Jharkhand	SAB	₹3.77 lakh of 31 employees was not remitted to the Trustee Bank by Rajendra Institute of Medical Sciences (Ranchi), as of March 2018.

State/ UT	State Govt./ SAB	Audit Observation
NCT of Delhi	SAB	₹6 lakh out of ₹7.69 lakh legacy amount was not remitted to Trustee Bank by MCD (North), as of January 2019.
<b>Total</b>		<b>₹793.04 crore</b>

Reasons for non-remittance of contribution to Trustee Bank were non-reconciliation of legacy amount, non-issuance of PRAN, mismatch/ errors in the records/ data, etc.

DFS replied (December 2019) that since non-remittance of contribution to Trustee Bank may cause delay in crediting of contributions to subscriber's NPS account resulting in monetary loss to the subscriber, action needs to be taken by the nodal offices for compensation in line with DFS' notification dated 31 January 2019. Further, compensation for post 2012 cases and imposing penal provisions in such cases is being considered by the Government.

DFS further replied (May 2020) that similar measures (as notified for the Central Government employees vide notification dated 31 January 2019) may be adopted by the ABs/ PSUs to compensate for the financial loss occurred. DFS has requested DoE to issue appropriate clarification in the matter to all such bodies as the applicability of NPS to these bodies were decided by DoE. It also intimated that PFRDA Act is being amended by incorporating the enabling provision for imposition of penalty on government nodal office for delay in deducting and crediting NPS contributions.

The Audit observations are based on samples examined. Government may run suitable checks on the entire NPS universe to identify delays and initiate remedial action.

***Recommendation: DFS may ensure that the amendment being made to the PFRDA Act, clearly defines the responsibility, accountability and penalty for delay at each level (as they are for employees in the Employees Provident Funds and Miscellaneous Provisions Act, 1952) to ensure that NPS subscribers' contribution is remitted to the Trustee Bank and credited in subscriber's PRAN within the scheduled time.***

#### 4.9 Exit/ Withdrawal from NPS

As per the Notification (December 2003), individuals could normally exit at or after age 60 years and at exit the individual would be mandatorily required to invest 40 per cent of pension wealth to purchase an annuity (from an IRDAI-regulated life insurance company). It was also stated that in case of government employees, the annuity was to provide for pension for the lifetime of the employee and his dependent parents and his spouse at the time of retirement. The individual would receive a lump-sum of the remaining pension wealth, which he would be free to utilise in any manner and individuals would have the

flexibility to leave the pension system prior to age 60. However, in this case, the mandatory annuitisation would be 80 *per cent* of the pension wealth.

PFRDA (Exits and Withdrawals under NPS) Regulations, 2015 aim at providing an effective mechanism in the interest of subscribers, upon exit or withdrawal from the NPS, including the conditions, purpose, frequency and limits for withdrawals from individual pension account, as also the conditions, subject to which a subscriber shall exit from the NPS and purchase an annuity thereupon. Central Government has not prescribed any timelines for final settlement of exit/ withdrawal cases.

#### **4.9.1 Central Government Ministries/ Departments**

Audit noticed that in one out of five selected DDOs of Ministry of Mines, 10 cases were settled within a period of 13 to 1,412 days and two cases have not been finalised even after a lapse of 1,825 days and 2,555 days respectively. In three DDOs of Department of Science and Technology and Ministry of Water Resources, cases of 98 employees were not settled, cases of five employees were settled between 116 to 155 days and cases of 44 employees were settled within 120 to 3,795 days.

#### **4.9.2 State Governments**

Audit noticed that in:

- Himachal Pradesh: no timelines for processing of final payment cases were fixed by the State Government at the time of adoption of the NPS during June 2010. It was only in July 2016 that time lines were fixed for finalisation of final payment cases; and
- Maharashtra: State Record Keeping Agency had prescribed (February 2017) timelines for processing of exit requests, which were as per timelines prescribed by PFRDA. As per the timelines, in retirement, death and premature retirement cases, the DDO was required to forward the final payment case with all requisite documents to DTO, who in turn was required to forward these cases to CRA within seven days of entry in the CRA software. However, no timeline was fixed for the final settlement/ refund.

Delay in settlement/ pendency in exit cases was due to:

- non-receipt of proper claims' forms from the respective NPS subscribers or legal heirs (Andhra Pradesh); and
- lack of proper guidelines for settlement of NPS amount on death; family members of the deceased having not applied for settlement in some cases (Karnataka).

The reason for delay in finalisation of final payment cases were attributed by the DTOs to delay in forwarding of cases by the DDOs.

Audit also noticed delayed settlement as well as pendency in settlement of cases, as tabulated below:

**Table 4.20**

State Governments/ Union Territories	Cases settled/ pending
Andaman and Nicobar Islands	In five selected DDOs, <ul style="list-style-type: none"> <li>• 14 cases settled after 180 days</li> <li>• 31 pending cases involving ₹93.73 lakh</li> </ul>
Andhra Pradesh	55 pending cases as of 31 March 2018
Maharashtra	In two DTOs and four DDOs <ul style="list-style-type: none"> <li>• 148 cases were settled within 90 days</li> <li>• three cases took more than 180 days</li> <li>• 33 pending cases as of 31 March 2018</li> </ul>
Karnataka	In 10 out of 20 selected DDOs <ul style="list-style-type: none"> <li>• 14 cases were settled within two to 34 months</li> </ul> Pending cases <ul style="list-style-type: none"> <li>• one case for less than one year</li> <li>• four cases for one to four years</li> <li>• 10 cases for more than three years</li> </ul>
Uttarakhand	In five selected DTOs <ul style="list-style-type: none"> <li>• 90 death cases took one month to 58 months for settlement</li> <li>• 33 cases pending as of October 2018</li> </ul>
Delhi	In two selected DDOs, four out of 33 cases took 105 to 148 days for settlement
Himachal Pradesh	Out of 3,358 cases finalized (for entire State) <ul style="list-style-type: none"> <li>• 949 cases were settled within 90 days</li> <li>• 648 cases within 90-180 days</li> <li>• 1,761 cases after 180 days and</li> </ul> 268 cases pending (as of 31 March 2018) Out of 471 cases in 20 selected DDOs <ul style="list-style-type: none"> <li>• 152 were forwarded by DDO to NSDL within two months</li> <li>• 297 cases were forwarded by DDO to NSDL in three to 75 months</li> <li>• 22 pending cases pertaining to official retired during the period between October 2012 and March 2018 (as of 31 October 2018)</li> </ul>

SABs	Cases settled/ pending
Himachal Pradesh	In two SABs, out of 103 cases <ul style="list-style-type: none"> <li>• 21 cases took less than 90 days</li> <li>• 24 cases took 90 to 180 days</li> <li>• 58 cases took more than 180 days</li> </ul>
Municipal Corporation of Delhi (East, North, South)	Eight exit cases pending till 31 December 2018, with pendency ranging from six months to 38 months
Delhi Jal Board ( I and III)	Seven cases (pendency ranging from 141 to 1,542 days)

DFS informed (December 2019) that PFRDA has submitted that aforesaid delays reflect delay in initiation of exit cases at the end of concerned Nodal offices. DFS further expressed its view that penal provisions for such cases need to be imposed to maintain discipline among the nodal offices and to ensure that subscribers do not suffer. The same is being considered actively in DFS.

The Audit observations are based on samples examined. Government may run suitable checks on the entire NPS universe to identify delays and initiate remedial action.

## Chapter 5 - Monitoring

Monitoring is an integral part of any scheme. Monitoring ensures that the scheme progresses in the direction determined at the time of its formulation/ planning. Monitoring includes collection and analysis of information about a scheme, undertaken while the scheme is ongoing. Effective monitoring mechanism would ensure that NPS subscribers' interest is protected, ensuring timely credit to individual PRANs, essential in achieving the overall broad objectives of the scheme and ultimately ensuring expected<sup>49</sup> replacement rates envisaged in the NPS.

Evaluation is the periodic, retrospective assessment of scheme that might be conducted internally or by external independent evaluators to review the progress of the scheme and to identify weak areas in planning and implementation, so as to provide a mid-course correction in scheme.

Monitoring and evaluation help to assess the efficacy of the implementation of the scheme and identify steps required for mid-course correction and thereby provide vital inputs for government policy in this regard.

### 5.1 Monitoring

The key pillars in the monitoring mechanism are as under:

- Authority responsible for overseeing implementation of NPS  
In the meeting held (30 May 2008) on the "Issues in Pension Reforms", it was decided that a Committee under the chairmanship of Secretary (Expenditure) would be constituted by the DoE to oversee the implementation of the systems and procedures for all accounting formations under the NPS.
- Authority responsible for monitoring:  
As per DoE O.M. dated 03 February 2009, Ministries/ Departments (of Central Government) were required to constitute a Committee comprising Joint Secretary (Admn) and Principal CCA<sup>50</sup>/ CCA and subsequently (July 2011) Financial Advisers (FAs) were also included in the composition of the committee in each Ministry/ Department for NPS monitoring.
- Key indicators and frequency of collection of data  
In the Review Meeting (06 July 2011), it was decided that implementation of NPS in each Central Ministry/ Department would be a key performance area of the FAs. The FAs would upload the Quarterly Performance Reports (QPRs) with regard to implementation and monitoring of NPS in their respective Ministries/ Departments on

<sup>49</sup> As indicated in the Government decision (August 2003)

<sup>50</sup> Chief Controller of Accounts

the following parameters: (i) IRA compliance status (ii) SCF uploading status (iii) SCF pendency status (iv) SCF regularity status (v) Grievance status.

Despite the envisaged set up mechanism, Audit noticed following shortcomings in the monitoring of NPS, which adversely affected the interest of subscribers of NPS. Some of the issues have been addressed now after significant delay while some are still persisting.

### **5.1.1 Non-formation of committees for overseeing and monitoring NPS**

In May 2008, it was decided that a committee under the chairmanship of Secretary (Expenditure) would be constituted by DoE to oversee the implementation of the systems and procedures for all accounting formations under the NPS.

In February 2009, it was decided that Ministries/ Departments (of Central Government) would constitute a committee comprising Joint Secretary (Admn) and Principal CCA/ CCA to monitor the operationalisation of the NPS in their respective Ministries/ Departments. It was subsequently decided (July 2011) that the composition of these committees should be broad based to include the FAs of the Ministries/ Departments.

Audit observed that out of 66-68 Ministries/ Departments between 2012-13 and 2018-19, not all Ministries/ Departments had constituted the committees and some had constituted committees after delays.

In May 2015, PFRDA also requested all Central Government Ministries and Departments to constitute a committee each to monitor operationalisation of NPS and to hold regular meetings of such committee. However, nothing was on record to indicate the efforts made by DoE to assess the constitution of committees and their functionality in all the Ministries/ Departments of Central Government.

DoE intimated (January 2019) to audit, that there was no indication of constitution of any such committee under the Chairmanship of Secretary (Expenditure) and that monitoring of the proper implementation of NPS was duly taken care of by Committee set up in each Ministry with FA as a Member.

DFS in its reply (December 2019) stated that DoE informed about receipt of a synopsis on performance of various Ministries/ Departments with respect to QPR for the year 2011-12 from NSDL and that it was sent (June 2012) to concerned FAs for taking corrective action.

However, it was noted that receipt of such synopsis on performance of various Ministries/ Departments with respect to QPR did not indicate the existence of committees' in the respective Ministries/ Departments and only indicated involvement of FAs in the process of QPRs. Besides, the reply was silent on subsequent efforts (from 20 June 2012 to 01 July 2019) made by DoE with

regard to ensuring constitution and functioning of such Committees in remaining Ministries/ Departments and pursuing corrective action taken by concerned FAs. It was DoE's responsibility to ensure that all such committees were formed and were functioning as envisaged, which was not ensured by DoE. Government has to ensure that committees are made in all Ministries/ Departments for effective monitoring of NPS.

Audit further noticed that DoE, vide its OM dated 02 July 2019 had reiterated its instructions to constitute a committee in each Ministry (as done earlier vide OM dated 03 February 2009). It has also additionally assigned the responsibility of receiving half-yearly status report about the monitoring mechanism, from FA of each Ministry/ Department, to DoPPW.

### **5.1.2 Non-utilisation of dashboard by FAs**

In the Review Meeting (06 July 2011), it was also decided that the implementation of NPS in each Central Ministry/ Department would be a key performance area of the FAs and they would submit a detailed quarterly report to DoE with regard to implementation and monitoring of NPS in their Ministries/ Departments. Accordingly, FAs from Ministries/ Departments of the GOI were provided with access to a dashboard on the website of CRA, where they could upload QPRs with regard to implementation and monitoring of NPS in their respective Ministries/ Departments.

Scrutiny of quarter-wise information pertaining to FAs, which was provided by DoE, revealed that not all FAs were accessing the dashboard and providing any remarks even on yearly basis, as shown in table 5.1.

Audit further noticed that FAs of 16 Ministries/ Departments had never accessed the dashboard. The number of instances of dashboard access by FAs of 15 Ministries/ Departments ranged between 1-5, by FAs of 20 Ministries/ Departments ranged between 6-10, and by FAs of remaining 17 Ministries/ Departments ranged between 14-28, as detailed in **Annexure XVIII**.

The number of instances when the dashboard was accessed and remarks were provided by all FAs *vis-à-vis* total number of instances of dashboard access that was envisaged (on a quarterly access basis), is tabulated below:



Table: 5.1

Year	No. of Ministries/ Departments	Total no. of FAs who accessed the dashboard at least once a year	Total number of FAs who provided remarks at least once a year	Total no. of dashboard accesses to be done/ remarks to be provided*	Total no. of dashboard access done	Total no. of occasions when remarks were provided
2011-12 (From Oct' 2011)	66	31	14	132	48	14
2012-13	66	50	35	264	177	112
2013-14	67	38	26	268	105	75
2014-15	67	17	16	268	67	65
2015-16	68	18	17	272	61	60
2016-17	68	13	13	272	51	49
2017-18	68	14	13	272	47	43
2018-19 (upto Sep'18)	68	11	11	136	22	22

\*No. of Ministries x No. of Quarters

Regarding mechanism to check compliance by FAs, DoE stated (January 2019) that NPS was an employee-centric and Department-centric system and concerned administrative authority and FA were in the best position to monitor the implementation of NPS. DoE also stated that while it might impress upon the concerned authorities to do the needful, there was no need for any institutionalised mechanism in DoE to check the same. DoE further replied that at this stage NPS was 14 years old and had fairly stabilised.

The reply of DoE is not tenable because as per data provided by PFRDA, there were still issues in implementation of NPS.

To illustrate, Ministry of Home Affairs had over 80 *per cent* of total Central Government civil subscribers as on 30 April 2018. During 2008-09 to 2016-17, there were 29,597 instances of delay in credit of more than one year (DDO-wise and month-wise credits). This indicates that there is a continuing need for FAs to monitor the implementation of NPS through Dashboard. The reiteration of instructions regarding need for constitution of committee in each Ministry vide DoE's O.M. of 02 July 2019 substantiates audit conclusion.

## 5.2 Redressal of Subscribers' Grievances

PFRDA (Redressal of Subscriber Grievance) Regulations, 2015 provided subscribers with a clear process of grievance redressal including timelines for resolution and an escalation mechanism in the event of a failure of resolution with penalty implications. The subscriber may escalate the grievance to NPS trust for its resolution, in case if the grievance is not resolved or the resolution provided is not satisfactory. Further, as per the procedure laid down in the regulations, NPS Trust takes up the matter with the concerned office to provide the resolution and in case if the grievance still remains unresolved, such escalated grievances are reported to PFRDA. Subsequently, PFRDA takes up the matter with the oversight offices<sup>51</sup> to provide resolution within the stipulated period.

Major categories of grievances in Central Government/ CAB/ State Government/ SAB are as mentioned below:

- Contribution amount not reflected in the account
- Delays in uploading of contribution amounts
- Grievance of Trustee Bank against the Nodal office
- Incorrect contribution amount reflected
- Not processed/ delay in processing subscriber changes request
- PRAN Card related-other
- Transaction statement related
- Tier II related
- Withdrawal related

As discussed in Para 4.1.2, on the issue of imposition of penalties on erring nodal offices, PFRDA replied that the provision of imposition of penalty on the erring Nodal offices was not provided in the PFRDA regulations as, at present regulations specifically for Government Nodal Offices had not been framed by PFRDA. However, section 28 of PFRDA Act, 2013 covered penalties and adjudication for failure by an intermediary or any other person to comply with provisions of the Act, rules, regulations and directions.

The reply of PFRDA indicates that as Government nodal offices were not registered as intermediaries, imposition of penalties for non-compliance or lack of timely compliance to grievance redressal timelines was not applicable on them. Thus, due to non-registration of Government nodal offices as intermediaries and no imposition of penalty on these offices, timely compliance

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<sup>51</sup> Pr. AOs in Central Government, and designated authorities in State Government

of major categories of grievances as mentioned above with grievance redressal timelines could not be ensured.

**Table: 5.2**

No. of grievances outstanding for one year or more '(A)' out of total no. of outstanding grievances '(B)' as of 1 April												
Year	2013		2014		2015		2016		2017		2018	
Sector	A	B	A	B	A	B	A	B	A	B	A	B
Central Government	5,924	6,561	6,366	6,786	1,401	2,092	646	1,018	365	773	192	596
Central Autonomous Bodies	438	623	616	806	562	562	176	377	138	282	50	199
State Government	1,100	1,701	1,579	2,155	705	2,011	220	638	77	385	1	320
State Autonomous Bodies	18	33	33	94	32	192	104	365	315	493	74	275

DFS in its reply (December 2019) stated that PFRDA had informed that in the absence of any provisions for penalty/ regulations for the Government sector the matter is being pursued constantly by PFRDA with Government Nodal offices for providing early resolution of grievances to protect the interest of the subscriber.

### **5.3 Issues affecting finalisation of cases for grant of additional relief**

The DoPPW provided (vide its O.M. dated 05 May 2009) for additional relief, on provisional basis, like invalidation pension/ family pension to the central government NPS subscribers who were retired due to invalidation/ disablement and family members of deceased central government employees covered under NPS, on optional basis. This was done to mitigate the hardship faced by employees appointed on or after 01 January 2004 who were discharged on invalidation/ disablement and by the families of such employees who had died during service since 01 January 2004. Under the option, the subscribers/ family members could either choose to opt for benefits of the earlier pension scheme or choose to take benefits as provided under NPS.

