

**DY. CAO/G'S
CONFERENCE
ON
07.10.2016**

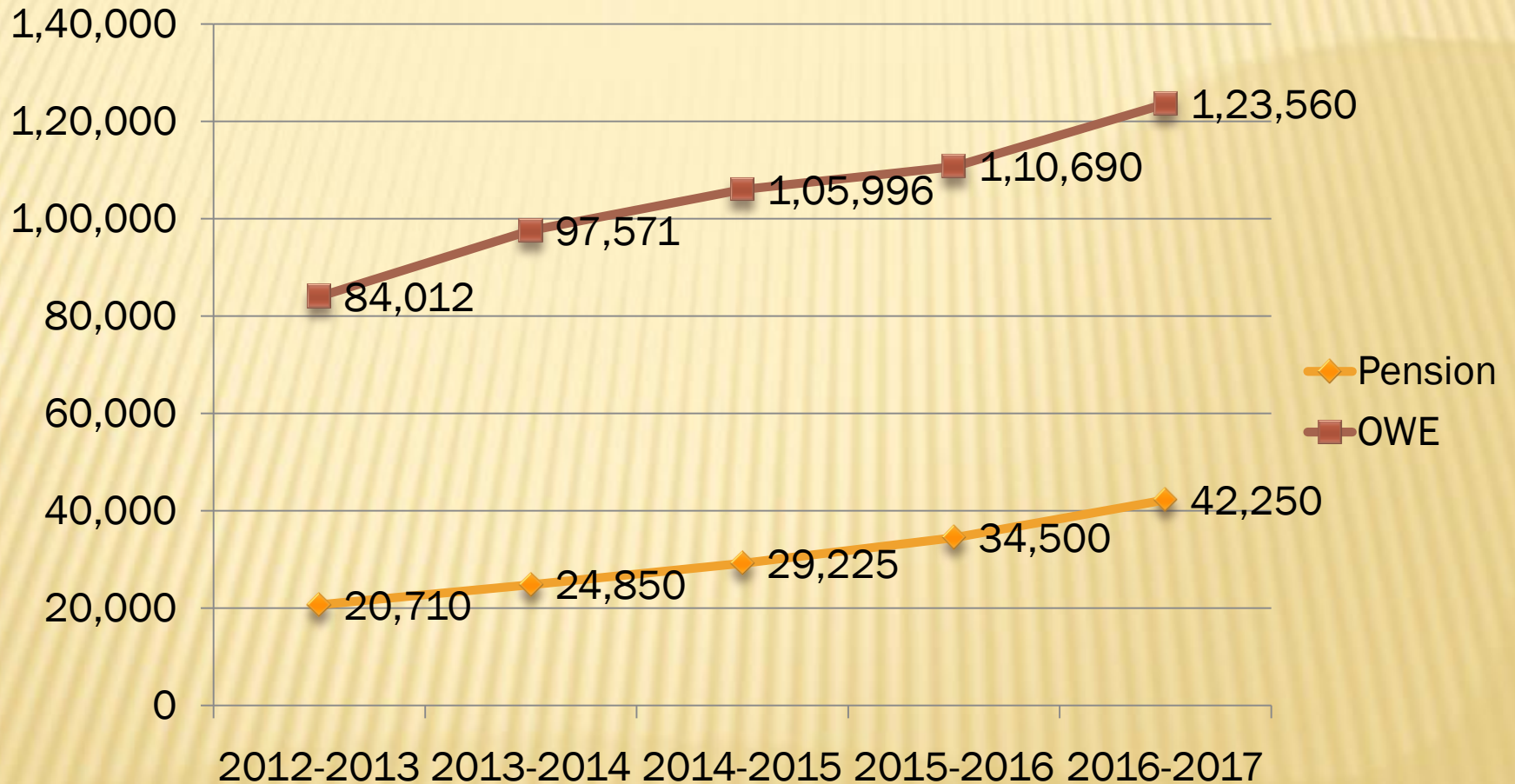
SESSION - 1

**PENSION
MANAGEMENT**

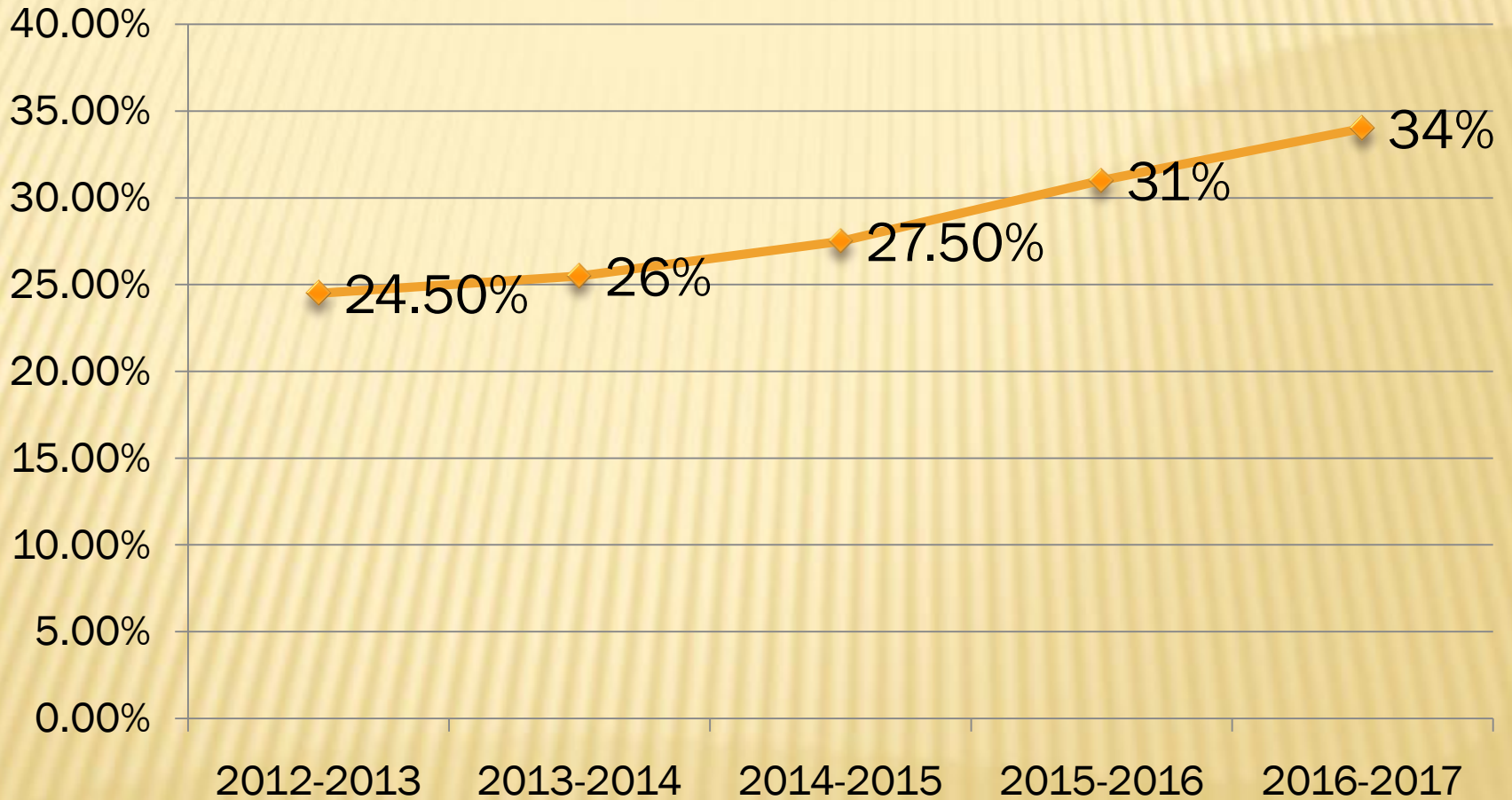
FACTS AND FIGURES

- ✘ Number of pensioners: 14,34,000 (as on 01-04-2016)
- ✘ drawing pension from 26 Nationalised Banks
 - + Approx 10,00,000 more will be added @ approx 55000 P.A. by 2030
- ✘ No single CPAO
 - + Pension disbursed through- Banks (95%), State Treasuries (1%), Post Offices (4%).
 - + 16 zones nominated to accept/ settle pension debits received from Banks as per regional jurisdiction
 - + States are attached with Zonal Railways for Pension Debit purposes
 - ✘ Eg. Maharashtra is attached with Central Railway
 - + Pension debits in respect of pension disbursed through State Treasuries and Post Offices settled by Railways that issued PPOs.

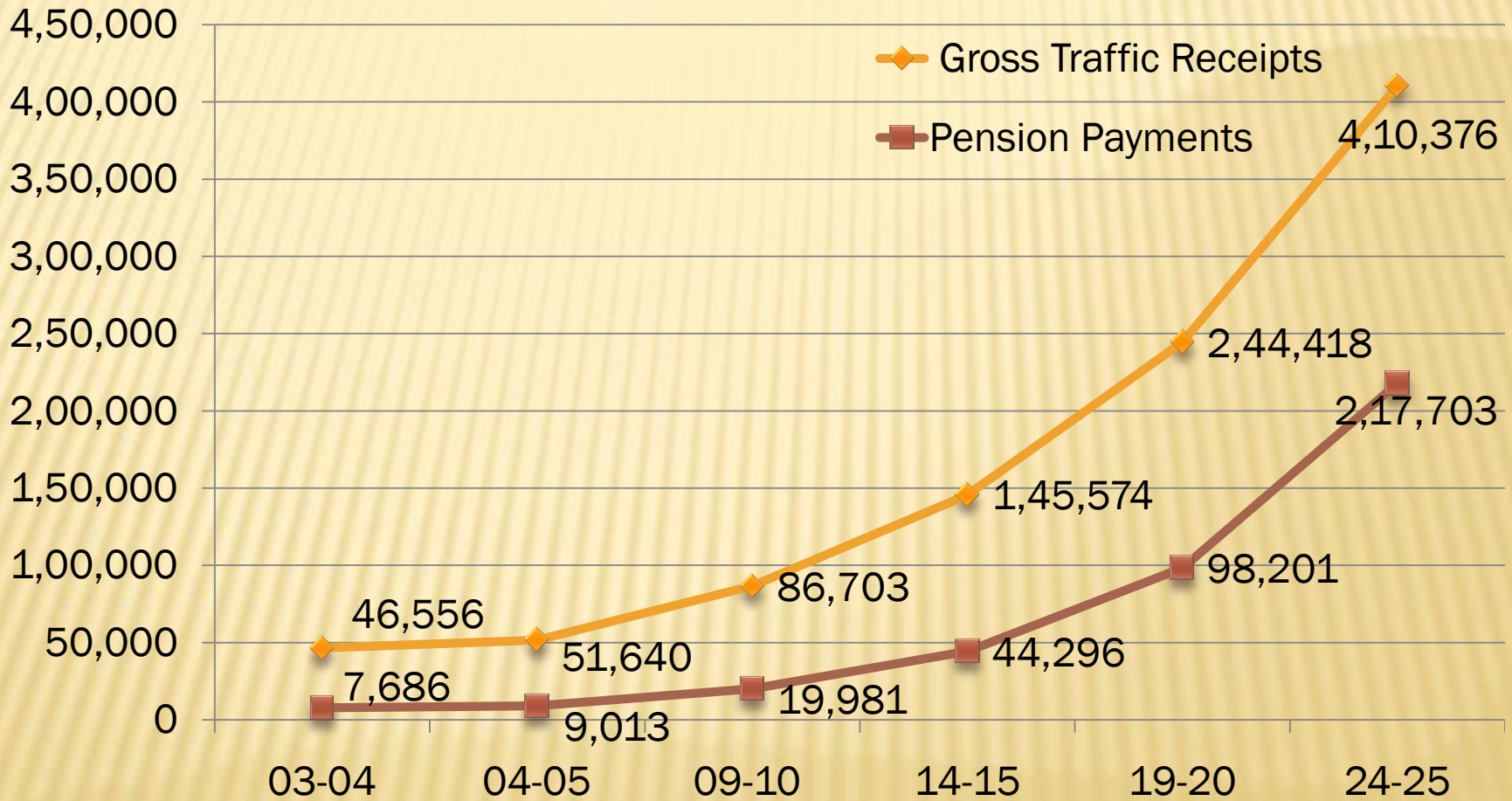
OWE AND PENSION EXPENDITURE



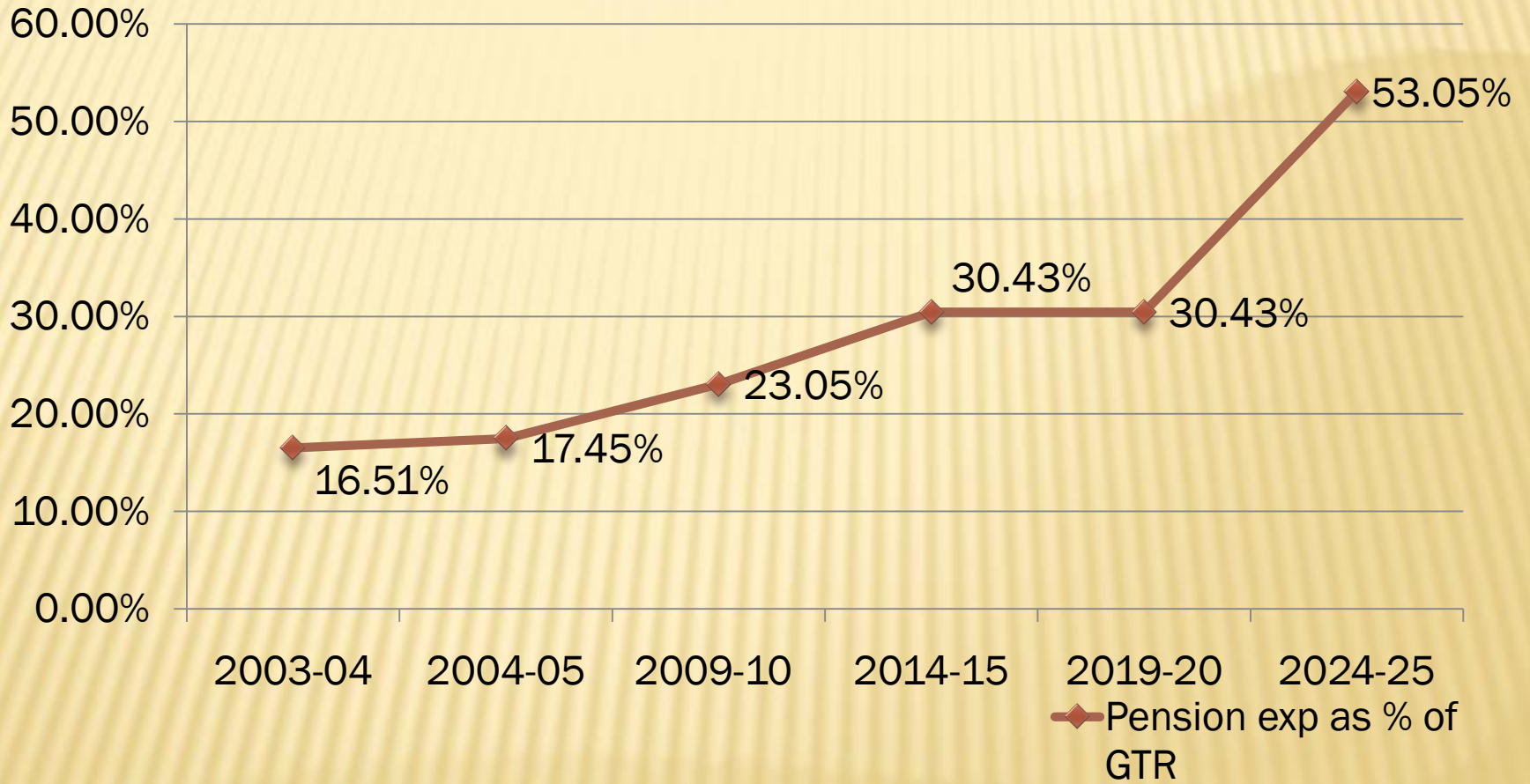
EXPENDITURE ON PENSION AS % OF OWE



PENSION EXP VS GROSS TRAFFIC RECEIPTS



PENSION EXP VS GROSS TRAFFIC RECEIPTS



PENSION LIABILITY

- ✘ GTR is growing at a rate of 10.92 % p.a whereas pension expenses are increasing annually at a rate of 17.26%. Rlys will spend about 1/4th of its earnings on Pension by the end of this decade, & by 2024-25, IR may have to spend more than half of earnings as pensions.
- ✘ Longevity is increasing.
 - + Increase in Additional pension liability
- ✘ major portion of employees are between age group of 50-59 years. (Sample data: WR)
- ✘ Number of retirees (superannuation) will continue to be @ 3.8% of working strength i.e 48000 Per annum
- ✘ In addition the number ONR cases occurs each year is about 7,000 cases (death ,Voluntary etc)
- ✘ Out of 13.25 Lakh working strength 10 Lakh employees still governed under old Pension scheme which are to be added to the present pensioners list @ 4% each year. By considering deceased pensioners accounts, net increase in number of pensioners is about 30,000 (2.5%) per annum.

CHALLENGES

- ✘ Ineffective reconciliation process
 - + Problem of watching recovery of overpayments
- ✘ Challenge of accurate budgeting
- ✘ Challenge of frequent revisions and revisions due to pay commissions.
- ✘ Grievance redressal mechanism.
 - + Delays in start of pension disbursement.
- ✘ Postal and treasury pensioners (53,204+4,409)

PENSION-STATUS REPORT

I) Number of Railway pensioner (01-04-2016)

PSB(Banks)	POST	TREASURY	TOTAL
13,76,286	53,204	4,409	14,33,899

Source : Google Sheet uploaded by Zonal Rlys

Status (05-10-2016)	Number of Banks	Number of Pensioners
E-Scrolls received	24	13,38,405
E-Scroll awaited	2	38,000
Total	26	13,76,405

E-SCROLLS - PROGRESS REPORT

E-Scrolls (As on)	18-02-2016	23-06-2016	19-08-2016	05-10-2016
Number of Banks	6	9	19	24
Number of pensioners (In Lakhs)	8.57	9.22	12.14	13.38
% of Total PSB pensioners	62%	67%	73%	97%
Balance to be covered (In Lakhs)	5.19	4.54	1.62	0.38
MATCHING				
Matching Records (In Lakhs)	3.6	5.7	8.92	10.0
Matching %	42%	56%	73%	74%

DATA SANITIZATION

UNMATCHED PENSION DATA-STATE BANK OF INDIA, PUNJAB NATIONAL BANK & 17 OTHERS—PENDING LIST

As on 05.10.16

Sr	ZONE	SBI	PNB	OTHERS	TOTAL
1	CR	3523	1950	28062	33535