As per PFRDA (Exit and Withdrawal under NPS) Regulations, 2015, if the subscriber or the family member of the deceased subscriber, upon his death, availed the option of additional relief on death or disability provided by the Government or employer, the Government shall have the right to adjust or seek transfer of the entire accumulated pension wealth of the subscriber to itself.

In this regard, the nodal office is required to submit request to NSDL-CRA. On receipt of request from the nodal office, if all the documents are correct,

'Invalidation/ Family pension' withdrawal request is executed in the CRA system and funds are transferred to the Nodal Office. However, if the Nodal Office did not submit the request for 'Invalidation/ Family pension' and processed exit/ death withdrawal request, then as per the stipulated procedure, the funds are transferred to the claimant's bank account as provided by the Nodal Office.

PFRDA noted (July 2014) that some state governments, state/ central autonomous bodies etc were also offering such relief to their employees who were covered under NPS, however there was no communication from them in this regard. Consequently, it indicated the possibility that the subscriber/ family members could avail both the benefits, either knowingly or unknowingly. To address this concern, it started seeking (March 2014) a No Objection Certificate from the nodal office (PAO/ DDO) stating that no application for providing family/ invalidation pension has been received from the deceased subscriber's family members/ subscriber and that they have no objection to release the NPS benefits. PFRDA also sought details regarding the applications received for payment of family pension/ invalidation pension or any other benefit from all Government Departments and ABs.

PFRDA intimated audit (December 2018) that CRA received information from 102 Nodal Offices (Pr. AO/ DTA) that family pension/ invalidation pension was paid/ payable to 2,822 subscribers. Of these, Audit noticed that 552 subscribers were from Central Government Civil Ministries/ Departments and remaining 2,270 subscribers were from Central Government Railways, Defence and Postal Departments including CABs and State Governments Departments including SABs.

Audit also sought (October 2018) further details of such cases from CPAO, which deals with pension matters of Civil Ministries/ Departments (except Railway/ Post/ Defence). In response, CPAO intimated (November 2018) that 4,767 cases of NPS subscribers/ families of Civil Ministries/ Departments (including Delhi Administration and UT of Andaman and Nicobar Islands) had received/ were eligible to receive the benefits of invalidation/ family pension in terms of DoPPW's OM dated 05 May 2009.

It was noted that whereas PFRDA had details in respect of 2,822 cases in all of which only 552 pertained to Central Government Civil Ministries/ Departments, the CPAO had intimated about 4,767 cases. Thus, the lack of co-ordination or existence of a mechanism for sharing of information between nodal office, CPAO and CRA/ PFRDA was evident from the above.

To correlate and analyse the data further, the data received from CPAO was forwarded to PFRDA seeking the status/ details of the same. In response, CRA/ PFRDA provided the status/ details in respect of 4,361 cases. However, while furnishing the status/ details CRA/ PFRDA did not intimate the year to which

each case pertained and type of pension viz. extra ordinary pension or old pension etc.

From the scrutiny of data (4,361 cases) provided by CPAO and its status/ details provided by CRA/ PFRDA, Audit observed the following:

- Government's interest was secured in 149 deceased cases, wherein ₹6.94 crore had been transferred to the Nodal Office between May 2016 and December 2018. PFRDA replied that the Nodal Offices had intimated CRA about Family Pension and submitted request for withdrawal and accordingly, the funds were transferred to the respective Nodal Office.
- In 82 cases, as discussed below, funds were released to the subscribers/ family members even though they were in receipt of invalidation pension/ family pension benefits:
  - In 76 cases, an amount of ₹2.11 crore was transferred to the subscriber/ family members instead of Government account. Of these 76 cases, 39 cases pertained to the period 2004-05 to 2013-14 (₹57.11 lakh) and 37 cases (₹1.54 crore) pertained to the period 2014-15 to 2017-18. Audit noted that there was no clarity either to CPAO or PFRDA as to whether or not the funds released in these cases were being recovered from the amount of Invalidation/ family pension. PFRDA stated (April 2019) that funds were transferred to claimants as death withdrawal request was submitted by the Nodal Office without mentioning about payment of family pension. It further stated that, respective Nodal Offices would be in a position to provide details of recovery/ adjustment of the amount from pension payments. CPAO stated (May 2019) that it only made payment of family/ disability pension cases under NPS forwarded by PAOs and as such no information as to whether the subscriber was getting benefit of family pension as well as NPS withdrawal was available with it.
  - In 06 cases an amount of ₹6.98 lakh had been transferred to the subscribers/ family members due to incorrect withdrawal request (as 'Exit on Death' or 'Premature Exit' instead of 'Family Pension') by the nodal office.

PFRDA intimated (April 2019) that in three cases, 20 *per cent* of corpus was transferred to subscribers/ family members and 80 *per cent* of corpus was transferred to the respective ASP as opted by subscriber. In two cases, 20 *per cent* of corpus was transferred to Subscriber's bank account and 80 *per cent* of the corpus was lying in Subscriber's PRAN as subscribers/ family members were yet to purchase annuity from the ASP. In one case, the entire corpus was

transferred to the subscribers/ family members as it was less than ₹1 lakh.

From this reply of PFRDA, it is evident that in three cases, subscribers/ family members were in receipt of pension benefits under NPS as well as old pension system. Further, they also received 20 per cent of their corpus. This lack of co-ordination or sharing of information between CPAO and CRA/ PFRDA resulted in financial loss to Government. Neither CRA/ PFRDA nor CPAO was aware as to whether or not the recovery of excess benefits released, was being effected by nodal office.

DFS in its reply (December 2019) intimated that PFRDA had stated that the amount lying in the NPS account may be paid back to the Nodal office on receipt of request from Nodal office. Further, the recovery/ settlement of 20 per cent of the amount already paid as lump sum would be the responsibility of concerned Nodal office.

Appropriate action for protecting the interest of Government may be taken in these cases without further delay.

- In the remaining 4,130<sup>52</sup> cases, an amount of ₹139.95 crore still lay in NPS account of the subscribers pending transfer to the Government as under:
  - In 3,122 cases, ₹121.21 crore was lying in PRAN accounts as the concerned nodal office had not initiated/ processed the exit/ withdrawal request. PFRDA replied (April 2019) that when documents would be received from respective Nodal Offices, the NPS corpus would be transferred to Nodal Office in lieu of family pension. CPAO replied (May 2019) that it had no role to settle these cases as it only finalised family/ disability pension cases under NPS forwarded by PAO in terms of OM dated 05 May 2019.
  - In 751 cases<sup>53</sup> where PFRDA had deactivated non-IRA PRAN accounts, an amount of ₹11.42 crore was lying with the NPS account of the subscribers. PFRDA replied (April 2019) that on receipt of request from Nodal Offices, entire NPS corpus would be transferred to the respective Nodal Office. CPAO (May 2019) had no comments to offer in this regard.
  - In 257 cases, where PRANs had been frozen by PFRDA on intimation received by Nodal Office that employee was eligible for family pension, ₹7.32 crore was lying in the PRAN accounts. PFRDA replied (April 2019) that nodal offices were yet to submit request for withdrawal/ transfer of funds to Nodal

<sup>52</sup> 4,361 cases – 149 cases – 82 cases

<sup>53</sup> Includes 34 cases, where there were no contributions received in the PRAN account.

Offices. Accordingly, funds would remain invested in PRAN and would be transferred to the respective Nodal Office on receipt of request. CPAO (May 2019) had no comments to offer in this regard.

The status of the above cases, indicate lack of co-ordination among various entities involved. Subsequent to the issue of OM dated 05 May 2009, no mechanism was put in place by the Government to identify/ mark the cases where the benefits under the OM were granted and ensure that the corresponding NPS funds have been remitted to Government. PFRDA did not intimate audit regarding similar cases pending in various States, SABs and CABs since inception/ date of grant of additional relief.

The audit observations are based on the data available with CPAO and PFRDA in respect of Central Civil Ministries/ Departments (including Delhi Administration and UT of Andaman and Nicobar Islands) and Government may run suitable checks on the entire NPS universe (i.e. Post, Railways, Defence, CABs at the Centre and State Government departments and SABs at respective States) to identify all such delays and initiate corrective actions to ensure that the subscriber does not suffer a loss.

***Recommendation: 1) PFRDA should mark cases of grant of additional relief in CRA system to avoid payment of any sum to Annuity Service Provider or to subscriber/family member subsequently. 2) The pension paying authority may obtain NOC from nodal office to the effect that claimant has not been granted the pension under NPS. 3) Government may take immediate steps to recover the payment already made from the NPS corpus or on account of NPS pension to the subscribers/ family members who had received benefits of additional relief.***



## Chapter 6 – Conclusion and Recommendations

### 6.1 Conclusion

GOI introduced<sup>54</sup> the NPS from 01 January 2004, with monthly contribution @ 10 *per cent* of the salary and DA to be paid by the employee and matched<sup>55</sup> by the Central Government. The contributions and investment returns are deposited in Tier-I account. It was also specified that the then existing provisions of defined benefit pension and General Provident Fund (GPF) would not be available to the new recruits in Central Government service. State Government and its Autonomous Bodies also adopted NPS architecture on different occasions for their employees. After lapse of 15 years, since NPS was made applicable in 2004, Government in 2019 took measures<sup>56</sup> for streamlining the implementation of NPS. However, action on some issues is still pending or under consideration of the Government.

Performance Audit on NPS revealed the following:

- There was no assurance that all Nodal Offices (under Central Government, State Government, Central Autonomous Bodies and State Autonomous Bodies) were registered under NPS.
- During formulation of the scheme, essential controls to ensure 100 *per cent* coverage of eligible employees were not envisioned and an assurance on 100 *per cent* coverage of eligible employees is still lacking despite 15 years of implementing NPS.
- There were cases of delay in issue of PRAN, first deduction of NPS contribution, bills reaching PAO, uploading SCF and remittance of contribution to the Trustee Bank. However, no penal provisions exist for such delays on Government Nodal Office (concerned officers/ officials) to ensure timely performance of NPS related activities. DFS intimated (May 2020) that PFRDA Act was being amended by incorporating enabling provisions for imposition of penalty on Government Nodal Offices for delay in deducting and crediting NPS contributions.
- An amount of ₹5.20 crore and ₹793.04 crore were not remitted to the Trustee Bank by Central Government/ CAB DDOs and States/ UT DDOs respectively in respect of those nodal offices who had joined NPS.

<sup>54</sup> NPS was introduced vide its Notification dated 22 December 2003.

<sup>55</sup> As per the Notification of the DFS, GOI, dated 31 January 2019, the co-contribution by Government of India has been enhanced to 14 *per cent*. This is applicable from 1 April 2019 onwards.

<sup>56</sup> As per the Notification of the DFS, GOI, dated 31 January 2019, Government, *inter alia*, provided for the choice of PFs and investment pattern; and compensation for non-deposit or delayed deposit of contribution during 2004 to 2012.



- Unlike private sector employees who had the choice in making their investments, Government employees did not get to choose the Pension Fund and schemes for a period of more than 15 years i.e. from 01 January 2004 to 30 January 2019.
- In 4,130 cases pertaining to Civil Ministries of GOI, where additional benefit/ relief as per O.M dated 05 May 2009 was granted, an amount of ₹139.95 crore of NPS accumulations lying in the PRAN accounts is yet to be transferred to the Nodal Office/ Government.
- Even after 15 years from introduction of NPS, rules on service conditions/ retirement benefits in respect of employees covered by NPS were pending for finalisation.
- NPS was made applicable to new entrants in all Autonomous Bodies under various Central Ministries/ Departments recruited on or after 1 January 2004, without record keeping and accounting arrangements in place for the Autonomous Bodies.
- In respect of States, CABs and SABs, PFRDA did not fix timelines for upload of legacy data and transfer of legacy contributions to the Trustee Bank, affecting the timely transfer of legacy amount to the Trustee Bank. Further, PFRDA was unaware of the quantum of legacy amount and the status of its transfer to the Trustee Bank.
- There was no indication (i) that actuarial evaluation of the fund/ scheme was conducted once in 2 years and (ii) of adoption of any other mechanism to assess the viability of the fund/ Scheme. DFS intimated (May 2020) that it intended to conduct actuarial evaluation to assess the present situation and take appropriate measures to maximize and optimize the replacement rate keeping in view the recent replacement rates under NPS *vis-à-vis* the benefits envisaged at the introduction of NPS.
- Out of 66-68 Ministries/ Departments between 2012-13 and 2018-19 not all Ministries/ Departments had constituted the Committee comprising Joint Secretary, Pr.CCA/ CCA and Financial Advisers.
- As Government nodal offices were not registered as intermediaries, timely compliance with grievance redressal timelines could not be ensured with the result that substantial number of grievances were outstanding for one or more years, between 2013-14 and 2017-18.

Governments introduced NPS for their employees as a conscious decision. Till March 2018, there were 49.21 lakh subscribers of Central and State Government under NPS, besides 8.80 lakh subscribers in Central and State Autonomous Bodies. Even after a lapse of more than 15 years since introduction of NPS in 2004, the system still suffers from deficiencies as highlighted in the report. If these deficiencies remain unaddressed, then there is a likelihood that NPS may fail. In case of such failure, the liability to provide pension as a social security measure to these subscribers would fall on the Central and respective State Governments, entailing huge financial burden on account of this, in addition to their existing pension liabilities.

## 6.2 Recommendations

- *A foolproof system needs to be put in place to ensure that all nodal offices and eligible employees are registered under NPS. Internal Audit mechanism should see that every employee is brought into the system. To ensure this, delays need to be penalised and compensation effected to avoid loss to the subscriber.*
- *Government may ensure that rules on service matters for NPS beneficiaries of Government sector are put in place.*
- *Government must identify all such cases where legacy contributions were not remitted to Trustee Bank and ensure that the same may be remitted with due interest and compensation so that subscriber does not suffer loss.*
- *Immediate steps need to be taken for providing MARS, in compliance to the provisions of the PFRDA Act, to the subscriber for ensuring their social security post retirement.*
- *DFS may arrive at minimum replacement rate taking into consideration the annuity rates, increased longevity and interest rates.*
- *DFS may ensure that the amendment being made to the PFRDA Act, clearly defines the responsibility, accountability and penalty for delay at each level (as they are for employees in the Employees Provident Funds and Miscellaneous Provisions Act, 1952) to ensure that NPS subscribers' contribution is remitted to the Trustee Bank and credited in subscriber's PRAN within the scheduled time.*
- *PFRDA should mark cases of grant of additional relief in CRA system to avoid payment of any sum to Annuity Service Provider or to subscriber/ family member subsequently. The pension paying authority may obtain NOC from nodal office to the effect that claimant has not been granted the pension under NPS. Government may take immediate steps to recover the payment already made from the NPS corpus or on*

*account of NPS pension to the subscribers/ family members who had received benefits of additional relief.*

- *Audit findings in report are based on sample scrutiny. Government, both at the Centre and States, may identify similar instances in the entire NPS Universe and determine the magnitude of deficiencies in implementation and take remedial action.*

**New Delhi**  
**Dated: 4 August 2020**



**(SHUBHA KUMAR)**  
**Deputy Comptroller and Auditor General**  
**(Commercial) and Chairperson, Audit Board**

**Countersigned**

**New Delhi**  
**Dated: 4 August 2020**



**(RAJIV MEHRISHI)**  
**Comptroller and Auditor General of India**



# Annexures



## Annexure I(A)

**State wise details of date of notification for implementation and adoption of NPS  
(Referred to in Para No. 1.2.3)**

S. No.	Name of the State/ Union Territory	Date of Notification	Date of Adoption of NPS	Date of signing agreement with NSDL CRA	Date of signing agreement with NPS Trust	Month and year of first upload by the State
1.	Andhra Pradesh	22-09-2004	01-09-2004	21-11-2008	15-09-2009	December 2010
2.	Arunachal Pradesh	17-11-2007	01-01-2008	08-01-2013	20-05-2013	February 2015
3.	Assam	25-01-2005	01-02-2005	29-10-2009	29-10-2009	November 2010
4.	Bihar	31-08-2005	01-09-2005	11-11-2008	04-03-2010	June 2010
5.	Chandigarh	11-07-2009	01-01-2004	31-08-2009	05-05-2010	April 2011
6.	Chhattisgarh	27-10-2004	01-11-2004	19-09-2008	20-02-2009	August 2009
7.	Goa	05-08-2005	05-08-2005	30-09-2009	21-01-2010	December 2011
8.	Gujarat	18-03-2005	01-04-2005	29-01-2009	22-05-2009	August 2011
9.	Haryana	04-12-2008	01-01-2006	25-11-2008	17-12-2008	June 2009
10.	Himachal Pradesh	17-08-2006	15-05-2003	24-12-2009	22-03-2010	December 2010
11.	Jammu and Kashmir	24-12-2009	01-01-2010	24-10-2009	08-01-2010	November 2010
12.	Jharkhand	09-12-2004	01-12-2004	25-10-2008	20-03-2009	February 2010
13.	Karnataka	31-03-2006	01-04-2006	20-01-2010	20-01-2010	April 2010
14.	Kerala	07-05-2006	01-04-2013	12-11-2013	11-10-2013	February 2014
15.	Madhya Pradesh	13-04-2005	01-01-2005	28-11-2008	16-12-2008	December 2009
16.	Maharashtra	31-10-2005	01-11-2005	10-10-2014	10-10-2014	February 2014
	Maharashtra (AIS <sup>1</sup> )			02-03-2013	30-07-2012	March 2013
17.	Manipur	31-12-2004	01-01-2005	12-11-2009	13-04-2010	December 2010
18.	Meghalaya	24-03-2010	01-04-2010	26-10-2010	23-12-2010	January 2012
19.	Mizoram	17-06-2010	01-09-2010	28-09-2010	14-12-2010	July 2011
20.	Nagaland	28-01-2010	01-01-2010	31-05-2010	18-10-2010	September 2013

<sup>1</sup> All India Service

S. No.	Name of the State/ Union Territory	Date of Notification	Date of Adoption of NPS	Date of signing agreement with NSDL CRA	Date of signing agreement with NPS Trust	Month and year of first upload by the State
21.	Odisha	17-09-2005	01-01-2005	29-05-2010	02-08-2010	April 2011
22.	Puducherry	07-03-2005	01-01-2004	26-06-2009	07-09-2009	January 2010
23.	Punjab	02-03-2004	01-01-2004	29-09-2009	13-04-2010	October 2010
24.	Rajasthan	28-01-2004	01-01-2004	09-11-2010	02-12-2010	November 2011
25.	Sikkim	18-05-2006	01-04-2006	11-11-2011	06-03-2012	March 2013
26.	Tamil Nadu (only for AIS)	06-08-2003	01-04-2003	28-06-2017	28-06-2017	January 2018
27.	Telangana	22-09-2004	01-09-2004	16-09-2014	13-11-2014	September 2014
28.	Tripura	13-07-2018	01-07-2018	31-10-2018	23-07-2013 (only for AIS)	December 2013 (only for AIS)
29.	Uttar Pradesh	28-03-2005	01-04-2005	12-08-2011	12-08-2011	March 2012
30.	Uttarakhand	25-10-2005	01-10-2005	11-09-2009	09-10-2009	October 2010
31.	West Bengal (only for AIS)	Not Notified	01-01-2004	18-07-2011	05-09-2011	May 2012



## Annexure I(B)

### Key functionaries in NPS

(Referred to in Para No. 1.3)

#### 1. Pension Fund Regulatory and Development Authority (PFRDA)

The Government of India constituted an interim regulator, the Interim Pension Fund Regulatory and Development Authority (PFRDA) through a Government Resolution in October, 2003 as a precursor to a statutory regulator. With an objective to bring the New Pension Scheme, renamed as National Pension System (NPS) (August 2009), within a statutory regulatory jurisdiction, an Ordinance was promulgated on 29 December 2004 for setting up a statutory Pension Fund Regulatory and Development Authority. The Bill lapsed on dissolution of the 14<sup>th</sup> Lok Sabha. The Bill was introduced in Lok Sabha again on 24 March 2011 and the Parliament passed it in September 2013.