2	ER	2750	599	15349	18698
3	ECR	3550	6102	9913	19565
4	ECOR	2344	75	3018	5437
5	NR	15732	6655	11382	33769
6	NCR	2075	4252	11046	17373
7	NER	5460	5875	12488	23823
8	NEFR	1896	0	1054	2950
8	NWR	2525	5529	10947	19001
9	SR	650	0	21132	21782
10	SCR	5125	54	5903	11082
11	SER	7153	916	13335	21404
12	SECR	2750	942	5754	9446
13	SWR	1435	10	3058	4503
14	WR	1210	365	10360	11935
15	WCR	1002	390	5682	7074
16	DLW	3921	76	1755	5752
17	CLW	1132	187	2178	3497
18	METRO		49	107	156
19	ICF			50	50
	G TOTAL	64233	34026	172573	270832
	Unclassified	12332	0	0	0
	G.TOTAL	76565	34026	172573	270832

RECONCILIATION

× Challenges

- + Availability of debit scroll data in ARPAN
- + Slow response of banks in providing debit data
- + Difficulty in matching debit data with master
 - × Errors in PPO number as provided by banks
 - × Absence of updated Bank account numbers in Pension Master
 - × All zones followed non uniform PPO No Scheme due to which there is no common identifier of PPO

AGE-WISE ANALYSIS BASED ON SCROLL DATA

Age group	Pension	% of Total Pensioners	Family Pension	% of Total Pensioner	Total
60 Years and Less	65,000	4	1,01,500	7	1,66,500
60 and < 70	3,78,500	26	2,04,000	14	5,82,500
70 and < 80	3,19,500	22	2,30,000	17	5,49,500
80 and < 90	1,04,000	7	25,000	2	1,29,000
90 Years and above	4,000	0.28	2,500	0.17	6,500
Total	8,71,000	60	5,63,000	40	14,34,000

AGE ANALYSIS AS PER 7TH CPC

SL	BANK	e-Scrolls pensioners	Less than 80 yrs age	80-90 years age	90+ age
1	ALLAHABAD BANK	55390	49590	5619	181
2	ANDHRA BANK	22972	21032	1859	81
3	BANK OF BARODA	68200	62305	5662	233
4	BANK OF INDIA	73321	65677	7531	113
5	BANK OF MAHARASHTRA	40500	38395	1968	137
6	CANARA BANK	44669	40792	3518	359
7	CENTRAL BANK OF INDIA	92300	84030	8052	218
8	ORIENTAL BANK OF COMMERCE	3340	3127	175	38
9	PUNJAB NATIONAL BANK	115750	105245	9845	660
10	STATE BANK OF INDIA	536793	497490	35257	4046
11	STATE BANK OF HYDERABAD	23350	21791	1472	87
13	STATE BANK OF BIKANER& JAIPUR	35104	31775	3100	229
14	STATE BANK OF PATIALA	10600	9869	659	72
15	STATE BANK OF TRAVANCORE	8560	7853	593	114
16	VIJAYA BANK	4200	3811	370	19
	TOTAL(80% PENSIONERS COVERED)	1135049	1042782	85680	6587
	Percentage to total scroll data		92%	7.50%	0.5%
	As per Pay Commission Report		79%	16.50%	4.50%
	As per ARPAN Master (Legacy)		83%	13.50%	3.50%
	National average (Govt of India)		89%	11%	

NUMBER OF IR PENSIONERS

GROUP	Pensioners	Family Pensioners	Total	%
A	5,100	3,500	8,600	0.6%
B	10,400	7,000	17,400	1.2%
C	7,18,000	4,50,000	11,68,000	81.5%
D	1,37,500	1,02,500	2,40,000	16.7%
Total	8,71,000	5,63,000	14,34,000	

WAY FORWARD

- ✘ Debit scroll data has been forwarded to all zones for matching
 - + Target set for completion of this exercise is
- ✘ All remaining banks are being impressed upon to adopt eDebit scroll and ePPO
- ✘ ARPAN is being readied to tackle 7th PC revision
- ✘ Banks have been asked to share AADHAR Nos of pensioners – to enable ‘Life Cert’ collection and direct payment
 - + Approx 3.75 lakh AADHAR No have so far been collected

DIRECT PAYMENT

PROS

- ✘ Possible with accurate master
- ✘ Being done for death cases of NPS subscribers
- ✘ NO NEED for reconciliation
- ✘ Greater accuracy and control over payments.
- ✘ Ease of revisions.
- ✘ ARPAN is capable

CONS

- ✘ Monthly payment data will have to be sent bank for electronic payment
- ✘ Handling of failed transactions.
- ✘ Income Tax - issue of Form 16
- ✘ Problem of collecting 'Life Cert'
- ✘ Loss of human interface for pensioner.
- ✘ Costs

IPAS/ARPAN--- PROPOSED NEW FACILITY

- ✘ PPO viewing and printing facility being given in the portal.
- ✘ Detailed history of pre-revised pay scale and pay drawn to be printed in PPO.
- ✘ Number of increment drawn by the pensioner in the scale from which he retired to be printed in PPO.
- ✘ Seeding of Aadhaar number in Pensioner's master data.
- ✘ Data transmission from IPAS to ARPAN and Vice-versa.

SESSION - 2

IPAS RELATED ISSUES

IPAS – GENERAL ISSUES

- **CRIS is the owner of IPAS software. Data is owned by Zonal Railways. Any data manipulation by any user is the responsibility of the Administrator.**
- **Administrator as such should very carefully choose the Staff/Officers authorized to deal with data base.**
- **For different Modules, Nodal Railways have been nominated to address IPAS related issues in consultation with Railway Board (RBA No. 73/2016)**

TARGET FOR IMPLEMENTATION OF IPAS

S.No	Module	Activity	Target for live run
1	Implementation of Internal Check, PF, Settlement, NPS	a) Initial training by CRIS and data porting; b) Implementation of Payroll, Internal Check, PF, Settlement	From 1st May, 2016
2	Implementation of Books module including generation of A/C Current	a) Preparation of JVs, b) Generation of Actual Account Current of April. Appx. And Actual Account Current of May'2016	May'2016 and June'2016
3	Generation of single account current for IR through IPAS	For April'2016 and May'2016	By CRIS in June'2016
4	RIB/C&B Reconciliation, Suspense, Cash and Pay, Budget	Initial training by CRIS and data entry of historical data of various suspense heads.	Initially target was set for July 2016 and now postponed to Sept-Oct 2016

Status of Payroll Implementation in 16 Zonal Railways

CR	ER	NR	NER	NFR	SR	SER	WR	SCR	ECR	ECOR	NCR	NWR	SECR	SWR	WCR
CR-HQR	ERHQ	NRHQ	NERHQ	NFR-HQR	SR-HQR	SER-HQR	WRHQ	SCRHQ	ECRHQ	ECORHQ	NCRHQ	NWRHQ	SECR-HQR	SWR-HQR	WCR-HQR
CSTM	HWH	DLI	BSB	KIR	MAS	KGP	BCT	SC	SEE	KUR	ALD	JP	BSP	UBL	JBP
BSL	SEALDAH	FZR	LJN	APDJ	TPJ	ADA	BRC	HYP	DHN	SBP	JHS	All	R	SBC	BPL
NGP	ASANSOL	LKO	IZN	LMG	MDU	CKP	RTM	BZA	DNR	WAT	AGC	JODHPUR	NGP	MYS	KOTA
SUR	MALDA	MB	WS-IZN	TSK	PGT	RNC	BVP	GTL	MGS	MCS	IRPMU	BKN	WRS-R	UBL-WS	BPL-WS
PUNE	LILUHA WS	LKO AMV WS	WS-GKP	RNY	SA	KGPW	RJT	GNT	SPJ	BBSR-CON	JHS-WS	AIWS	MB-WS	MYS-WS	KOTA-WS
NKRD-WS	KPA WS	ASR WS	CON-GKP	NJP	PER-WS	GRC-CON	ADI	NED	PATNA-CON	JJKR-CON	STLI-WS	JUWS	BSP-CON	SBC-CON	BPL-CON
MTN-WS	JMP WS	LKO CB WS		DB-WS	GOC-WS		PL	WLGD	MGSPD	SBP-CON	ALD-CON	BKNWS	NGP-CON		JBP-CON
PAREL-WS	HQ CON	GZB WS		NBQWS	MSC		SBI	WRYPS	SPJ-WS	WAT-CON	JHS-CON	JPC			KOTA-CON
BSL-WS	ASN CON	JUD WS		MLGC	ERNC		DHD	WTPTY	HRK-WS		CSP	JUC			
MMR-WS		DLIC		SCLC	TPJC		PRTN-WS	CNSC			AGC-CON	BKNC			
CSTM-CON		UMB		NJPC	MDUC		BVP-WS	CNBZA				AIIC			
DDR-CON		NDLS TA		JPZC	PTJWS		MUMBAI-CON	CNTPTY							
NGP-CON		JATC			TVC		RTM-CON	CNNED							
PUNE-CON		LKOC					ADI-CON								
DC-AC CONV.							WR-TA								
							NAIR								