As per the PFRDA Act<sup>2</sup>, PFRDA has the duty, to regulate, promote and ensure orderly growth of the NPS and pension schemes to which this Act applies and to protect the interests of NPS subscribers. The powers and functions of PFRDA, also called the Authority shall, *inter alia*, include:-

- regulating the NPS and the pension schemes to which the PFRDA Act applies;
- approving the schemes, the terms and conditions thereof and laying down norms for the management of the corpus of the pension funds, including investment guidelines under such schemes;
- registering and regulating intermediaries;
- protecting the interests of subscribers by ensuring safety of the contribution of subscribers to various schemes of pension funds to which the PFRDA Act applies; and
- establishing mechanism for redressal of grievances of subscribers.

#### 2. Central Record Keeping Agency (CRA)

The primary role of Central Record Keeping Agency (CRA) is of record keeping, administration, providing customer service functions for all NPS subscribers, issuance of unique Permanent Retirement Account Number (PRAN) to the subscribers. Further, among other responsibilities:

- CRA sends SMS alerts and emails at the time of registration, credit/debit of units, withdrawal, balance against a PRAN;

<sup>2</sup> The PFRDA Act was notified on (became effective from) 1 February 2014

- CRA allocates funds to Pension Funds (PFs) and provides relevant details of subscribers, as received from respective nodal office, through online platform to Annuity Service Provider (ASP) for further issuance of annuity by them.

The contract for providing CRA services was signed with the National Securities Depository Limited (NSDL) in November 2007 by PFRDA. Subsequently, M/s Karvy Computershare Private Limited was also appointed (PFRDA issued certificate of registration in June 2016) as CRA. The subscriber has been provided with an option to choose between NSDL e-governance Ltd and M/s Karvy Computershare Pvt. Ltd with effect from 15 February 2017. Interoperability functionality allows the existing subscribers of NPS to shift from one CRA to the other from 01 April 2017 onwards.

### **3. Trustee Bank (TB)**

Bank of India was appointed (March 2008) as Trustee Bank (TB) and functioned as such up to June 2013. Axis Bank has been functioning as TB since 01 July 2013. TB facilitates fund transfers across various entities<sup>3</sup> of CRA system. The roles and responsibilities of the Trustee Bank include the following:

- Contribution of subscribers and corresponding government contribution is transferred by Nodal offices to the Trustee Bank;
- It uploads the file containing details of funds received from various nodal offices to the CRA system, which is then matched with contribution details provided by nodal office(s) to CRA System;
- It receives instructions from CRA system, to transfer funds to various entities and also returns unidentified remittances on the next day; and
- At the end of each settlement day, balance funds at Trustee Bank are reconciled with CRA system.

### **4. Pension Funds (PFs)**

It is the intermediary which has been granted a Certificate of Registration by PFRDA as a Pension Fund (PF) for receiving contributions, accumulating them and making payments to subscriber in the manner specified by the Authority.

PF is mandated to invest and manage pension assets of subscribers covered under NPS. PFRDA appointed (September 2007) LIC Pension Fund Ltd, SBI Pension Funds Pvt. Ltd and UTI Retirement Solutions Ltd as PFs for Government Sector.

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<sup>3</sup> entities - Pension Funds, Annuity Service Providers and Nodal Offices (uploading offices)

## 5. Custodian

Stock Holding Corporation of India Limited (SHCIL) had been appointed as Custodian on 31 March 2008.

## 6. Annuity Service Providers (ASP)

Annuity<sup>4</sup> Service Providers (ASPs) are Insurance Regulatory and Development Authority of India (IRDAI) licensed and regulated life insurance companies, transacting annuity business in India, which are empanelled by PFRDA for servicing annuity requirements of NPS subscribers.

Life Insurance Corporation of India, HDFC Life Insurance Co. Ltd, ICICI Prudential Life Insurance Co. Ltd, SBI Life Insurance Co. Ltd, Star Union Dai-ichi Life Insurance Co. Ltd, Bajaj Allianz Life Insurance Co. Ltd and Reliance Life Insurance Co. Ltd are the seven<sup>5</sup> ASPs in NPS.

## 7. NPS Trust

The NPS Trust, established on 27 February 2008 through a Trust Deed executed by PFRDA, is the registered owner of all assets under the NPS architecture. The Board of Trustees is responsible for monitoring of operational and service level functions under National Pension System.

As on 31 January 2020, the total Assets Under Management (AUM) amounted to ₹399,245.04 crore (of 1,31,72,762 Subscribers), wherein AUM of ₹1,36,078.63 crore (of 20,82,941 Subscribers) pertains to Central Government sector and AUM of ₹2,05,737.24 crore (of 46,93,933 Subscribers) pertains to State Government sector.

<sup>4</sup> Annuity provides for a monthly payment of pension against deposit of a lump sum amount. The subscriber has to mandatorily buy the annuity as specified in the exit rules of NPS, from a PFRDA empanelled Annuity Service Provider.

<sup>5</sup> Bajaj Allianz Life Insurance Co. Ltd and Reliance Life Insurance Co. Ltd. have not applied for re-empanelment under Regulations. Hence, the number of ASP as on 31.03.2019 is five.

**Annexure I(C)**

**Roles and functions of the Nodal Offices  
(Referred to in Para No. 1.5)**

**1. Drawing and Disbursing Officers (DDOs)**

Drawing and Disbursing Officer (DDO) registers itself with CRA before it starts providing various services to the subscribers. The following are the functions of the DDO:

- Obtain the duly filled Application for allotment of PRAN from the subscribers, fill and certify the employment details;
- Consolidate application for allotment of PRAN and forward it to Pay and Accounts Office (PAO);
- Distribute PRAN kit, I-Pin, T-Pin to subscribers;
- Forward the switch requests, new scheme preference requests, change in subscriber details request, withdrawal requests received from subscribers to the PAO;
- Provide information to PAO about subscribers' pension contribution; and
- Forward the grievance of the subscriber to the PAO.

**2. Pay and Accounts Office (PAO)**

Pay and Accounts Office (PAO) is responsible for carrying out the following activities:

- For registering itself in CRA system, PAO forwards the application for registration to the concerned Principal Accounts Office (Pr.AO);
- Consolidating DDO registration form and forward it to CRA for registration;
- Facilitating registration of subscribers by consolidating the application for allotment of PRAN received from the concerned DDO and forward it to the CRA;
- Uploading Subscriber Contribution File (SCF) containing subscriber-wise details of pension contribution such as PRAN, associated DDO, pay month and year, subscriber contribution amount and Government contribution amount etc., to NPSCAN system;
- Remitting contribution to Trustee Bank as per the SCF uploaded in New Pension Scheme Contribution Accounting Network (NPSCAN), updating switch requests, new scheme preference requests, withdrawal requests, requests for change in subscriber details etc. through NPSCAN; and
- Raising grievance/(s) on behalf of DDO and subscriber as well as resolving grievance/(s) raised against it by any entity in the CRA system.

### **3. Principal Accounts Office (Pr. AO)**

Registration of Principal Accounts Office (Pr. AO) is a pre-requisite for registration of its underlying PAOs under NPS. Pr.AO is responsible for carrying out the following activities:

- Consolidating PAO registration form and forward it to CRA for registration;
- Monitoring performance of PAO and DDO in discharging their responsibilities and taking necessary steps to ensure compliance to the operational procedures of CRA system by PAO and DDO; and
- Monitoring the resolution of grievances raised against PAO.

## Annexure II(A)

## List of selected DDOs from the selected States

(Referred to in Para No. 2.4.2)

S. No.	DDO	DDO Registration Number	State	State Govt./SAB
1	Mandal Revenue Office, Vijayawada (R)	SGV015425E	Andhra Pradesh	State Govt.
2	Executive Engineer, Vijayawada	SGV103088B	Andhra Pradesh	State Govt.
3	Commissioner (SE) Municipality, Machilipatnam	SGV015626C	Andhra Pradesh	State Govt.
4	Superintendent of Police, Guntur	SGV017319B	Andhra Pradesh	State Govt.
5	Assistant Director Agriculture, Nandyal	SGV052905G	Andhra Pradesh	State Govt.
6	Superintendent of Police, Kurnool	SGV021396E	Andhra Pradesh	State Govt.
7	Superintendent of Police, Anantapur	SGV022455G	Andhra Pradesh	State Govt.
8	Superintendent of Police, Kadapa	SGV024277B	Andhra Pradesh	State Govt.
9	PA to SP, Chittoor (CTR)	SGV023391E	Andhra Pradesh	State Govt.
10	Mandal Revenue Office, Pedapadu	SGV014414B	Andhra Pradesh	State Govt.
11	MEO MP, Palakoderu	SGV014055G	Andhra Pradesh	State Govt.
12	Mandal Revenue Office, Kovvur	SGV014701B	Andhra Pradesh	State Govt.
13	Mandal Revenue Office, Palakollu, West Godavari	SGV014774E	Andhra Pradesh	State Govt.
14	HM Govt HS, Korukonda	SGV013458E	Andhra Pradesh	State Govt.
15	MEO, Ambajipeta	SGV012707C	Andhra Pradesh	State Govt.
16	Superintendent of Police, Kakinada	SGV012519D	Andhra Pradesh	State Govt.
17	Superintendent of Police, Visakhapatnam	SGV038525E	Andhra Pradesh	State Govt.
18	Excise Superintendent, Vizianagaram	SGV141451E	Andhra Pradesh	State Govt.
19	Deputy Director SW, Vizianagaram	SGV036127A	Andhra Pradesh	State Govt.
20	Asst. Treasury Officer, Srikakulam	SGV037374B	Andhra Pradesh	State Govt.
21	Area Hospital, Parvathipuram	SGV182404A	Andhra Pradesh	SAB

S. No.	DDO	DDO Registration Number	State	State Govt./SAB
22	Board of Intermediate Education, Vijayawada	SGV150164C	Andhra Pradesh	SAB
23	Acharya N. G. Ranga Agricultural University, Hyderabad	SGV148338D	Andhra Pradesh	SAB
24	Rajiv Gandhi University of Knowledge Technologies, Guntur	SGV233982E	Andhra Pradesh	SAB
25	Accounts Officer, Tirupati Tirumala Devasthanam	SGV206819B	Andhra Pradesh	SAB
26	Deputy Commissioner of Police, Traffic, East Division, Bangalore	SGV056127B	Karnataka	State Govt.
27	Commissioner of Police, Mysore City	SGV059798E	Karnataka	State Govt.
28	Registrar General, High Court of Karnataka	SGV078734F	Karnataka	State Govt.
29	Office of the Superintendent of Police, Gulbarga	SGV065721F	Karnataka	State Govt.
30	Superintendent of Police, Shimoga	SGV067798D	Karnataka	State Govt.
31	Commissioner of Police, Mangalore City	SGV086872C	Karnataka	State Govt.
32	Under Secretary to Government of Karnataka. DPAR Accounts	SGV069717E	Karnataka	State Govt.
33	Principal, KSRP, Training School, Hosahalli, Munirabad, Koppal	SGV062134C	Karnataka	State Govt.
34	Executive Officer, Taluk Panchayat, Chintamani	SGV057581G	Karnataka	State Govt.
35	SNR District Hospital, Kolar	SGV058902E	Karnataka	State Govt.
36	Thahasildar Office, Srinivasapur Taluk, Kolar	SGV059137B	Karnataka	State Govt.
37	Office of Executive Officer, TP, Holenarsipura	SGV067579B	Karnataka	State Govt.
38	Director of Economics & Statistics, Bangalore	SGV070047F	Karnataka	State Govt.
39	District Fire Officer, Kolar	SGV070131F	Karnataka	State Govt.
40	Range Forest Officer, Haliyal District, Karwar	SGV070827B	Karnataka	State Govt.

S. No.	DDO	DDO Registration Number	State	State Govt./SAB
41	Tahshildar, Joida	SGV070860G	Karnataka	State Govt.
42	Primary Health Centre, Rupangudi	SGV070947C	Karnataka	State Govt.
43	Civil Judge (Senior Division), Kunigal	SGV078587F	Karnataka	State Govt.
44	Civil Judge (Junior Division) & JMFC Channapatna	SGV079935C	Karnataka	State Govt.
45	Government Women's Polytechnic, Karkala	SGV082125B	Karnataka	State Govt.
46	Bangalore Water Supply and Sewerage Board, Bangalore	SGV211470E	Karnataka	SAB
47	University of Horticultural Sciences, Bagalkot	SGV227926D	Karnataka	SAB
48	Karnataka Sanskrit University, Bangalore	SGV210358F	Karnataka	SAB
49	B.M.S College Of Engineering, Bengaluru	SGV204701E	Karnataka	SAB
50	City Municipal Council, Bijapur	SGV209045B	Karnataka	SAB
51	Office of Superintendent, District Treasury Office, Pune	SGV201040E	Maharashtra	State Govt.
52	Office of Superintendent, Commissioner of Police, Navi Mumbai	SGV193471A	Maharashtra	State Govt.
53	Office of Superintendent, Superintendent of Police, Palghar	SGV205115F	Maharashtra	State Govt.
54	Office of Superintendent, Commissioner of Police, Thane	SGV189484D	Maharashtra	State Govt.
55	Office of Superintendent, District Treasury Office, Pune	SGV199831E	Maharashtra	State Govt.
56	Dy. Regional Transport Office, Jalgaon	SGV197379C	Maharashtra	State Govt.
57	Tahsildar, Phaltan, Satara	SGV198408C	Maharashtra	State Govt.
58	Executive Engineer, Takari Mhaisal, Lift Irrigation Management Division, Sangli	SGV199206C	Maharashtra	State Govt.
59	Assistant Electrical Inspector (Lifts) Mumbai Suburban	SGV200249E	Maharashtra	State Govt.



S. No.	DDO	DDO Registration Number	State	State Govt./SAB
60	Tahsildar, Bhadgaon, Jalgaon	SGV200687B	Maharashtra	State Govt.
61	District Supply Office, Ahmednagar	SGV191346D	Maharashtra	State Govt.
62	Integrated Tribal Development Project, Nagpur	SGV190829E	Maharashtra	State Govt.
63	Joint District Registrar, C-1, Nanded	SGV190418G	Maharashtra	State Govt.
64	Superintendent of Police, Gadchiroli	SGV191016C	Maharashtra	State Govt.
65	Taluka Agriculture Officer, Taluka Circle Office, Chandrapur, Bhadravati	SGV191000A	Maharashtra	State Govt.
66	Chief Conservator of Forest, (Territorial), Gadchiroli	SGV191049A	Maharashtra	State Govt.
67	Commissioner of Police, Nagpur City, Nagpur	SGV200893E	Maharashtra	State Govt.
68	Director, Government Institute of Science, Nagpur	SGV190759E	Maharashtra	State Govt.
69	Range Forest Officer, Hingni	SGV198439F	Maharashtra	State Govt.
70	Tahsildar Kelapur, Distt. Yavatmal	SGV198780D	Maharashtra	State Govt.
71	Deputy Chief Executive Officer (General Administrative Department) Zilla Parishad, Nanded	SGV229653B	Maharashtra	SAB
72	Block Elementary Education Officer, Barmer	SGV109747D	Rajasthan	State Govt.
73	Block Elementary Education Officer, Sindhri	SGV109750G	Rajasthan	State Govt.
74	Superintendent of Police, Jodhpur	SGV120108E	Rajasthan	State Govt.
75	Head Master GSS, Chadi Osian	SGV129867F	Rajasthan	State Govt.
76	Government Secondary School, Sai, Shergarh	SGV141958A	Rajasthan	State Govt.
77	Head Master Government Secondary School, Cheela, Phalodi	SGV148572G	Rajasthan	State Govt.
78	Additional District Superintendent of Police, Udaipur	SGV124754C	Rajasthan	State Govt.