Annotation

Total No of units=179

	LIVE	179 units
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Status of Internal Check (3rd Party Bill Passing, Settlement, NPS) module in 16 Zonal Railways

CR	ER	NR	NER	NFR	SR	SER	WR	SCR	ECR	ECOR	NCR	NWR	SECR	SWR	WCR
CR-HQR	ERHQ	NRHQ	NERHQ	NFR-HQR	SR-HQR	SER-HQR	WRHQ	SCRHQ	ECRHQ	ECORHQ	NCRHQ	NWRHQ	SECR-HQR	SWR-HQR	WCR-HQR
CSTM	HWH	DLI	BSB	KIR	MAS	KGP	BCT	SC	SEE	KUR	ALD	JP	BSP	UBL	JBP
BSL	SEALDAH	FZR	LJN	APDJ	TPJ	ADA	BRC	HYB	DHN	SBP	JHS	AI	R	SBC	BPL
NGP	ASANSOL	LKO	IZN	LMG	MDU	CKP	RTM	BZA	DNR	WAT	AGC	JODHPUR	NGP	MYS	KOTA
SUR	MALDA	MB	WS-IZN	TSK	PGT	RNC	BVP	GTL	MGS	MCS	IRPMU	BKN	WRS-R	UBL-WS	BPL-WS
PUNE	LILUHAWS	LKOAMVWS	WS-GKP	RNY	SA	KGPW	RJT	GNT	SPJ	BBSR-CON	JHS-WS	AIWS	MB-WS	MYS-WS	KOTA-WS
NKRD-WS	KPAWS	ASRWS	CON-GKP	NJP	PER-WS	GRC-CON	ADI	NED	PATNA-CON	JJKR-CON	STLI-WS	JUWS	BSP-CON	SBC-CON	BPL-CON
MTN-WS	JMPWS	LKO CBWS		DB-WS	GOC-WS		PL	WLGD	MGSPD	SBP-CON	ALD-CON	BKNWS	NGP-CON		JBP-CON
PAREL-WS	HQCON	GZBWS		NBQWS	MSC		SBI	WRYP	SPJ-WS	WAT-CON	JHS-CON	JPC			KOTA-CON
BSL-WS	ASNCON	JUDWS		MLGC	ERNC		DHD	WTPTY	HRK-WS		CSP	JUC			
MMR-WS		DLIC		SCLC	TPJC		PRTN-WS	CNSC			AGC-CON	BKNC			
CSTM-CON		UMB		NJPC	MDUC		BVP-WS	CNBZA				AIIC			
DDR-CON		NDLSTA		JPZC	PTJWS		MUMBAI-CON	CNTPTY							
NGP-CON		JATC			TVC		RTM-CON	CNNED							
PUNE-CON		LKOC					ADI-CON								
DC-AC CONV.							WR-TA								
							NAIR								

	Partial bills are not passed through IPAS	1 unit
	Started LIVE (All Bills)	178 units
i. SBC-CON is passing all bills through IPAS except Contractor Bills, which are being passed through their software package viz. IPMS		

Status of Implementation of Pension module (PPO generation) in 16 Zonal Railways

CR	ER	NR	NER	NFR	SR	SER	WR	SCR	ECR	ECoR	NCR	NWR	SECR	SWR	WCR
CR-HQR	ERHQ	NRHQ	NERHQ	NFR-HQR	SR-HQR	SER-HQR	WRHQ	SCRHQ	ECRHQ	ECORHQ	NCRHQ	NWRHQ	SECR-HQR	SWR-HQ	WCR-HQR
CSTM	HWH	DLI	BSB	KIR	MAS	KGP	BCT	SC	SEE	KUR	ALD	JP	BSP	UBL	JBP
BSL	SEALDAH	FZR	LJN	APDJ	TPJ	ADA	BRC	HYB	DHN	SBP	JHS	AII	R	SBC	BPL
NGP	ASANSOL	LKO	IZN	LMG	MDU	CKP	RTM	BZA	DNR	WAT	AGC	JODHPUR	NGP	MYS	KOTA
SUR	MALDA	MB	WS-IZN	TSK	PGT	RNC	BVP	GTL	MGS	MCS	IRPMU	BKN	WRS-R	UBL-WS	BPL-WS
PUNE	LILUHA WS	LKO AMV WS	WS-GKP	RNY	SA	KGPW	RJT	GNT	SPJ	BBSR-CON	JHS-WS	AIIWS	MB-WS	MYS-WS	KOTA-WS
NKRD-WS	KPA WS	ASR WS	CON-GKP	NJP	PER-WS	GRC-CON	ADI	NED	PATNA-CON	JJKR-CON	STLI-WS	JUWS	BSP-CON	SBC-CON	BPL-CON
MTN-WS	JMP WS	LKO CB WS		DB-WS	GOC-WS		PL	WLGD	MGSPD	SBP-CON	ALD-CON	BKNWS	NGP-CON		JBP-CON
PAREL-WS	HQ CON	GZB WS		NBQWS	MSC		SBI	WRYP	SPJ-WS	WAT-CON	JHS-CON	JPC			KOTA-CON
BSL-WS	ASN CON	JUD WS		MLGC	ERNC		DHD	WTPTY	HRK-WS		CSP	JUC			
MMR-WS		DLIC		SCLC	TPJC		PRTN-WS	CNSC			AGC-CON	BKNC			
CSTM-CON		UMB		NJPC	MDUC		BVP-WS	CNBZA				AIC			
DDR-CON		NDLSTA		JPZC	PTJWS		MUMBAI-CON	CNTPTY							
NGP-CON		JATC			TVC		RTM-CON	CNNED							
PUNE-CON		LKOC					ADI-CON								
DC-AC CONV.							WR-TA								
							NAIR								