S. No.	DDO	DDO Registration Number	State	State Govt./SAB
79	Head Master Government Secondary School, Nadakhera	SGV149492C	Rajasthan	State Govt.
80	Government Secondary School, Kulthana, Rohat, Pali	SGV149569C	Rajasthan	State Govt.
81	Crime Asstt (DDO) S.P.(Hq), Jaipur City	SGV115733E	Rajasthan	State Govt.
82	DDO, SMS Medical College, Jaipur	SGV115769F	Rajasthan	State Govt.
83	GSS Dora, Bundi	SGV149708B	Rajasthan	State Govt.
84	Government Secondary School, Haideripura Uniyara Tonk	SGV147489B	Rajasthan	State Govt.
85	Tehsildar, Vazirpur, Sawaimadhopur	SGV148922G	Rajasthan	State Govt.
86	HM Government Secondary School Uplagrah, Sirohi	SGV146938D	Rajasthan	State Govt.
87	Block Chief Medical Officer, Rohat, Pali	SGV129981A	Rajasthan	State Govt.
88	Analyst Cum Programmer Deputy Director Information Technology & Communication	SGV204510C	Rajasthan	State Govt.
89	HM, Government Secondary School, Dawa, Nokha, Bikaner	SGV142046E	Rajasthan	State Govt.
90	HM Government Secondary School, Bhaneka Gaon, Sri Kolayat, Bikaner	SGV177523A	Rajasthan	State Govt.
91	Deputy S.P. Police For Office of S.P., Bikaner	SGV111849F	Rajasthan	State Govt.
92	Rajasthan State Sports Council, Jaipur	SGV212377B	Rajasthan	SAB
93	Jaipur City Transport Services Limited, Jaipur	SGV231419D	Rajasthan	SAB
94	Nagar Nigam, Jaipur	SGV143037B	Rajasthan	SAB
95	Maharaja Ganga Singh University, Bikaner	SGV142393B	Rajasthan	SAB

S. No.	DDO	DDO Registration Number	State	State Govt./SAB
96	Urban Improvement Trust, Kota	SGV183172F	Rajasthan	SAB
97	Senior Superintendent of Police, Dehradun	SGV044702A	Uttarakhand	State Govt.
98	Deputy Education Officer (Elementary), Dehradun	SGV044702A	Uttarakhand	State Govt.
99	DEO/DPO Elementary Education, Dehradun	SGV044702A	Uttarakhand	State Govt.
100	Executive Engineer, Infrastructure Division, Dakpathar	SGV044702A	Uttarakhand	State Govt.
101	Senior Superintendent of Police, U S Nagar	SGV044726D	Uttarakhand	State Govt.
102	Commandant 31 BN PAC, Rudrapur	SGV044726D	Uttarakhand	State Govt.
103	Deputy Education Officer (Elementary), U.S. Nagar	SGV044726D	Uttarakhand	State Govt.
104	Deputy Education Officer (Elementary), Rudrapur	SGV044726D	Uttarakhand	State Govt.
105	Superintendent of Police, Champawat	SGV044727E	Uttarakhand	State Govt.
106	Deputy Education Officer (Elementary), Lohaghat	SGV044727E	Uttarakhand	State Govt.
107	Deputy Education Officer (Elementary), Champawat	SGV044727E	Uttarakhand	State Govt.
108	DEO/DPO Elementary Education, Champawat	SGV044727E	Uttarakhand	State Govt.
109	Superintendent of Police, Bageshwar	SGV044728F	Uttarakhand	State Govt.
110	Executive Engineer CD, PWD, Kapkot	SGV044728F	Uttarakhand	State Govt.
111	Deputy Education Officer (Elementary), Bageshwar	SGV044728F	Uttarakhand	State Govt.
112	DEO/DPO Elementary Education, Bageshwar	SGV044728F	Uttarakhand	State Govt.
113	MOIC Community Health Centre, Beeronkhal	SGV044707F	Uttarakhand	State Govt.
114	Executive Engineer NH Division Public Works Department, Dhumakot	SGV044707F	Uttarakhand	State Govt.
115	Deputy Education Officer (Elementary), Nainidanda	SGV044707F	Uttarakhand	State Govt.

S. No.	DDO	DDO Registration Number	State	State Govt./SAB
116	Deputy Education Officer (Elementary), Beeronkhal	SGV044707F	Uttarakhand	State Govt.
117	GB Pant University of Agriculture and Technology, Pant Nagar	SGV143016B	Uttarakhand	SAB
118	DPO, CEO, Bageshwar	SGV206425G	Uttarakhand	SAB
119	DPO, SSA, Pithoragarh	SGV143667B	Uttarakhand	SAB
120	Jal Sansthan, Dehradun	SGV147144G	Uttarakhand	SAB
121	Chief Education Officer, Pithoragarh	SGV207221E	Uttarakhand	SAB
122	Head Master Middle School, Deoghar	SGV007737C	Jharkhand	State Govt.
123	District Education Officer, Deoghar	SGV007737C	Jharkhand	State Govt.
124	Superintendent of Police, Deoghar	SGV007737C	Jharkhand	State Govt.
125	Commandant, JAP-5, Deoghar	SGV007737C	Jharkhand	State Govt.
126	Judge-in-charge, Civil Court, Garhwa	SGV007753E	Jharkhand	State Govt.
127	Head Master, Middle School, Sonpurwa, Garhwa	SGV007753E	Jharkhand	State Govt.
128	Head Master Middle School, Dounadag	SGV007753E	Jharkhand	State Govt.
129	Superintendent of Police, Garhwa	SGV007753E	Jharkhand	State Govt.
130	Judge-in-Charge, Civil Court, Koderma	SGV007732E	Jharkhand	State Govt.
131	Head Master, G. Middle School, Block Koderma	SGV007732E	Jharkhand	State Govt.
132	Head Master Middle School. Block, Domchanch	SGV007732E	Jharkhand	State Govt.
133	Superintendent of Police, Koderma	SGV007732E	Jharkhand	State Govt.
134	Head Master , Girls Middle School, Panki	SGV007742A	Jharkhand	State Govt.
135	Head Master , Middle School, Shahpur Chainpur, Daltonganj	SGV007742A	Jharkhand	State Govt.
136	Superintendent of Police, Palamu	SGV007742A	Jharkhand	State Govt.

S. No.	DDO	DDO Registration Number	State	State Govt./SAB
137	Commandant, JAP-8, Lesliganj, Palamu	SGV007742A	Jharkhand	State Govt.
138	Judge-in-charge, Civil Court, Ranchi	SGV007735A	Jharkhand	State Govt.
139	District Education Officer, Ranchi	SGV007735A	Jharkhand	State Govt.
140	Commandant, JAP-2, Tatisilwai	SGV007735A	Jharkhand	State Govt.
141	Senior Superintendent of Police, Ranchi	SGV007735A	Jharkhand	State Govt.
142	Rajendra Institute of Medical Science, Ranchi	SGV104211E	Jharkhand	SAB
143	Netarhat Residential School, Netarhat	SGV233136F	Jharkhand	SAB
144	EE IPH, Solan	SGV068633F	Himachal Pradesh	State Govt.
145	BPEEO Dharmpur	SGV068633F	Himachal Pradesh	State Govt.
146	S.P., Solan	SGV068633F	Himachal Pradesh	State Govt.
147	Animal Husbandry, Solan	SGV068633F	Himachal Pradesh	State Govt.
148	EE IPH, Padhar	SGV068638D	Himachal Pradesh	State Govt.
149	EE HPPWD, Dharampur	SGV068638D	Himachal Pradesh	State Govt.
150	EE HPPWD, Joginder Nagar	SGV068638D	Himachal Pradesh	State Govt.
151	Police Batallion, Pandoh	SGV068638D	Himachal Pradesh	State Govt.
152	S.P. Kangra	SGV068632E	Himachal Pradesh	State Govt.
153	Animal Husbandry, Dharamshala	SGV068632E	Himachal Pradesh	State Govt.
154	Medical College, Tanda	SGV068632E	Himachal Pradesh	State Govt.
155	4th Battalion, Sakoh	SGV068632E	Himachal Pradesh	State Govt.
156	HPPWD, Hamirpur	SGV068640F	Himachal Pradesh	State Govt.
157	HPPWD, Touni Devi	SGV068640F	Himachal Pradesh	State Govt.
158	Police Battalion, Jangalberi	SGV068640F	Himachal Pradesh	State Govt.
159	Animal Husbandry, Hamirpur	SGV068640F	Himachal Pradesh	State Govt.
160	Secretariat Administration Department, Shimla	SGV068642A	Himachal Pradesh	State Govt.
161	Registrar High Court, Shimla	SGV068642A	Himachal Pradesh	State Govt.
162	AO Indira Gandhi Medical College, Shimla	SGV068642A	Himachal Pradesh	State Govt.
163	Settlement Forest Kasumpti, Shimla	SGV068642A	Himachal Pradesh	State Govt.
164	Himachal Pradesh State Electricity Board Limited (HPSEBL)	SGV141899E	Himachal Pradesh	SAB

<b>S. No.</b>	<b>DDO</b>	<b>DDO Registration Number</b>	<b>State</b>	<b>State Govt./SAB</b>
165	Himachal Road Transport Corporation (HRTC)	SGV148360E	Himachal Pradesh	SAB
166	Himachal Board of School Education, Dharamshala	SGV142193E	Himachal Pradesh	SAB
167	Zilla Parishad, Mandi	SGV184452E	Himachal Pradesh	SAB
168	Zilla Parishad, Kangra	SGV183173G	Himachal Pradesh	SAB

## Annexure II(B)

## List of the selected DDOs of the selected UTs

(Referred to in Para No. 2.4.2)

S. No.	DDO	DDO Registration Number	UT	State Govt./SAB
1	Deputy Superintendent of Police Headquarters, South Andaman, Port Blair	CGV010682A	Andaman & Nicobar	State Govt.
2	Assistant Commandant, India Reserve Battalion, Port Blair	CGV010679E	Andaman & Nicobar	State Govt.
3	Assistant Commissioner, Settlement, Port Blair	CGV010747C	Andaman & Nicobar	State Govt.
4	AO, Civil Supplies and Consumer Affairs, Port Blair	CGV010692D	Andaman & Nicobar	State Govt.
5	Construction Division, Andaman Public Works Department, Diglipur	CGV011130A	Andaman & Nicobar	State Govt.
6	Executive Engineer (Delhi Jal Board) South West-I, Janak Puri ,New Delhi	CGV016152D	Delhi	SAB
7	Executive Engineer (Delhi Jal Board) South west- III Sector-7, R.K. Puram, New Delhi	CGV016154F	Delhi	SAB
8	ADE/Edu Narela Zone, MCD	CGV013443D	Delhi	SAB
9	Chief Administrative and Medical Officer, Municipal Corporation of Delhi (MCD)	CGV013190C	Delhi	SAB
10	Assistant Commissioner, MCD	CGV014767E	Delhi	SAB
11	GSV Sector 6, Rohini	CGV010224E	Delhi	State Govt.
12	SBV, Uttam Nagar	CGV010474C	Delhi	State Govt.
13	Lok Nayak Jai Prakash Narayan Hospital, New Delhi	CGV008432E	Delhi	State Govt.
14	SKV, Kondli	CGV011081A	Delhi	State Govt.
15	Directorate of Education (Headquarter)	CGV010296G	Delhi	State Govt.

## Annexure II(C)

## List of selected DDOs of the selected Ministries/Departments of Central Government and Central Autonomous Bodies

(Referred to in Para No. 2.4.2)

S. No.	Name of the Ministry/Department	Name of the DDO	DDO Registration Number	Central Govt/CAB
1	Ministry of Information and Broadcasting	Bureau of Communication and Outreach (erstwhile Directorate of Advertising and Visual Publicity)	CGV000327F	Central Govt.
2	Ministry of Information and Broadcasting	Publication Division	CGV006954D	Central Govt.
3	Ministry of Information and Broadcasting	Main Secretariat	CGV000468G	Central Govt.
4	Ministry of Information and Broadcasting	Films Division, Delhi	CGV010177G	Central Govt.
5	Ministry of Information and Broadcasting	Press Information Bureau	CGV000471C	Central Govt.
6	Ministry of Home Affairs	Communication Unit, Delhi Police	CGV003785F	Central Govt.
7	Ministry of Home Affairs	Crime Branch, New Delhi	CGV008855A	Central Govt.
8	Ministry of Home Affairs	Group Centre, Central Reserve Police Force (CRPF), New Delhi	CGV002317A	Central Govt.
9	Ministry of Home Affairs	Special Police Unit for Women & Children, Delhi Police	CGV008846F	Central Govt.
10	Ministry of Home Affairs	Central Record Office, Indo-Tibetan Border Police, New Delhi	CGV002454E	Central Govt.
11	Ministry of Law & Justice	Income Tax Appellate Tribunal, Delhi	CGV001664F	Central Govt.
12	Ministry of Law & Justice	Department of Legal Affairs	CGV001661C	Central Govt.
13	Ministry of Law & Justice	Legal Affairs (Central Agency Section)	CGV001663E	Central Govt.



S. No.	Name of the Ministry/Department	Name of the DDO	DDO Registration Number	Central Govt/CAB
14	Ministry of Law & Justice	Official Languages Wing	CGV000188G	Central Govt.
15	Ministry of Law & Justice	DDO, Supreme Court of India	CGV000141B	Central Govt.
16	Ministry of Statistics and Programme Implementation	Department of Statistics	CGV001907D	Central Govt.
17	Ministry of Statistics and Programme Implementation	Field Operation Division Headquarters, National Sample Survey Office, (NSSO) New Delhi	CGV001911A	Central Govt.
18	Ministry of Statistics and Programme Implementation	Data Processing Centre, NSSO, Delhi	CGV008155A	Central Govt.
19	Ministry of Statistics and Programme Implementation	National Statistics Systems Training Academy	CGV017467C	Central Govt.
20	Ministry of Statistics and Programme Implementation	Niti Aayog	CGV001316A	Central Govt.
21	Department of Revenue	CIT-IV , CR Building	CGV010207B	Central Govt.
22	Department of Revenue	DDO (Dir. Of Inspec. & audit , C & CE)	CGV001686G	Central Govt.
23	Department of Revenue	Directorate of Enforcement, MTNL Building	CGV001610A	Central Govt.
24	Department of Revenue	Department of Revenue	CGV001607E	Central Govt.
25	Department of Revenue	Directorate of Enforcement, Khan Market	CGV001611B	Central Govt.
26	Ministry of Housing and Urban Affairs	Executive Engineer "S" Division, CPWD, R.K.Puram, New Delhi.	CGV004531C	Central Govt.
27	Ministry of Housing and Urban Affairs	Executive Engineer "MCD-II" Division, CPWD , Nirman Sadan, Kanne Nagar, Mumbai.	CGV002174E	Central Govt.

S. No.	Name of the Ministry/Department	Name of the DDO	DDO Registration Number	Central Govt/CAB
28	Ministry of Housing and Urban Affairs	Executive Engineer, ED-9, R.K.Puram, New Delhi	CGV004536A	Central Govt.
29	Ministry of Housing and Urban Affairs	Assistant Manager, Government of India Press, Minto Road, New Delhi	CGV003936C	Central Govt.
30	Ministry of Housing and Urban Affairs	Assistant Manager, Government of India Press, Ring Road, New Delhi.	CGV011073G	Central Govt.
31	Department of Economic Affairs	Department of Economic Affairs IES Division, New Delhi	CGV001578D	Central Govt.
32	Department of Economic Affairs	DDO (Cash), Department of Economic Affairs, New Delhi	CGV001577C	Central Govt.
33	Department of Economic Affairs	Securities Appellate Tribunal, Mumbai	CGV001602G	Central Govt.
34	Department of Economic Affairs	Pay and Accounts officer (Establishment), New Delhi.	CGV001581G	Central Govt.
35	Department of Financial Services,	Banking Division, New Delhi	CGV001579E	Central Govt.
36	Ministry of Mines	Director General, Geological Survey of India, CHQ, Kolkata	CGV002774C	Central Govt.
37	Ministry of Mines	Geophysics Division, Geological Survey of India, SR, Hyderabad	CGV011601C	Central Govt.
38	Ministry of Mines	Geological Survey of India, Bhopal	CGV000097G	Central Govt.
39	Ministry of Mines	Geological Survey of India, Jammu	CGV000101D	Central Govt.
40	Ministry of Mines	Geological Survey of India, Jaipur	CGV000227D	Central Govt.
41	Ministry of Road Transport and Highways	DDO- Cash, Ministry of Road Transport and Highways	CGV002594E	Central Govt.
42	Ministry of Road Transport and Highways	Senior AO (Establishment)	CGV014123E	Central Govt.
43	Department of Science and Technology	Department of Science and	CGV000074E	Central Govt.

S. No.	Name of the Ministry/Department	Name of the DDO	DDO Registration Number	Central Govt/CAB
		Technology, New Delhi		
44	Department of Science and Technology	Office of the Surveyor General of India, Dehradun	CGV000271F	Central Govt.
45	Department of Science and Technology	Geo-spatial Data Centre Uttarakhand, Dehradun	CGV000303C	Central Govt.
46	Department of Science and Technology	Geo-spatial Data Centre, Jammu	CGV000271F	Central Govt.
47	Department of Science and Technology	Indian Institute of Surveying and Mapping, Survey of India, Hyderabad.	CGV001938G	Central Govt.
48	Department of Science and Technology	National Atlas & Thematic Mapping Organisation, Kolkata	CGV001376E	Central Govt.
49	Department of Science and Technology	Geo-spatial Data Centre, Assam & Nagaland, Guwahati	CGV001264E	Central Govt.
50	Ministry of Water Resources	Eastern River Division, Central Water Commission, Bhubaneswar	CGV000339D	Central Govt.
51	Ministry of Water Resources	Office of the Executive Engineer, Central Ground Water Board, Division-X, Bhubaneswar	CGV000368E	Central Govt.
52	Ministry of Water Resources	Central Ground Water Board, Division-V, Ranchi	CGV000374D	Central Govt.
53	Ministry of Water Resources	Central Water and Power Research Station, Central Water Commission, Pune	CGV000458D	Central Govt.
54	Ministry of Water Resources	Central Water Commission, R.K.Puram, New Delhi	CGV000455A	Central Govt.
55	Ministry of Water Resources	P&I Division, Central Water Commission, Faridabad	CGV000352C	Central Govt.

S. No.	Name of the Ministry/Department	Name of the DDO	DDO Registration Number	Central Govt/CAB
56	Ministry of Water Resources	Middle Ganga Division-II, Central Water Commission, Lucknow	CGV000347E	Central Govt.
57	Department of Atomic Energy	Atomic Mineral Directorate for Exploration and Research, Bangalore	CGV004690A	Central Govt.
58	Department of Atomic Energy	Indira Gandhi Centre for Atomic Research, Kalpakkam	CGV002627C	Central Govt.
59	Department of Atomic Energy	General Service Organization, Department of Atomic Energy, Kalpakkam	CGV002588F	Central Govt.
60	Department of Atomic Energy	Bhabha Atomic Research Centre, Mumbai	CGV002589G	Central Govt.
61	Department of Atomic Energy	Atomic Mineral Division, Hyderabad	CGV002593D	Central Govt.
62	Department of Atomic Energy	Nuclear Fuel Complex, Hyderabad	CGV002585C	Central Govt.
63	Ministry of Agriculture and Farmers' Welfare	Division of Soil Science and Agricultural Chemistry, Indian Council of Agricultural Research	CGV011991A	CAB
64	Ministry of Health and Family Welfare	All India Institute of Medical Science, CNC	CGV014513C	CAB
65	Ministry of Health and Family Welfare	All India Institute of Medical Science, Cash Section	CGV014517G	CAB
66	Ministry of Human Resource Development	Kendriya Vidyalaya, Pragati Vihar, Lodhi Road, New Delhi	CGV014018E	CAB
67	Ministry of Human Resource Development	National Council for Promotion of Urdu Language	CGV011582E	CAB
68	Department of Financial Services	Pension Fund Regulatory and Development Authority, Delhi	CGV009644F	CAB
69	Ministry of Housing and Urban Affairs	Delhi Development Authority, Delhi	CGV013259B	CAB

<b>S. No.</b>	<b>Name of the Ministry/Department</b>	<b>Name of the DDO</b>	<b>DDO Registration Number</b>	<b>Central Govt/CAB</b>
70	Department of Atomic Energy	Tata Memorial Centre, Mumbai	CGV014202G	CAB
71	Department of Science and Technology	Sree Chitra Tirunal Institute of Medical Sciences & Technology, Thiruvananthapuram	CGV01300B	CAB
72	Department of Science and Technology	TIFAC, New Delhi	CGV014729B	CAB
73	Department of Science and Technology	National Environmental Engineering Research Institute, (Council of Science and Industrial Research), Nagpur	CGV011666E	CAB
74	Department of Science and Technology	National Botanical Research Institute, (Council of Science and Industrial Research), Lucknow	CGV011664C	CAB

## Annexure III

## Non issuance of Annual Account Statements

(Referred to in Para No. 3.4.1)

S. No.	DDO Name	Ministry	No. of Selected Employees	Whether Annual Account Statement issued	If issued, to how many
1.	Bureau of Communication and Outreach	Ministry of Information and Broadcasting	1	No	0
2.	Main Secretariat		2	No	0
3.	Press Information Bureau		1	No	0
4.	Communication Unit, Delhi Police	Ministry of Home Affairs	2	No	0
5.	Crime Branch, New Delhi		2	No	0
6.	Group Centre, Central Reserve Police Force, New Delhi		2	No	0
7.	Special Police Unit for Women & Children, Delhi Police		2	No	0
8.	Central Record Office, Indo-Tibetan Border Police, New Delhi		2	No	0
9.	Income Tax Appellate Tribunal, Delhi	Ministry of Law and Justice	2	No	0
10.	Department of Legal Affairs		2	No	0
11.	Official Languages Wing		2	Yes	2
12.	DDO, Supreme Court of India		2	No	0
13.	Department of Statistics	Ministry of Statistics and Programme Implementation	2	No	0
14.	Field Operation Division, Headquarters National Sample Survey Office, New Delhi		1	No	0

S. No.	DDO Name	Ministry	No. of Selected Employees	Whether Annual Account Statement issued	If issued, to how many
15.	CIT-IV, CR Building	Department of Revenue, Ministry of Finance	2	No	0
16.	DDO (Dir. Of Inspec. & audit , C & CE)		2	No	0
17.	Directorate of Enforcement, MTNL Building		1	No	0
18.	Department of Revenue		2	No	0
19.	Directorate of Enforcement , Khan market		1	No	0
20.	Executive Engineer "MCD-II" Division, Central Public Works Department, Nirman Sadan, Kanne Nagar, Mumbai.	Ministry of Housing and Urban Affairs	2	No	0
21.	Assistant Manager, Government of India Press, Minto Road, New Delhi.		2	No	0
22.	Director General, Geological Survey of India, CHQ, Kolkata	Ministry of Mines	2	No	0
23.	DDO Cash - Ministry of Road Transport and Highways	Ministry of Road Transport and Highways	1	No	0
24.	Department of Science and Technology, New Delhi	Department of Science and Technology	2	No	0
25.	TIFAC, New Delhi		2	No	0
26.	Geo-spatial Data Centre Uttarakhand, Dehradun		2	No	0
27.	Geo-spatial Data Centre Jammu		2	No	0
28.	Indian Institute of Surveying and Mapping, Survey of India, Hyderabad.		2	No	0
29.	National Atlas & Thematic Mapping Organisation, , Kolkata		2	Yes	2
30.	Geo-spatial Data Centre, Assam & Nagaland, Guwahati		2	Yes	2
31.	Office of the Executive Engineer, Central Ground Water Board, Division-X, Bhubaneswar	Ministry of Water Resources	2	No	0
32.	Central Ground Water Board, Division-V, Ranchi		2	No	0

S. No.	DDO Name	Ministry	No. of Selected Employees	Whether Annual Account Statement issued	If issued, to how many
33.	Central Water and Power Research Station, Central Water Commission, Pune		2	Yes	2
34.	Middle Ganga Division-II, Central Water Commission, Lucknow		1	No	0
35.	Atomic Mineral Directorate for Exploration and Research, Bangalore	Department of Atomic Energy	1	Yes	1
36.	Indira Gandhi Centre for Atomic Research, Kalpakkam		2	Yes	2
37.	General Service Organization, Department of Atomic Energy, Kalpakkam		2	Yes	2
38.	Bhabha Atomic Research Centre, Mumbai		2	Yes	2
39.	Atomic Mineral Division, Hyderabad		1	Yes	1
40.	Nuclear Fuel Complex, Hyderabad		2	No	0
<b>Total</b>			<b>71</b>	<b>9 (Yes) &amp; 31 (No)</b>	<b>16</b>



## Annexure IV

**Delay in registration of selected DDOs of the Central Government  
Ministries/Departments under NPS**

(Referred to in Para No. 4.1.1.1)

S. No.	Name of the Ministry/ Department	Name of the DDO	Date of Registration of the DDO	Delay in registration (in days)
1	Ministry of Information and Broadcasting	Bureau of Communication and Outreach	27-08-2008	87
2	Ministry of Information and Broadcasting	Publication Division	27-08-2008	87
3	Ministry of Information and Broadcasting	Main Secretariat	28-08-2008	88
4	Ministry of Information and Broadcasting	Films Division, Delhi	27-08-2008	87
5	Ministry of Information and Broadcasting	Press Information Bureau	28-08-2008	88
6	Ministry of Home Affairs	Communication Unit, Delhi Police	17-10-2008	138
7	Ministry of Home Affairs	Crime Branch, New Delhi	4-02-2009	248
8	Ministry of Home Affairs	Group Centre, Central Reserve Police Force, New Delhi	25-09-2008	116
9	Ministry of Home Affairs	Special Police Unit for Women & Children, Delhi Police	4-02-2009	248
10	Ministry of Home Affairs	Central Record Office, Indo-Tibetan Border Police, New Delhi	25-09-2008	116
11	Ministry of Law and Justice	Income Tax Appellate Tribunal, Delhi	16-09-2008	107
12	Ministry of Law and Justice	Department of Legal Affairs	16-09-2008	107
13	Ministry of Law and Justice	Legal Affairs, Central Agency Section	16-09-2008	107
14	Ministry of Law and Justice	Official Languages Wing	11-08-2008	71
15	Ministry of Law and Justice	DDO Supreme Court of India	11-08-2008	71

S. No.	Name of the Ministry/ Department	Name of the DDO	Date of Registration of the DDO	Delay in registration (in days)
16	Ministry of Statistics and Programme Implementation	Department of Statistics	22-09-2008	113
17	Ministry of Statistics and Programme Implementation	Field Operation Division Headquarters, National Sample Survey Office, New Delhi	22-09-2008	113
18	Ministry of Statistics and Programme Implementation	Data Processing Centre, National Sample Survey Office, Delhi	19-01-2009	232
19	Ministry of Statistics and Programme Implementation	National Statistics Systems Training Academy	07-10-2013 <sup>6</sup>	37
20	Ministry of Statistics and Programme Implementation	Niti Aayog	10-09-2008	101
21	Department of Revenue	CIT-IV , CR Building	22-04-2009	325
22	Department of Revenue	DDO (Dir. Of Inspection & audit , C & CE)	10-09-2008	101
23	Department of Revenue	Directorate of Enforcement, MTNL Building	13-09-2008	104
24	Department of Revenue	Department of Revenue	13-09-2008	104
25	Department of Revenue	Directorate of Enforcement, Khan market	13-09-2008	104
26	Ministry of Housing and Urban Affairs	Executive Engineer "S" Division, Central Public Works Department , R. K. Puram, New Delhi.	17-11-2008	169

<sup>6</sup> DDO formed in August 2013, therefore delay taken from 1 September 2013

S. No.	Name of the Ministry/ Department	Name of the DDO	Date of Registration of the DDO	Delay in registration (in days)
27	Ministry of Housing and Urban Affairs	Executive Engineer "MCD-II" Division, Central Public Works Department, Nirman Sadan, Kanne Nagar, Mumbai.	24-09-2008	115
28	Ministry of Housing and Urban Affairs	Executive Engineer, ED-9, R.K.Puram, New Delhi	17-11-2008	169
29	Ministry of Housing and Urban Affairs	Assistant Manager, Government of India Press, Minto Road, New Delhi.	22-10-2008	143
30	Ministry of Housing and Urban Affairs	Assistant Manager, Government of India Press, Ring Road, New Delhi.	19-06-2009	383
31	Department of Economic Affairs, Ministry of Finance	Department of Economic Affairs IES Division, New Delhi	13-09-2008	104
32	Department of Economic Affairs, Ministry of Finance	DDO (Cash), Department of Economic Affairs, New Delhi	13-09-2008	104
33	Department of Economic Affairs, Ministry of Finance	Securities Appellate Tribunal, Mumbai	13-09-2008	104
34	Department of Economic Affairs, Ministry of Finance	Pay and Accounts officer (Establishment), New Delhi.	13-09-2008	104
35	Department of Financial Services, Ministry of Finance	Department of Financial Services, Banking Division, New Delhi	13-09-2008	104
36	Ministry of Mines	Director General, Geological Survey of India, CHQ, Kolkata	03-10-2008	124
37	Ministry of Mines	Geophysics Division, Geological Survey of India, SR, Hyderabad	06-10-2009	492
38	Ministry of Mines	Geological Survey of India, Bhopal	08-08-2008	68

S. No.	Name of the Ministry/ Department	Name of the DDO	Date of Registration of the DDO	Delay in registration (in days)
39	Ministry of Mines	Geological Survey of India, GSI, Jammu	08-08-2008	68
40	Ministry of Mines	Geological Survey of India, Jaipur	14-08-2008	74
41	Ministry of Road Transport and Highways	DDO Cash	26-09-2008	117
42	Ministry of Road Transport and Highways	Senior AO (Establishment)	02-11-2010	884
43	Department of Science and Technology	Department of Science and Technology, New Delhi	04-08-2008	64
44	Department of Science and Technology	Office of the Surveyor General of India, Dehradun	03-11-2008	155
45	Department of Science and Technology	Geo-spatial Data Centre Uttarakhand, Dehradun	25-08-2008	85
46	Department of Science and Technology	Geo-spatial Data Centre, Jammu	03-11-2008	155
47	Department of Science and Technology	Indian Institute of Surveying and Mapping, Survey of India, Hyderabad.	22-09-2008	113
48	Department of Science and Technology	RPAO, Survey of India, National Atlas & Thematic Mapping Organisation, Kolkata	10-09-2008	101
49	Department of Science and Technology	Geo-spatial Data Centre, Assam & Nagaland, Guwahati	10-09-2008	101
50	Ministry of Water Resources	Eastern River Division, Central Water Commission, Bhubaneswar	01-09-2008	92
51	Ministry of Water Resources	Office of the Executive Engineer, Central Ground Water Board, Division-X, Bhubaneswar	01-09-2008	92
52	Ministry of Water Resources	Central Ground Water Board, Division -V, Ranchi	01-09-2008	92

S. No.	Name of the Ministry/ Department	Name of the DDO	Date of Registration of the DDO	Delay in registration (in days)
53	Ministry of Water Resources	Central Water and Power Research Station, Central Water Commission, Pune	01-09-2008	92
54	Ministry of Water Resources	Central Water Commission, R.K.Puram, New Delhi	01-09-2008	92
55	Ministry of Water Resources	P&I Division, Central Water Commission, Faridabad	01-09-2008	92
56	Ministry of Water Resources	Middle Ganga Division-II, Central Water Commission, Lucknow	01-09-2008	92
57	Department of Atomic Energy	Atomic Mineral Directorate for Exploration and Research, Bangalore	21-11-2008	173
58	Department of Atomic Energy	Indira Gandhi Centre for Atomic Research, Kalpakkam	30-09-2008	121
59	Department of Atomic Energy	General Service Organization, Department of Atomic Energy, Kalpakkam	26-09-2008	117
60	Department of Atomic Energy	Bhabha Atomic Research Centre, Mumbai	26-09-2008	117
61	Department of Atomic Energy	Atomic Mineral Division, Hyderabad	26-09-2008	117
62	Department of Atomic Energy	Nuclear Fuel Complex, Hyderabad	16-01-2009	229
<b>Range of Delay (in Days)</b>				<b>37-884</b>

## Annexure V

## Delay in registration of selected Central Autonomous Bodies under NPS

(Referred to in Para No. 4.1.1.2)

S. No.	Name of Ministry / Department	Name of the DDO	DDO Registration Date	Delay in registration (in days)
1.	Ministry of Agriculture and Farmers Welfare	Division of Soil Science and Agricultural Chemistry, Indian Council of Agricultural Research	23-09-2009	479
2.	Ministry of Health and Family Welfare	All India Institute of Medical Science, CNC	29-12-2010	941
3.	Ministry of Health and Family Welfare	All India Institute of Medical Science, Cash Section	29-12-2010	941
4.	Ministry of Human Resource Development	Kendriya Vidyalaya, Pragati Vihar, Lodhi Road, New Delhi	03-12-2010	915
5.	Ministry of Human Resource Development	National Council for Promotion of Urdu Language	08-10-2009	494
6.	Department of Financial Services	Pension Fund Regulatory and Development Authority, Delhi	01-04-2009	304
7.	Ministry of Housing and Urban Affairs	Delhi Development Authority, Delhi	09-09-2010	830
8.	Department of Atomic Energy	Tata Memorial Centre, Mumbai	26-11-2010	908
9.	Department of Science and Technology	Sree Chitra Tirunal Institute of Medical Science & Technology, Thiruvananthapuram	14-07-2010 (DDO started functioning from 15-03-2010)	121
10.	Department of Science and Technology	TIFAC, New Delhi	01-03-2011	1003
11.	Department of Science and Technology	National Environmental Engineering Research Institute, (Council of Science and Industrial Research), Nagpur	16-10-2009	502
12.	Department of Science and Technology	National Botanical Research Institute, (Council of Science and Industrial Research), Lucknow	14-10-2009	500
<b>Range of Delay (in Days)</b>				<b>121-1003</b>

## Annexure VI

## Time taken in registration of selected DDOs in State Government under NPS

(Referred to in Para No. 4.1.1.3)

S. No.	Name of the State	Date of signing contract with NSDL CRA	Name of Selected DDO	Registration No. of DDO	Date of Registration of Selected DDO	Time taken in DDO Registration (in days)
1.	Andhra Pradesh	21-11-2008	MRO, Vijayawada (R)	SGV015425E	07-07-2009	228
2.	Andhra Pradesh	21-11-2008	Executive Engineer, Vijayawada.	SGV103088B	31-12-2010	770
3.	Andhra Pradesh	21-11-2008	Commissioner (SE) Municipality, Machilipatnam	SGV015626C	07-07-2009	228
4.	Andhra Pradesh	21-11-2008	Superintendent of Police, Guntur	SGV017319B	07-07-2009	228
5.	Andhra Pradesh	21-11-2008	Assistant Director Agriculture, Nandyal	SGV052905G	24-02-2010	460
6.	Andhra Pradesh	21-11-2008	Superintendent of Police, Kurnool	SGV021396E	08-07-2009	229
7.	Andhra Pradesh	21-11-2008	Superintendent of Police, Anantapur	SGV022455G	08-07-2009	229
8.	Andhra Pradesh	21-11-2008	Superintendent of Police, Kadapa	SGV024277B	08-07-2009	229
9.	Andhra Pradesh	21-11-2008	PA to SP, Chittoor (CTR)	SGV023391E	08-07-2009	229
10.	Andhra Pradesh	21-11-2008	MRO, Pedapadu	SGV014414B	07-07-2009	228
11.	Andhra Pradesh	21-11-2008	MEO MP, Palakoderu	SGV014055G	07-07-2009	228
12.	Andhra Pradesh	21-11-2008	MRO, Kovvur	SGV014701B	07-07-2009	228
13.	Andhra Pradesh	21-11-2008	MRO, Palakollu, West Godavari	SGV014774E	07-07-2009	228

S. No.	Name of the State	Date of signing contract with NSDL CRA	Name of Selected DDO	Registration No. of DDO	Date of Registration of Selected DDO	Time taken in DDO Registration (in days)
14.	Andhra Pradesh	21-11-2008	HM Government HS, Korukonda	SGV013458E	07-07-2009	228
15.	Andhra Pradesh	21-11-2008	MEO, Ambajipeta	SGV012707C	07-07-2009	228
16.	Andhra Pradesh	21-11-2008	Superintendent of Police, Kakinada	SGV012519D	07-07-2009	228
17.	Andhra Pradesh	21-11-2008	SP, Visakhapatnam	SGV038525E	09-07-2009	230
18.	Andhra Pradesh	21-11-2008	Excise Supt, Vizianagaram	SGV141451E	20-03-2012	1215
19.	Andhra Pradesh	21-11-2008	Deputy Director, SW, Vizianagaram	SGV036127A	09-07-2009	230
20.	Andhra Pradesh	21-11-2008	Asst. Treasury Officer, Srikakulam	SGV037374B	09-07-2009	230
21.	Jharkhand	25-10-2008	Head Master Middle School, Deoghar	SGV007737C	05-04-2009	162
22.	Jharkhand	25-10-2008	District Education Officer, Deoghar	SGV007737C	05-04-2009	162
23.	Jharkhand	25-10-2008	Superintendent of Police, Deoghar	SGV007737C	05-04-2009	162
24.	Jharkhand	25-10-2008	Commandant, JAP-5, Deoghar	SGV007737C	05-04-2009	162
25.	Jharkhand	25-10-2008	Judge-in-charge, Civil Court Garhwa	SGV007753E	05-04-2009	162
26.	Jharkhand	25-10-2008	Head Master, Middle School Sonpurwa, Garhwa	SGV007753E	05-04-2009	162
27.	Jharkhand	25-10-2008	Head Master Middle School Dounadag, Garhwa.	SGV007753E	05-04-2009	162