		Total No. Of Units 179
	Not Yet Started in IPAS.	15
	Not Applicable	46
	Started LIVE	118

SESSION – 3

NEW PENSION SYSTEM

Issues concerning NPS

- ❖ **Credit Analysis**
- ❖ **Time GAP Analysis (D.O.J to PRAN Generation Date)**
- ❖ **Withdrawal Status**
- ❖ **Other Areas**

CREDIT ANALYSIS

Ideally, all the subscribers should receive at least 12 regular credits within the time span of 12 months. This analysis provides the count of regular contribution received by the subscribers (PRAN generated till August 31, 2015) during the period ***September 2015 to August 2016*** .

Current Status :-

- ❖ *Out of 5,16,126 subscribers registered as on August 31, 2015 4,51,959 subscribers (87.57%) have received 11 or more credits (between September 2015 to August 2016)*
- ❖ *There are 31,349 associated subscribers (6.07%), wherein not a single contribution has been uploaded during the period September 2015 to August 2016.*
- ❖ *11,420 subscribers have not received single credit since inception.*

CREDIT ANALYSIS

- ❖ PAOs shall ensure the amount of contributions booked under Receipts Awaiting Transfer tallies with the Subscriber's Contribution File (SCF) being uploaded in the NPSCAN and the same amount is drawn in the cheque/RTGS and passed on to the Trustee Bank.
- ❖ There should be no balance under the Head "0071- Contributions and Recoveries towards Pension and Other Retirement Benefits-500-Receipts Awaiting Transfer to other Minor Heads" at the end of each month.

PRAO WISE CREDIT ANALYSIS

Sr. no.	PrAO Reg. No.	PrAO Name	Associated PRANs as on August 31, 2015	No Contribution	One Contribution	Two Contribution	Three Contribution	Four Contribution	Five Contribution	Six Contribution	Seven Contribution	Eight Contribution	Nine Contribution	Ten Contribution	Eleven Contribution	Twelve Contribution
1	3000045	FA and CAO, Northern Railway, New Delhi	59478	3397	419	305	281	273	221	336	347	519	741	1498	9664	41477
2	3000222	FA and CAO, South Central Railway, Secunderabad	39464	2300	117	108	124	114	145	175	206	247	354	712	2541	32321
3	3000233	FA and CAO, Metro Railway,Kolkata	1704	54	1	3	2	2	3	5	1	8	15	60	84	1466
4	3000244	FA and CAO, South Western Railway, Hubli	19922	870	40	23	32	38	53	54	95	75	133	265	692	17552
5	3000255	FA and CAO, Chittaranjan Locomotive Works, Burdwan	3118	74	4	2	4	1		7	7	11	18	53	60	2877
6	3000266	FA and CAO, Rail Wheel Factory, Bangalore	732	12	1	1	1	3			1	3	3	12	19	676
7	3000281	FA and CAO, North Central Railway, Allahabad	29701	2100	128	107	139	132	205	151	207	186	434	529	1108	24275
8	3000292	FA and CAO, Western Central Railway, Jabalpur	24142	2089	113	56	59	67	80	103	147	190	243	482	1049	19464
9	3000303	FA and CAO, North Western Railway, Jaipur	19281	1505	65	52	45	56	36	59	59	121	151	226	669	16237
10	3000314	FA and CAO, South East Central Railway, Bilaspur	21557	1069	48	48	50	54	52	87	124	202	221	472	1104	18026