S. No.	Name of the State	Date of signing contract with NSDL CRA	Name of Selected DDO	Registration No. of DDO	Date of Registration of Selected DDO	Time taken in DDO Registration (in days)
28.	Jharkhand	25-10-2008	Superintendent of Police, Garhwa	SGV007753E	05-04-2009	162
29.	Jharkhand	25-10-2008	Judge-in-Charge, Civil Court, Koderma	SGV007732E	05-04-2009	162
30.	Jharkhand	25-10-2008	Head Master, G. Middle School Block, Koderma	SGV007732E	05-04-2009	162
31.	Jharkhand	25-10-2008	Head Master Middle School. Block, Domchanch	SGV007732E	05-04-2009	162
32.	Jharkhand	25-10-2008	Superintendent of Police, Koderma	SGV007732E	05-04-2009	162
33.	Jharkhand	25-10-2008	Head Master , Girls Middle School, Panki, Palamu	SGV007742A	05-04-2009	162
34.	Jharkhand	25-10-2008	Head Master , Middle School, Shahpur Chainpur, Daltonganj	SGV007742A	05-04-2009	162
35.	Jharkhand	25-10-2008	Superintendent of Police, Palamu	SGV007742A	05-04-2009	162
36.	Jharkhand	25-10-2008	Commandant, JAP-8, Lesliganj, Palamu	SGV007742A	05-04-2009	162
37.	Jharkhand	25-10-2008	Judge-in-charge, Civil Court, Ranchi	SGV007735A	05-04-2009	162
38.	Jharkhand	25-10-2008	District Education Officer, Ranchi	SGV007735A	05-04-2009	162

S. No.	Name of the State	Date of signing contract with NSDL CRA	Name of Selected DDO	Registration No. of DDO	Date of Registration of Selected DDO	Time taken in DDO Registration (in days)
39.	Jharkhand	25-10-2008	Commandant, JAP-2, Tatisilwai	SGV007735A	05-04-2009	162
40.	Jharkhand	25-10-2008	Sr. Superintendent of Police, Ranchi	SGV007735A	05-04-2009	162
41.	Karnataka	20-01-2010	Deputy Commissioner of Police, Traffic, East Division, Bangalore	SGV056127B	23-03-2010	62
42.	Karnataka	20-01-2010	Commissioner of Police, Mysore city	SGV059798E	23-04-2010	93
43.	Karnataka	20-01-2010	Registrar General, High Court of Karnataka,	SGV078734F	07-06-2010	138
44.	Karnataka	20-01-2010	Office of the Superintendent of Police, Gulbarga	SGV065721F	23-04-2010	93
45.	Karnataka	20-01-2010	Superintendent of Police, Shimoga	SGV067798D	03-05-2010	103
46.	Karnataka	20-01-2010	Commissioner of Police, Mangalore City	SGV086872C	21-07-2010	182
47.	Karnataka	20-01-2010	Under Secretary to Government of Karnataka, DPAR Accounts	SGV069717E	11-05-2010	111
48.	Karnataka	20-01-2010	Principal, KSRP, Training School, Hosahalli, Munirabad, Koppal	SGV062134C	23-04-2010	93

S. No.	Name of the State	Date of signing contract with NSDL CRA	Name of Selected DDO	Registration No. of DDO	Date of Registration of Selected DDO	Time taken in DDO Registration (in days)
49.	Karnataka	20-01-2010	Executive Officer Taluk Panchayat, Chintamani	SGV057581G	12-04-2010	82
50.	Karnataka	20-01-2010	SNR District Hospital, Kolar	SGV058902E	23-04-2010	93
51.	Karnataka	20-01-2010	Thahasildar Office, Srinivasapur Taluk, Kolar Dist	SGV059137B	23-04-2010	93
52.	Karnataka	20-01-2010	Office of Executive Officer, TP, Holenarsipura	SGV067579B	03-05-2010	103
53.	Karnataka	20-01-2010	Director of Economics & Statistics, Bangalore	SGV070047F	11-05-2010	111
54.	Karnataka	20-01-2010	District Fire Officer, Kolar	SGV070131F	11-05-2010	111
55.	Karnataka	20-01-2010	Range Forest Officer Haliyal district, Karwar	SGV070827B	11-05-2010	111
56.	Karnataka	20-01-2010	Tahsildar Joida	SGV070860G	11-05-2010	111
57.	Karnataka	20-01-2010	Primary Health Centre, Rupangudi	SGV070947C	11-05-2010	111
58.	Karnataka	20-01-2010	Civil Judge (SD), Kunigal	SGV078587F	03-06-2010	134
59.	Karnataka	20-01-2010	Civil Judge (JR DN) & JMFC, Channapatna	SGV079935C	06-07-2010	167
60.	Karnataka	20-01-2010	Government Women's Polytechnic, Karkala	SGV082125B	10-07-2010	171
61.	Maharashtra	10-10-2014	Office of Superintendent of Police, Pune	SGV201040E	02-02-2015	115
62.	Maharashtra	10-10-2014	Office of Superintendent,	SGV193471A	02-02-2015	115

S. No.	Name of the State	Date of signing contract with NSDL CRA	Name of Selected DDO	Registration No. of DDO	Date of Registration of Selected DDO	Time taken in DDO Registration (in days)
			Commissioner of Police, Navi Mumbai			
63.	Maharashtra	10-10-2014	Office of Superintendent of Police, Palghar	SGV205115F	17-08-2015	311
64.	Maharashtra	10-10-2014	Office of Superintendent, Commissioner of Police, Thane	SGV189484D	15-01-2015	97
65.	Maharashtra	10-10-2014	Office of Commissioner of Police, Pune	SGV199831E	Not available	-
66.	Maharashtra	10-10-2014	Deputy Regional Transport Office, Jalgaon	SGV197379C	04-02-2015	117
67.	Maharashtra	10-10-2014	Tahsildar, Phaltan, Satara	SGV198408C	04-02-2015	117
68.	Maharashtra	10-10-2014	Executive Engineer, Takari Mhaisal, Lift Irrigation Management Division, Sangli	SGV199206C	04-02-2015	117
69.	Maharashtra	10-10-2014	Assistant Electrical Inspector (Lifts), Chembur, Mumbai	SGV200249E	05-02-2015	118
70.	Maharashtra	10-10-2014	Tahsildar, Phaltan, Satara	SGV200687B	05-02-2015	118
71.	Maharashtra	10-10-2014	District Supply Office, Ahmednagar	SGV191346D	16-01-2015	98
72.	Maharashtra	10-10-2014	Integrated Tribal Development Project, Nagpur	SGV190829E	16-01-2015	98

S. No.	Name of the State	Date of signing contract with NSDL CRA	Name of Selected DDO	Registration No. of DDO	Date of Registration of Selected DDO	Time taken in DDO Registration (in days)
73.	Maharashtra	10-10-2014	Joint District Registrar, C-1, Nanded	SGV190418G	15-01-2015	97
74.	Maharashtra	10-10-2014	Superintendent of Police, Gadchiroli	SGV191016C	16-01-2015	98
75.	Maharashtra	10-10-2014	Taluka Agriculture Officer, Taluka Circle Office, Chandrapur, Bhadravati	SGV191000A	16-01-2015	98
76.	Maharashtra	10-10-2014	Chief Conservator of Forest, (Territorial), Gadchiroli	SGV191049A	16-01-2015	98
77.	Maharashtra	10-10-2014	Commissioner of Police, Nagpur City, Nagpur	SGV200893E	05-02-2015	118
78.	Maharashtra	10-10-2014	Director, Government Institute of Science, Nagpur	SGV190759E	16-01-2015	98
79.	Maharashtra	10-10-2014	Range Forest Officer, Hingni	SGV198439F	04-02-2015	117
80.	Maharashtra	10-10-2014	Tahsildar Kelapur, Yavatmal	SGV198780D	02-06-2016	601
81.	Rajasthan	09-11-2010	B.E.E.O., Barmer	SGV109747D	21-05-2011	193
82.	Rajasthan	09-11-2010	Block Ele. Edu. Officer, Sindhri	SGV109750G	21-05-2011	193
83.	Rajasthan	09-11-2010	Superintendent of Police, Jodhpur	SGV120108E	20-05-2011	192
84.	Rajasthan	09-11-2010	Head master GSS, Chadi Osian	SGV129867F	13-06-2011	216

S. No.	Name of the State	Date of signing contract with NSDL CRA	Name of Selected DDO	Registration No. of DDO	Date of Registration of Selected DDO	Time taken in DDO Registration (in days)
85.	Rajasthan	09-11-2010	Govt. Sec. School, Sai, Shergarh	SGV141958A	16-04-2012	524
86.	Rajasthan	09-11-2010	Head master Government Secondary School, Cheela, Phalodi	SGV148572G	03-06-2013	937
87.	Rajasthan	09-11-2010	Additional District Superintendent of Police, Udaipur	SGV124754C	20-05-2011	192
88.	Rajasthan	09-11-2010	H.M.GSS, Nadakhera	SGV149492C	04-09-2013	1030
89.	Rajasthan	09-11-2010	Government Secondary School, Kulthana, Rohat, Pali	SGV149569C	01-03-2012	478
90.	Rajasthan	09-11-2010	Crime Asstt (DDO), S.P.(HQ), Jaipur City	SGV115733E	21-05-2011	193
91.	Rajasthan	09-11-2010	DDO SMS Medical College, Jaipur	SGV115769F	21-05-2011	193
92.	Rajasthan	09-11-2010	G.S.S. Dora, Bundi	SGV149708B	17-09-2013	1043
93.	Rajasthan	09-11-2010	Government Secondary School, Haideripura Uniyara, Tonk	SGV147489B	22-02-2013	836
94.	Rajasthan	09-11-2010	Tehsildar, Vazirpur, Sawaimadhopur	SGV148922G	16-07-2013	980
95.	Rajasthan	09-11-2010	HM Government Secondary School Uplagarh, Sirohi	SGV146938D	17-01-2013	800

S. No.	Name of the State	Date of signing contract with NSDL CRA	Name of Selected DDO	Registration No. of DDO	Date of Registration of Selected DDO	Time taken in DDO Registration (in days)
96.	Rajasthan	09-11-2010	BCMO Rohat, Pali	SGV129981A	13-06-2011	216
97.	Rajasthan	09-11-2010	Analyst Cum Programmer, Dy. Director Information Technology & Communication	SGV204510C	23-06-2015	1687
98.	Rajasthan	09-11-2010	HM, Government Secondary School, Dawa, Nokha, Bikaner	SGV142046E	19-04-2012	527
99.	Rajasthan	09-11-2010	HM Government Secondary School, Bhaneka Gaon, Sri Kolayat, Bikaner	SGV177532A	24-02-2014	1203
100.	Rajasthan	09-11-2010	DYSP, Office of S.P., Bikaner	SGV111849F	21-05-2011	193
101.	Uttarakhand	11-09-2009	Senior Superintendent of Police, Dehradun	SGV044702A	25-11-2009	75
102.	Uttarakhand	11-09-2009	Deputy Education Officer (Elementary), Dehradun	SGV044702A	25-11-2009	75
103.	Uttarakhand	11-09-2009	DEO/DPO Elementary Education, Dehradun	SGV044702A	25-11-2009	75
104.	Uttarakhand	11-09-2009	Executive Engineer, Infrastructure Division, Dakpathar	SGV044702A	25-11-2009	75

S. No.	Name of the State	Date of signing contract with NSDL CRA	Name of Selected DDO	Registration No. of DDO	Date of Registration of Selected DDO	Time taken in DDO Registration (in days)
105.	Uttarakhand	11-09-2009	Senior Superintendent of Police, U S Nagar	SGV044726D	25-11-2009	75
106.	Uttarakhand	11-09-2009	Commandant, 31 BN, PAC, Rudrapur	SGV044726D	25-11-2009	75
107.	Uttarakhand	11-09-2009	Deputy Education Officer (Elementary), U. S. Nagar	SGV044726D	25-11-2009	75
108.	Uttarakhand	11-09-2009	Deputy Education Officer (Elementary), Rudrapur	SGV044726D	25-11-2009	75
109.	Uttarakhand	11-09-2009	Superintendent of Police, Champawat	SGV044727E	25-11-2009	75
110.	Uttarakhand	11-09-2009	Dy Education Officer (Elementary), Lohaghat	SGV044727E	25-11-2009	75
111.	Uttarakhand	11-09-2009	Deputy Education Officer (Elementary), Champawat	SGV044727E	25-11-2009	75
112.	Uttarakhand	11-09-2009	DEO/DPO Elementary Education, Champawat	SGV044727E	25-11-2009	75
113.	Uttarakhand	11-09-2009	Superintendent of Police, Bageshwar	SGV044728F	25-11-2009	75
114.	Uttarakhand	11-09-2009	Executive Engineer, CD-PWD, Kapkot	SGV044728F	25-11-2009	75



S. No.	Name of the State	Date of signing contract with NSDL CRA	Name of Selected DDO	Registration No. of DDO	Date of Registration of Selected DDO	Time taken in DDO Registration (in days)
115.	Uttarakhand	11-09-2009	Deputy Education Officer (Elementary)	SGV044728F	25-11-2009	75
116.	Uttarakhand	11-09-2009	DEO/DPO Elementary Education, Bageshwar	SGV044728F	25-11-2009	75
117.	Uttarakhand	11-09-2009	MOIC Community Health Centre, Beeronkhal	SGV044707F	25-11-2009	75
118.	Uttarakhand	11-09-2009	Executive Engineer NH Division Public Works Department, Dhumakot	SGV044707F	25-11-2009	75
119.	Uttarakhand	11-09-2009	Deputy Education Officer (Elementary), Nainidanda	SGV044707F	25-11-2009	75
120.	Uttarakhand	11-09-2009	Deputy Education Officer (Elementary), Beeronkhal	SGV044707F	25-11-2009	75
121.	Himachal Pradesh	24-12-2009	DTO Solan, EE IPH, Solan	SGV068633F	13-04-2010	110
122.	Himachal Pradesh	24-12-2009	DTO Solan, BPEEO, Dharmpur	SGV068633F	13-04-2010	110
123.	Himachal Pradesh	24-12-2009	DTO Solan, S.P. Solan	SGV068633F	13-04-2010	110
124.	Himachal Pradesh	24-12-2009	DTO Solan, Animal Husbandry	SGV068633F	13-04-2010	110
125.	Himachal Pradesh	24-12-2009	DTO Mandi, EE IPH, Padhar	SGV068638D	04-05-2010	131
126.	Himachal Pradesh	24-12-2009	DTO Mandi, EE HPPWD, Dharmpur	SGV068638D	04-05-2010	131

S. No.	Name of the State	Date of signing contract with NSDL CRA	Name of Selected DDO	Registration No. of DDO	Date of Registration of Selected DDO	Time taken in DDO Registration (in days)
127.	Himachal Pradesh	24-12-2009	DTO Mandi, EE HPPWD, Jogindernagar	SGV068638D	04-05-2010	131
128.	Himachal Pradesh	24-12-2009	DTO Mandi, Battallian, Pandoh	SGV068638D	04-05-2010	131
129.	Himachal Pradesh	24-12-2009	DTO Dharmshala, S.P. Kangra	SGV068632E	04-05-2010	131
130.	Himachal Pradesh	24-12-2009	DTO Dharmshala, Medical college, Tanda	SGV068632E	04-05-2010	131
131.	Himachal Pradesh	24-12-2009	DTO Dharmshala, 4th Battallion, Sakoh	SGV068632E	04-05-2010	131
132.	Himachal Pradesh	24-12-2009	DTO Hamirpur, HPPWD, Hamirpur	SGV068640F	04-05-2010	131
133.	Himachal Pradesh	24-12-2009	DTO Hamirpur, Touni Devi	SGV068640F	04-05-2010	131
134.	Himachal Pradesh	24-12-2009	DTO Hamirpur, Police Battallian, Jangalberi	SGV068640F	04-05-2010	131
135.	Himachal Pradesh	24-12-2009	Animal Husbandry, Dharamshala	SGV068632E	04-05-2010	131
136.	Himachal Pradesh	24-12-2009	DTO Hamirpur, Animal Husbandry, Hamirpur	SGV068640F	04-05-2010	131
137.	Himachal Pradesh	24-12-2009	DTO Capital Shimla, SAD, Shimla	SGV068642A	04-05-2010	131
138.	Himachal Pradesh	24-12-2009	DTO Capital Shimla, Registrar High Court, Shimla	SGV068642A	04-05-2010	131
139.	Himachal Pradesh	24-12-2009	DTO Capital Shimla, AO IGMC, Shimla	SGV068642A	04-05-2010	131

S. No.	Name of the State	Date of signing contract with NSDL CRA	Name of Selected DDO	Registration No. of DDO	Date of Registration of Selected DDO	Time taken in DDO Registration (in days)
140.	Himachal Pradesh	24-12-2009	DTO Capital Shimla, Settlement Forest Kasumpti, Shimla	SGV068642A	04-05-2010	131
<b>Range of Time Taken (in Days)</b>						<b>62-1687</b>

## Annexure VII

## Time taken in registration of selected DDOs in State Autonomous Body under NPS

(Referred to in Para No. 4.1.1.3)

Sl. No.	Name of State	Date of signing contract with NSDL CRA	Name of Selected SAB	Registration No. of SAB	Date of Registration of Selected SAB	Time taken in SAB registration (in days)
1.	Andhra Pradesh	21-11-2008	Area Hospital, Parvathipuram	SGV182404A	12-06-2014	2029
2.	Andhra Pradesh	21-11-2008	Board of Intermediate Education, Vijayawada	SGV150164C	09-10-2013	1783
3.	Andhra Pradesh	21-11-2008	Acharya N. G. Ranga Agricultural University, Hyderabad	SGV148338D	09-05-2013	1630
4.	Andhra Pradesh	21-11-2008	Rajiv Gandhi University of Knowledge Technologies, Guntur	SGV233982E	27-02-2018	3385
5.	Andhra Pradesh	21-11-2008	Accounts Officer, TTD	SGV206819B	26-11-2015	2561
6.	Himachal Pradesh	24-12-2009	Himachal Pradesh State Electricity Board Limited	SGV141899E	04-04-2012	832
7.	Himachal Pradesh	24-12-2009	Himachal Road Transport Corporation	SGV148360E	14-05-2013	1237
8.	Himachal Pradesh	24-12-2009	Himachal Board of School Education, Dharamshala	SGV142193E	05-08-2012	955
9.	Himachal Pradesh	24-12-2009	Zilla Parishad, Mandi	SGV184452E	13-08-2014	1693
10.	Himachal Pradesh	24-12-2009	Zilla Parishad, Kangra	SGV183173G	15-07-2014	1664
11.	Jharkhand	25-10-2008	Rajendra Institute of Medical Science, Ranchi	SGV104211E	02-02-2011	830
12.	Jharkhand	25-10-2008	Netarhat Residential School	SGV233136F	18-12-2017	3341

Sl. No.	Name of State	Date of signing contract with NSDL CRA	Name of Selected SAB	Registration No. of SAB	Date of Registration of Selected SAB	Time taken in SAB registration (in days)
13.	Karnataka	20-01-2010	Bangalore Water Supply And Sewerage Board, Bangalore	SGV211470E	15-09-2016	2430
14.	Karnataka	20-01-2010	University of Horticultural Sciences, Bagalkot	SGV227926D	03-03-2017	2599
15.	Karnataka	20-01-2010	City Municipal Council, Bijapur	SGV209045B	08-06-2016	2331
16.	Karnataka	20-01-2010	Karnataka Sanskrit University, Bangalore	SGV210358F	05-08-2016	2389
17.	Karnataka	20-01-2010	B.M.S College of Engineering, Bengaluru	SGV204701E	10-07-2015	1997
18.	Maharashtra	10-10-2014	Deputy Chief Executive Officer (General Administrative Department), Zilla Parishad, Nanded	SGV229653B	08-12-2017	1006 (no delay)
19.	Rajasthan	9-11-2010	Rajasthan State Sports Council Jaipur	SGV212377B	16-11-2016	2199
20.	Rajasthan	9-11-2010	Jaipur City Transport Services Limited, Jaipur	SGV231419D	25-09-2017	2512
21.	Rajasthan	9-11-2010	Nagar Nigam, Jaipur	SGV143037B	04-07-2012	603
22.	Rajasthan	9-11-2010	Maharaja Ganga Singh University, Bikaner	SGV142393B	14-05-2012	552
23.	Rajasthan	9-11-2010	Urban improvement Trust, Kota	SGV183172F	15-07-2014	1344
24.	Uttarakhand	11-09-2009	GB Pant University of Agriculture and Techonogy	SGV143016B	04-07-2012	1027
25.	Uttarakhand	11-09-2009	DPO, CEO, Bageshwar	SGV206425G	29-10-2015	2239
26.	Uttarakhand	11-09-2009	DPO, SSA Pithoragarh	SGV143667B	06-09-2012	1091

Sl. No.	Name of State	Date of signing contract with NSDL CRA	Name of Selected SAB	Registration No. of SAB	Date of Registration of Selected SAB	Time taken in SAB registration (in days)
27.	Uttarakhand	11-09-2009	DDO, Jal Sansthan, Dehradun	SGV147144G	04-02-2013	1242
28.	Uttarakhand	11-09-2009	Chief Education Officer, Pithoragarh	SGV207221E	18-10-2016	2594
<b>Range of Time Taken (in Days)</b>						<b>552-3385</b>

## Annexure VIII

(A) Delay in issuance of Permanent Pension Account Number (PPAN)  
(Referred to in Para No. 4.2.1)

Ministry/Department	Delay in Ministries/Departments	Delay in CABs
Ministry of Finance	In 4 out of 10 selected DDOs, there was a delay in issuance of PPAN ranging between 1-154 days to all 6 selected subscribers.	-
Department of Atomic Energy	In 4 out of 6 selected DDOs, there was a delay in issuance of PPAN ranging between 32-2009 days to 5 out of 6 subscribers.	-
Department of Science and Technology	In 1 out of 7 selected DDOs, there was a delay ranging between 10-20 days in issuance of PPAN to 2 selected subscribers.	In 2 out of 4 selected DDOs, there was a delay in issuance of PPAN ranging between 44-375 days to all 4 selected subscribers.
<b>Range of Delay (in Days)</b>	<b>1-2009</b>	<b>44-375</b>

(B) Delay in issuance of Permanent Pension Account Number (PPAN)  
(Referred to in Para No. 4.2.2)

State/UT	Delay in State/UT	Delay in SABs
Maharashtra	In 3 out of 20 selected DDOs, there was a delay in issuance of PPAN ranging between 259-2038 days to 10 subscribers.	In 1 selected DDO, there was a delay in issuance of PPAN ranging between 453-2607 days to 13 subscribers.
Jharkhand	In 15 out of 20 selected DDOs, there was a delay in issuance of PPAN ranging between 54-1251 days to 51 subscribers.	-
Andaman & Nicobar	In all 5 selected DDOs, there was a delay in issuance of PPAN ranging between 18-236 days to 10 subscribers.	-
<b>Range of Delay (in Days)</b>	<b>18-2038</b>	<b>453-2607</b>

## Annexure IX

## Delay in issuance of Permanent Retirement Account Number (PRAN)

(Referred to in Para No. 4.3.1.1)

Name of the Ministry/Department	Observation in the Ministry	Observation in the CAB
Ministry of Information & Broadcasting	In 4 out of 5 selected DDOs, the delay was ranging between 7 to 900 days in respect of 51 out of 69 selected employees	-
Ministry of Law & Justice	In 4 out of 5 selected DDOs, the delay was ranging between 2 to 1967 days in respect of 52 out of 75 selected employees	-
Ministry of Home Affairs	In 5 selected DDOs, the delay was ranging between 2 to 811 days in respect of 62 out of 76 selected employees	-
Ministry of Statistics and Programme Implementation	In 5 selected DDOs, the delay was ranging between 2 to 642 days in respect of 56 out of 64 selected employees	-
Ministry of Finance	In 10 selected DDOs, the delay was ranging between 2 to 1986 days in respect of 80 out of 150 selected employees	Delay in issuance of PRAN was ranging between 21 to 358 days in respect of 14 out of 15 selected employees in 1 selected DDO .
Ministry of Mines	In 4 out of 5 selected DDOs, the delay was ranging between 4 to 278 days in respect of 54 out of 76 selected employees	-
Ministry of Road Transport and Highways	In 2 selected DDOs, the delay was ranging between 4 to 220 days in respect of 23 out of 30 selected employees	-
Ministry of Housing and Urban Affairs	In 5 selected DDOs, the delay was ranging between 3 to 1164 days in respect of 60 out of 69 selected employees	Delay in issuance of PRAN was ranging between 249 to 663 days in respect of 15 selected employees in 1 selected.



Name of the Ministry/Department	Observation in the Ministry	Observation in the CAB
Department of Atomic Energy	In 6 selected DDOs, the delay was ranging between 4 to 615 days in respect of 84 out of 90 selected employees	Delay in issuance of PRAN was ranging between 20 to 223 days in respect of 15 selected employees in 1 selected DDO .
Department of Science & Technology	In 7 selected DDOs, the delay was ranging between 1 to 539 days in respect of 79 out of 100 selected employees	Delay in issuance of PRAN was ranging between 32 to 2435 days in respect of 57 out of 60 selected employees in 4 selected DDOs .
Ministry of Water Resources	In 6 out of 7 selected DDOs, the delay was ranging between 3 to 1863 days in respect of 82 out of 102 selected employees	-
Ministry of Agriculture and Farmers' Welfare	-	Delay in issuance of PRAN was ranging between 133 to 965 days in respect of 13 selected employees in 1 selected DDO .
Ministry of Health and Family Welfare	-	Delay in issuance of PRAN was ranging between 119 to 503 days in respect of 30 selected employees in 2 selected DDOs .
Ministry of Human Resource Development	-	Delay in issuance of PRAN was ranging between 31 to 994 days in respect of 24 selected employees in 2 selected DDOs .
<b>Range of Delay (in Days)</b>	<b>1-1986</b>	<b>20-2435</b>

## Annexure X

(A) Time taken to issue PRAN in State Government in selected DDOs  
(Referred to in Para No. 4.3.1.2)

State/UT	Time taken in issue of PRAN
Maharashtra	56-556 days time taken in 7 DDOs out of 20 DDOs in 45 out of 278 selected employees
Andhra Pradesh	26-1886 days time taken in all 20 DDOs in 279 out of 300 selected employees
Karnataka	30-1590 days time taken in all 20 DDOs in all 300 selected employees
Jharkhand	42-1215 days time taken in all 20 DDOs in 298 out of 300 selected employees
Delhi	34-867 days time taken in all 5 DDOs in 44 out of 50 selected employees
Andaman & Nicobar	82-221 days time taken in all 5 DDOs in 33 out of 75 selected employees
<b>Range of Time taken (in Days)</b>	<b>26-1886</b>

(B) Time taken to issue PRAN in State Autonomous Bodies in selected DDOs  
(Referred to in Para No. 4.3.1.2)

State/UT	Time taken in issue of PRAN
Andhra Pradesh	15-1146 days time taken in 66 out of 75 selected employees in all 5 DDOs
Karnataka	68-580 days time taken in 43 out of selected 75 employees in 3 out of 5 selected DDOs
Jharkhand	232-417 days time taken in 8 out of 75 selected employees in all 2 selected DDOs
Uttarakhand	60-4015 days (2 months to 11 years) time taken in all 75 selected employees in all 5 selected DDOs
Delhi	22-2647 days time taken in all 74 selected employees in all 5 selected DDOs
<b>Range of Time taken (in Days)</b>	<b>15-4015</b>

## Annexure XI

(A) Delay in commencement of first deduction of NPS contribution  
(Referred to in Para No. 4.3.2.1)

Ministry/ Department	Delay in Ministries/Departments	Delay in CABs
Ministry of Housing and Urban Affairs	In 3 out of 5 selected DDOs, the delay was ranging between 1 to 6 months for 19 subscribers out of 69 selected subscribers	In 1 selected DDO, delay was of 15 months for 5 out of 15 selected subscribers
Ministry of Agriculture and Farmers Welfare	-	In 1 selected DDO, the delay was ranging between 1 to 20 months for 9 subscribers out of 13 selected subscribers
Ministry of Health and Family Welfare	-	In 2 selected DDOs, the delay was ranging between 1 to 79 months for 17 subscribers out of 30 selected subscribers
Ministry of Statistics and Programme Implementation	In 1 out of 5 selected DDOs, the delay was ranging between 3 to 5 months for 7 subscribers out of 64 selected subscribers	-
Ministry of Information and Broadcasting	In 2 out of 5 selected DDOs, the delay was of 1 month for 2 subscribers out of 69 selected subscribers	-
Ministry of Law & Justice	In 1 out of 2 selected DDOs, the delay was ranging between 1 to 3 months for 5 subscribers out of 15 selected subscribers	-
Ministry of Finance	In 4 out of 10 selected DDOs, the delay was ranging between 1 to 11 months for 27 subscribers out of 150 selected subscribers	In 1 selected DDO, the delay was ranging between 2 to 24 months for 14 out of 15 selected subscribers.
Ministry of Mines	In 3 out of 5 selected DDOs, the delay was ranging between 3 to 13 months for 3 out of 76 selected subscribers.	-
<b>Range of Delay (in months)</b>	<b>1-13</b>	<b>1-79</b>

**(B) Delay in first deduction in State Government and State Autonomous  
Bodies in selected employees  
(Referred to in Para No. 4.3.2.2)**

<b>State/UT</b>	<b>Delay</b>
Andhra Pradesh	In 10 out of 20 selected DDOs, in 43 out of 300 selected employees delay ranged from 1 to 44 months
Maharashtra	In 16 out of 20 selected DDOs, in 114 out of 278 selected employees delay ranged from 1 to 50 months
Karnataka	In 19 out of 20 selected DDOs, in 135 out of 300 selected employees, delay ranged from 1 to 53 months
Delhi	In 1 out of 5 selected DDOs, in 2 out of 50 selected employees delay ranged from 49 to 65 months
<b>Range of Delay (in months)</b>	<b>1-65</b>

<b>State/UT</b>	<b>Delay</b>
Himachal Pradesh-SAB	In 2 out of 5 selected DDOs, in 30 out of 75 selected employees delay ranged from 2 to 28 months  In another SAB 102 employees got delayed first deduction ranged from 2 to 21 months
Andhra Pradesh-SAB	In 1 out of 5 selected DDOs, in 13 out of 75 selected employees delay ranged from 2 to 15 months
Karnataka SAB	In 4 out of 5 selected DDOs, in 47 out of 75 selected employees delay ranged from 34 to 136 days (1 to 4 months)
<b>Range of Delay (in months)</b>	<b>1-28</b>

## Annexure XII

(A) Delay in pay bills reaching PAO  
(Referred to in Para No. 4.4.1)

Name of the Ministry/Department	Delay in the Ministry	Delay in the CAB
Ministry of Information & Broadcasting	The delay was ranging between 1 to 33 days in 29 out of 89 selected months in respect of 67 out of 69 selected subscribers in 5 selected DDOs.	-
Ministry of Law & Justice	The delay was ranging between 1 to 64 days in 32 out of 51 selected months in respect of 41 out of 75 selected subscribers in 3 out of 5 selected DDOs.	-
Ministry of Finance	The delay was ranging between 1 to 10 days in 19 out of 134 selected months in respect of 16 out of 150 selected subscribers in 1 out of 10 selected DDOs.	-
Ministry of Mines	The delay was of 8 days each in 1 out of 107 selected months in respect of 30 out of 76 selected subscribers in 2 out of 5 selected DDOs.	-
Department of Science & Technology	The delay was ranging between 1 to 10 days in 45 out of 65 selected months in respect of 42 out of 100 selected subscribers in 4 out of 7 selected DDOs.	The delay was ranging between 1 to 20 days in 20 selected months in respect of 30 out of 60 selected subscribers in 2 out of 4 selected DDOs.
Ministry of Water Resources	The delay was ranging between 1 to 189 days in 46 out of 104 selected months in respect of 33 out of 102 selected subscribers in 3 out of 5 selected DDOs.	-
Ministry of Agriculture and Farmers' Welfare	-	The delay was of 54 days in respect of 1 out of 13 selected subscribers in 1 selected DDO.
<b>Range of Delay (in Days)</b>	<b>1-189</b>	<b>1-54</b>

**(A) Delay in bill reaching PAO in State Government and State Autonomous Bodies  
(Referred to in Para No. 4.4.2)**

<b>State/UT</b>	<b>Delay</b>
Jharkhand-State Govt.	In 285 out of 300 selected employees in all 20 DDOs delay range was 1 to 838 days
Delhi -SAB	In 29 out of 74 selected employees in 2 out of 5 selected DDOs delay range was 2 to 815 days

## Annexure XIII

(A) Delay in uploading SCF /Obtaining Transaction ID  
(Referred to in Para No. 4.5.1)

Name of the Ministry	Delay in the Ministry	Delay in the CAB
Ministry of Information & Broadcasting	The delay was ranging between 2 to 358 days in 34 out of 89 selected months in 5 selected DDOs in respect of 58 out of 69 selected subscribers.	-
Ministry of Law & Justice	The delay was ranging between 1 to 1501 days in 37 out of 51 selected months in 4 out of 5 selected DDOs in respect of 60 out of 75 selected subscribers.	-
Ministry of Home Affairs	The delay was ranging between 1 to 1103 days in 66 out of 70 selected months in 5 selected DDOs in respect of 72 out of 76 selected subscribers.	-
Ministry of Statistics and Programme Implementation	The delay was ranging between 3 to 371 days in 41 out of 61 selected months in 5 selected DDOs in respect of 64 selected subscribers.	-
Ministry of Finance	The delay was ranging between 3 to 3175 days in 297 selected months in 10 selected DDOs in respect of 122 out of 150 selected subscribers.	The delay was ranging between 12 to 124 days in respect of 15 selected employees in 3 out of 37 selected months in 1 DDO
Ministry of Mines	The delay was ranging between 1 to 462 days in 94 selected months in 5 selected DDOs in respect of 72 out of 76 selected subscribers.	-
Ministry of Road Transport and Highways	The delay was ranging between 1 to 34 days in 35 selected months in 2 selected DDOs in respect of 28 out of 30 selected subscribers.	-

Name of the Ministry	Delay in the Ministry	Delay in the CAB
Ministry of Housing and Urban Affairs	The delay was ranging between 1 to 250 days in 68 out of 81 selected months in 5 selected DDOs in respect of 69 selected subscribers.	The delay was ranging between 5 to 49 days in respect of 15 selected employees in 24 out of 46 selected months in 1 DDO
Department of Atomic Energy	The delay was ranging between 1 to 775 days in 57 out of 101 selected months in 6 selected DDOs in respect of 90 selected subscribers.	The delay was ranging between 2 to 214 days in respect of 6 selected employees in 5 out of 24 selected months in 1 DDO
Department of Science & Technology	The delay was ranging between 1 to 761 days in 85 selected months in 7 selected DDOs in respect of 96 out of 100 selected subscribers.	The delay was ranging between 1 to 283 days in respect of 60 out of 61 selected employees in 48 out of 125 selected months in 4 DDOs.
Ministry of Water Resources	The delay was ranging between 1 to 187 days in 65 out of 104 selected months in 7 selected DDOs in respect of 86 out of 102 selected subscribers.	-
Ministry of Agriculture and Farmers' Welfare	-	The delay was ranging between 3 to 103 days in respect of 13 selected employees in 24 out of 30 selected months in 1 DDO
Ministry of Health and Family Welfare	-	The delay was ranging between 1 to 26 days in respect of 30 selected employees in 24 out of 60 selected months in 2 DDOs .
Ministry of Human Resource Development	-	The delay was ranging between 1 to 404 days in respect of 24 selected employees in 26 out of 51 selected months in 2 DDOs.
<b>Range of Delay (in Days)</b>	<b>1-3175</b>	<b>1-404</b>



**(B) Delay in uploading SCF /Obtaining Transaction ID  
(Referred to in Para No. 4.5.2)**

<b>State/UT</b>	<b>Delay</b>
Andhra Pradesh- State Govt.	In 19 out of 20 selected DDOs in 285 out of 300 employees delay ranged from 2 to 1582 days
<b>Range of Delay (in Days)</b>	<b>2-1582</b>

<b>State/UT</b>	<b>Delay</b>
Andhra Pradesh- SAB	In all 5 selected DDOs in all 75 employees delay ranged from 8 to 731 days
Delhi- SAB	In 4 out of 5 selected DDOs in 42 out of 74 employees delay ranged from 1 to 1403 days
<b>Range of Delay (in Days)</b>	<b>1-1403</b>

## Annexure XIV

**(A) Delay in remittance of contribution to Trustee Bank (TB) by Nodal Office of the  
Central Government and Central Autonomous Bodies  
(Referred to in Para No. 4.6.1)**

Name of the Ministry/Department	Observation in the Ministry	Observation in the CAB
Ministry of Information & Broadcasting	An amount of ₹2632149 was remitted to TB with a delay ranging between 1 to 466 days in respect of 54 out of 69 selected employees in 5 selected DDOs.	-
Ministry of Law & Justice	An amount of ₹2609134 was remitted to TB with a delay ranging between 1 to 563 days in respect of 60 out of 75 selected employees in 4 out of 5 selected DDOs.	-
Ministry of Home Affairs	An amount of ₹1415554 was remitted to TB with a delay ranging between 1 to 363 days in respect of 57 out of 76 selected employees in 5 selected DDOs.	-
Ministry of Statistics and Programme Implementation	An amount of ₹2057479 was remitted to TB with a delay ranging between 1 to 106 days in respect of 43 out of 64 selected employees in 5 selected DDOs.	-
Ministry of Finance	An amount of ₹2168129 was remitted to TB with a delay ranging between 1 to 414 days in respect of 47 out of 151 selected employees in 6 out of 10 selected DDOs.	An amount of ₹259255 was remitted with a delay ranging between 2 to 125 days in respect of 15 selected employees in 1 selected DDO.
Ministry of Mines	An amount of ₹3001947 was remitted to TB with a delay ranging between 1 to 176 days in respect of 60 out of 76 selected employees in 4 selected DDOs.	-
Ministry of Road Transport and Highways	An amount of ₹636940 was remitted to TB with a delay ranging between 1 to 26 days in respect of 28 out of 30 selected employees in 2 selected DDOs.	-

Name of the Ministry/Department	Observation in the Ministry	Observation in the CAB
Ministry of Housing and Urban Affairs	An amount of ₹358200 was remitted to TB with a delay ranging between 7 to 63 days in respect of 12 out of 69 selected employees in 1 out of 5 selected DDOs.	An amount of ₹1100793 was remitted with a delay ranging between 2 to 51 days in respect of 15 selected employees in 1 selected DDO.
Department of Atomic Energy	An amount of ₹419082 was remitted to TB with a delay ranging between 1 to 770 days in respect of 30 out of 90 selected employees in 3 out of 6 selected DDOs.	An amount of ₹106421 was remitted with a delay ranging between 2 to 214 days in respect of 6 out of 15 selected employees in 1 selected DDO .
Department of Science & Technology	An amount of ₹885310 was remitted to TB with a delay ranging between 1 to 244 days in respect of 61 out of 100 selected employees in 5 out of 7 DDOs.	An amount of ₹4349819 was remitted with a delay ranging between 1 to 283 days in respect of 60 selected employees in 4 selected DDOs.
Ministry of Water Resources	An amount of ₹1994411 was remitted to TB with a delay ranging between 1 to 187 days in respect of 57 out of 102 selected employees in 5 out of 7 selected DDOs.	-
Ministry of Agriculture and Farmers' Welfare	-	An amount of ₹914315 was remitted with a delay ranging between 2 to 114 days in respect of 13 selected employees in 1 selected DDO .
Ministry of Human Resource Development	-	An amount of ₹1394681 was remitted with a delay ranging between 1 to 404 days in respect of 24 selected employees in 2 selected DDOs.
<b>Range of Delay (in Days)</b>	<b>1-770</b>	<b>1-404</b>

**(B) Delay in remittance of contribution to the Trustee Bank by the DDOs of  
State/UT Government and State Autonomous Bodies  
(Referred to in Para No. 4.6.2)**

<b>State/UT</b>	<b>Delay in State/UT</b>	<b>Delay in SABs</b>
Andhra Pradesh	In all 20 selected DDOs delay ranged from 2 to 22 days	In all 5 selected DDOs delay ranged from 9 to 33 days
Maharashtra	In 19 out of 20 selected DDOs delay ranged from 1 to 35 days	-
Karnataka	In 17 out of 20 selected DDOs delay ranged from 1 to 1199 days	-
Delhi	In all 5 selected DDOs delay ranged from 1 to 442 days	In 2 out of 5 DDOs delay ranged from 1 to 242 days
<b>Range of Delay (in Days)</b>	<b>1-1199</b>	<b>1-242</b>

## Annexure XV

**(A) Non deduction of employee's contribution from salary in State Government in selected DDOs  
(Referred to in Para No. 4.7.1)**

State	Non deduction
Maharashtra	For 22 out of 278 selected employees, in 7 out of 20 selected DDOs, an amount of ₹47976 was not deducted from 38 pay bills
Jharkhand	For 51 out of 300 selected employees, in 6 out of 20 selected DDOs, an amount of ₹2.60 lakhs was not deducted from 160 pay bills
Uttarakhand	For 229 out of 307 selected employees in all 20 selected DDOs ,an amount of ₹120.18 lakh was not deducted
Himachal Pradesh	For 155 out of 300 selected employees in 15 out of 20 selected DDOs ,an amount of ₹32.23 lakh was not deducted
<b>Total</b>	<b>₹1.55 crore</b>

**(B) Non deduction of employee's contribution from salary in State Autonomous Bodies in selected DDOs  
(Referred to in Para No. 4.7.1)**

State/UT	Non deduction
Maharashtra	For 2 out of 15 selected employees in one DDO, an amount of ₹2712 was not deducted from 2 pay bills
Jharkhand	For 7 out of 75 employees, in one out of 2 selected DDOs, an amount of ₹0.21 lakh was not deducted.
Himachal Pradesh	For 14 out of 15 selected employees, in one out of 5 selected DDOs, an amount of ₹0.75 lakh was not deducted - HRTC For 13 out of 15 selected employees, in one out of 5 selected DDOs, an amount of ₹1.64 lakh was not deducted - HPSEBL For 5 employees in one out of 5 selected DDOs, an amount of ₹3.01 lakh was not deducted (not selected subscribers) - HRTC
Delhi	For 40 out of 74 selected employees, in 3 out of 5 DDOs, an amount of ₹5.58 lakh was not deducted
<b>Total</b>	<b>₹8.21 lakh + ₹3.01 lakh</b>

## Annexure XVI

## Less deduction of NPS contribution

(Referred to in Para No. 4.7.2.1)

## (A) Less contribution deducted from salary of the employees of Ministry/Department

Name of the Ministry/Department	Observation in the Ministry/Department
Ministry of Information & Broadcasting	The less contribution was ranging between ₹1 to ₹1767 in respect of 6 out of 69 selected subscribers in 3 out of 5 selected DDOs amounting to ₹6001.
Ministry of Law & Justice	The less contribution was ranging between ₹5 to ₹8274 in respect of 27 out of 75 selected subscribers in 3 out of 5 selected DDOs amounting to ₹169643.
Ministry of Home Affairs	The less contribution was ranging between ₹1 to ₹1854 in respect of 30 out of 76 selected subscribers in 4 out of 5 selected DDOs amounting to ₹9695.
Ministry of Statistics and Programme Implementation	The less contribution was ranging between ₹1 to ₹2567 in respect of 7 out of 64 selected subscribers in 3 out of 5 selected DDOs amounting to ₹11344.
Ministry of Finance	The less contribution was ranging between ₹1 to ₹4560 in respect of 29 out of 151 selected subscribers in 7 out of 10 selected DDOs amounting to ₹57313.
Ministry of Housing and Urban Affairs	The less contribution was ranging between ₹1 to ₹2957 in respect of 26 out of 69 selected subscribers in 4 out of 5 selected DDOs amounting to ₹5932.
Department of Atomic Energy	The less contribution was ranging between ₹1 to ₹3990 in respect of 7 out of 90 selected subscribers in 2 selected DDOs amounting to ₹8818.
Department of Science & Technology	The less contribution was ranging between ₹1 to ₹729 in respect of 9 out of 100 selected subscribers in 1 out of 7 selected DDOs amounting to ₹1579.
Ministry of Water Resources	The less contribution was ranging between ₹324 to ₹4473 in respect of 8 out of 102 selected subscribers in 2 out of 7 selected DDOs amounting to ₹24909.
<b>Total</b>	<b>₹2.95 lakh</b>

**(B) Less contribution deducted from salary of the employees of Central Autonomous Bodies**

<b>Name of the Ministry/Department</b>	<b>Observation in the CABs</b>
Ministry of Health and Family Welfare	Less contribution was ranging between ₹793 to ₹2158 in respect of 4 out of 30 selected subscribers of 1 out of 2 selected DDOs of a CAB amounting to ₹16056
Ministry of Human Resource Development	Less contribution was ranging between ₹159 to ₹590 in respect of 3 out of 24 selected subscribers of 1 out of 2 selected DDOs amounting to ₹1560.
Ministry of Housing and Urban Affairs	Less contribution was ranging between ₹30 to ₹1455 in respect of 6 out of 15 selected subscribers in 1 selected DDO amounting to ₹4522.
Department of Atomic Energy	Less contribution was ranging between ₹1 to ₹127 in respect of 9 out of 15 selected subscribers in 1 selected DDO amounting to ₹136.
Department of Science & Technology	Less contribution was ranging between ₹10 to ₹652 in respect of 20 out of 60 selected subscribers in 3 out of 4 selected DDOs amounting to ₹3822.
<b>Total</b>	<b>₹0.26 lakh</b>

## Annexure XVII

**Less deduction of employee's contribution from salary in selected DDOs/DTOs of the State Government and State Autonomous Bodies. (Referred to in Para No. 4.7.2.2)****(A) Less deduction in DDOs/DTOs of the State Government**

State/UT	Less deduction
Andhra Pradesh	In 22 out of 300 selected employees in 6 out of 20 selected DDOs in 92 paybills less deducted employee's contribution was ₹8084
Himachal Pradesh	In 7 out of 300 selected employees in 1 out of 5 selected DTOs in 7 paybills less deducted employee's contribution was ₹9024
Maharashtra	In 38 out of 278 selected employees in 5 out of 20 selected DDOs in 943 pay bills less deducted employee's contribution was ₹24628
Rajasthan	In 20 out of 300 selected employees in 10 out of 20 selected DDOs less deducted employee's contribution was ₹5789
Jharkhand	In 37 out of 300 selected employees in 9 out of 20 selected DDOs less deducted employee's contribution was ₹28050
Delhi	In 48 out of 50 selected employees in all 5 selected DDOs in 124 transactions less deducted employee's contribution was ₹17222
<b>Total</b>	<b>₹92797</b>

**(B) Less deduction in DDOs of the State Autonomous Bodies**

State/ UT	Less deduction
Andhra Pradesh	In 11 out of 75 selected employees in 1 out of 5 selected DDOs in 42 paybills less deducted employee's contribution was ₹4085
Maharashtra	In 7 out of 15 selected employees in 1 selected DDO in 19 paybills less deducted employee's contribution was ₹5703
Rajasthan	In 13 out of 75 selected employees in 3 out of 5 selected DDOs less deducted employee's contribution was ₹6586
Jharkhand	In 3 out of 75 selected employees in 1 out of 2 selected DDOs less deducted employee's contribution was ₹1622
Delhi	In 3 out of 74 selected employees in 1 out of 5 selected DDOs less deducted employee's contribution was ₹1959
<b>Total</b>	<b>₹19955</b>



## Annexure XVIII

## Access of dashboard by Financial Advisors

(Referred to in Para No. 5.1.2)

S. No.	Range of Dashboard Access done	Name of the Ministry/Department	No. of Access Done	Total Dashboard Access to be done (if done at least once in a quarter)
1	Nil	Ministry of Social Justice and Empowerment	0	28
2		Department of School Education and Literacy	0	28
3		Ministry of Personnel, Public Grievance and Pensions	0	28
4		Ministry of Steel	0	28
5		NCT of Delhi	0	28
6		Ministry of Panchayati Raj	0	28
7		Food Processing Industry	0	28
8		Election Commission	0	28
9		Department of Science and Technology	0	28
10		Indian Audit and Accounts	0	28
11		Ministry of Rural Development	0	28
12		Department of Commerce (Supply Division)	0	28
13		President Secretariat	0	28
14		Department of Higher Education, Ministry of Human Resources and Development	0	28
15		Dadar and Nagar Haveli	0	28
16		Ministry of Skill Development and Entrepreneurship	0	28
17	1 to 5	Ministry of Civil Aviation and Tourism	1	28
18		Ministry of Consumer Affairs Food and Public Distribution	2	28
19		Ministry of Coal	4	28
20		Department of Space	3	28
21		Ministry of Commerce and Textiles	4	28
22		Ministry of Mines	4	28
23		Ministry of Labour and Employment	3	28
24		Department of Chemicals and Petrochem, Ministry of Chemical and Fertilizers	1	28
25		Department of Fertilizers, Ministry of Chemicals and Fertilizers	1	28
26		Rajya Sabha Secretariat	5	28
27		Ministry of Petroleum and Natural Gas	1	28
28		Ministry of Youth Affairs and Sports	4	28
29		Ministry of Culture	3	28

S. No.	Range of Dashboard Access done	Name of the Ministry/Department	No. of Access Done	Total Dashboard Access to be done (if done at least once in a quarter)
30		Ministry of Development of North Eastern Region	2	28
31		Ministry of Defence	4	28
32	6 to 10	Union Territory of Andaman and Nicobar Island	6	28
33		Ministry of Agriculture	6	28
34		Ministry of Home Affairs	7	28
35		Department of Expenditure, Ministry of Finance	8	28
36		Department of Economic Affairs, Ministry of Finance	10	28
37		Department of Revenue, Ministry of Finance	8	28
38		Department of Disinvestment, Ministry of Finance	8	28
39		Ministry of Law and Justice	7	28
40		Ministry of Corporate Affairs	7	28
41		Central Board of Direct Taxes, Department of Revenue, Ministry of Finance	8	28
42		Ministry of Planning Statistics and Programme Implementation	7	28
43		Ministry of Shipping	7	28
44		Ministry of External Affairs	6	28
45		Ministry of Overseas Indian Affairs	7	28
46		Ministry of Road Transport and Highways	8	28
47		Central Board of Excise and Customs, Department of Revenue, Ministry of Finance	8	28
48		Central Pension Accounting Office	9	28
49		Lok Sabha Secretariat	6	28
50		Union Territory of Lakshdweep	6	28
51		Union Territory of Daman and Diu	6	28
52	14 to 28	Ministry of Tribal Affairs	14	28
53		Ministry of Minority Affairs	14	28
54		Ministry of Water Resources	15	28
55		Ministry of Women and Child Development	15	28
56		Department of Atomic Energy	25	28
57		Ministry of New and Renewable Energy	23	28
58		Ministry of Power	24	28
59		Ministry of Information and Broadcasting	25	28
60		Department of Industry	22	28
61		Ministry of Urban Development and Poverty Alleviation	27	28

<b>S. No.</b>	<b>Range of Dashboard Access done</b>	<b>Name of the Ministry/Department</b>	<b>No. of Access Done</b>	<b>Total Dashboard Access to be done (if done at least once in a quarter)</b>
62		Dy. DG, Accounts, Department of Telecommunication	27	28
63		GM Finance, Postal Accounts, Delhi	27	28
64		Ministry of Environment and Forest	27	28
65		Department of Information and Technology, Ministry of Telecommunication and Information Technology	27	28
66		Ministry of Earth Sciences	28	28
67		Ministry of Health and Family Welfare	28	28
68		Ministry of Railways	27	28

## List of Abbreviations

Term	Description
AAS	Annual Account Statement
AoB	Allocation of Business
ASP	Annuity Service Provider
AUM	Asset Under Management
BE	Budget Estimate
CA	Controller of Accounts
CAB	Central Autonomous Body
CCA	Chief Controller of Accounts
CDDO	Cheque Drawing and Disbursing Officer
CGA	Controller General of Accounts
CPAO	Central Pension Accounting Office
CRA	Central Record Keeping Agency
DA	Dearness Allowance
DB	Defined Benefit
DC	Defined Contribution
DDO	Drawing and Disbursing Officer
DEA	Department of Economic Affairs
DFS	Department of Financial Services
DoE	Department of Expenditure
DoPPW	Department of Pension and Pensioners' Welfare
DoPT	Department of Personnel and Training
DTA	Directorate of Treasury and Accounts
DTO	District Treasury Office
FA	Financial Advisor
GDP	Gross Domestic Product
GoI	Government of India
GPF	General Provident Fund
HLEG	High Level Expert Group
HRMS	Human Resource Management System
IRA	Individual Retirement Account
IRDAI	Insurance Regulatory and Development Authority of India
LC	Life Cycle
LIC	Life Insurance Corporation
MARS	Minimum Assured Return Scheme
NAV	Net Asset Value
NPS	New Pension Scheme/National Pension System
NPSCAN	New Pension Scheme Contribution Accounting Network
NSDL	National Securities Depository Limited
OASIS	Old Age Social and Income Security

OM	Office Memorandum
PAO	Pay and Accounts Office
PF	Pension Fund
PFDA	Pension Fund Regulatory and Development Authority
PoP	Point of Presence
PPAN	Permanent Pension Account Number
Pr. AO	Principal Accounts Office
Pr. CCA	Principal Chief Controller of Accounts
PRAN	Permanent Retirement Account Number
SAB	State Autonomous Body
SBI	State Bank of India
SCF	Subscriber Contribution File
SHCIL	Stock Holding Corporation of India Limited
SIPF	State Insurance and Provident Fund
TB	Trustee Bank
UTI	Unit Trust of India