PRAO WISE CREDIT ANALYSIS

Sr. no.	PrAO Reg. No.	PrAO Name	Associated PRANs as on August 31, 2015	No Contr ibutio n	One Contr ibutio n	Two Contr ibutio n	Three Contr ibutio n	Four Contr ibutio n	Five Contr ibutio n	Six Contr ibutio n	Seven Contr ibutio n	Eight Contr ibutio n	Nine Contr ibutio n	Ten Contr ibutio n	Eleven Contr ibutio n	Twelve Contr ibutio n
11	3000373	FA and CAO, South Eastern Railway, Kolkata	27946	1231	101	66	59	86	96	102	154	172	320	652	1251	23656
12	3000384	FA and CAO, Eastern Railway, Kolkata	41994	1866	97	89	99	93	119	94	193	289	344	642	1453	36616
13	3000395	FA and CAO, Central Railway, Mumbai	37794	2752	98	109	126	155	159	154	213	253	423	674	1687	30991
14	3000421	FA and CAO, East Coast Railway, Bhubaneswar	20219	165	55	28	34	38	39	53	92	126	201	406	1260	17722
15	3000432	FA and CAO, North Frontier Railway, Maligaon	26835	1264	113	70	65	63	102	163	122	179	296	593	5421	18384
16	3000443	FA and CAO, Western Railway, Mumbai	35229	2516	117	130	93	99	81	171	172	248	371	601	1501	29129
17	3000535	FA and CAO, East Central Railway, Hajipur	38882	4275	152	146	140	245	211	251	312	371	660	1274	6408	24437
18	3000550	FA and CAO, Diesel Loco Modernisation Works, Patiala	559	14	1	1	1	1	1		1		3	2	19	515
19	3000605	FA and CAO, Rail Coach Factory, Kapurthala	2564	53	1	1	1	1	3	7	3	8	12	9	61	2404
20	3000653	FA and CAO, Diesel Locomotive Works, Varanasi	2976	119	3	1	4	4	2	6	2	12	11	10	89	2713

PRAO WISE CREDIT ANALYSIS..CONTD..

Sr. no.	PrAO Reg. No.	PrAO Name	Associated PRANs as on August 31, 2015	0 Contribution	1 Contribution	2 Contribution	3 Contribution	4 Contribution	5 Contribution	6 Contribution	7 Contribution	8 Contribution	9 Contribution	10 Contribution	11 Contribution	12 Contribution
21	3000664	FA and CAO, Integral Coach Factory, Chennai	3254	85	4	1	3	2	9	7	8	12	38	26	51	3008
22	3000734	FA and CAO, Southern Railway, Chennai	36372	1653	83	64	94	109	117	113	164	189	235	901	2750	29900
23	3000782	FA and CAO, North Eastern Railway, Gorakhpur	20594	1727	103	67	68	54	46	68	104	132	152	301	827	16945
24	3000793	FA and CAO, Central Organisation for Railway Electrification, Allahabad	503	14	4	2				1	2	2	3	9	23	443
25	3001036	FA and CAO, Central Organisation For Modernisation of Workshops, New Delhi	13													13
26	3002786	FA and CAO, East Central Railway (Workshop Project), Patna	100	11						1		7	2		1	78
27	3003442	FA&CAO, Rail Coach Factory (Rae Bareli Project), Kishan Ganj, Delhi	1193	134	112	6	7	1	12	4	22	18	13	22	24	818
		Grand Total	516126	31349	1980	1486	1531	1691	1792	2172	2758	3580	5397	10431	39816	412143
				6.07%	0.38%	0.29%	0.30%	0.33%	0.35%	0.42%	0.53%	0.69%	1.05%	2.02%	7.71%	79.85%

PRAO WISE LIST OF ZERO CREDIT PRANS DURING THE PERIOD SEPTEMBER 2015 TO AUGUST 2016.

PRAO Reg	PRAO Name	Count
3000535	FA and CAO, East Central Railway, Hajipur	4275
3000045	FA and CAO, Northen Railway, New Delhi	3397
3000395	FA and CAO, Central Railway, Mumbai	2752
3000443	FA and CAO, Western Railway, Mumbai	2516
3000222	FA and CAO, South Central Railway, Secunderabad	2300
3000281	FA and CAO, North Central Railway, Allahabad	2100
3000292	FA and CAO, Western Central Railway, Jabalpur	2089
3000384	FA and CAO, Eastern Railway, Kolkata	1866
3000782	FA and CAO, North Eastern Railway, Gorakhpur	1727
3000734	FA and CAO, Southern Railway, Chennai	1653
3000303	FA and CAO, North Western Railway, Jaipur	1505
3000432	FA and CAO, North Frontier Railway, Maligaon	1264
3000373	FA and CAO, South Eastern Railway, Kolkata	1231
3000314	FA and CAO, South East Central Railway, Bilaspur	1069
3000244	FA and CAO, South Western Railway, Hubli	870
3000421	FA and CAO, East Coast Railway, Bhubaneswar	165
3003442	FA&CAO, Rail Coach Factory (Rae Bareli Project), Kishan Ganj, Delhi	134
3000653	FA and CAO, Diesel Locomotive Works, Varanasi	119
3000664	FA and CAO, Integral Coach Factory, Chennai	85
3000255	FA and CAO, Chittaranjan Locomotive Works, Burdwan	74
3000233	FA and CAO, Metro Railway, Kolkata	54
3000605	FA and CAO, Rail Coach Factory, Kapurthala	53
3000793	FA and CAO, Central Organisation for Railway Electrification, Allahabad	14
3000550	FA and CAO, Diesel Loco Modernisation Works, Patiala	14
3000266	FA and CAO, Rail Wheel Factory, Bangalore	12
3002786	FA and CAO, East Central Railway (Workshop Project), Patna	11
	Total	31349

PRAO WISE LIST OF ZERO CREDIT PRANS SINCE INCEPTION

Sr. No.	PRAO Reg	PRAO Name	Count
1	3000045	FA and CAO, Northen Railway, New Delhi	2397
2	3000535	FA and CAO, East Central Railway, Hajipur	1935
3	3000395	FA and CAO, Central Railway, Mumbai	1262
4	3000384	FA and CAO, Eastern Railway, Kolkata	1050
5	3000292	FA and CAO, Western Central Railway, Jabalpur	791
6	3000281	FA and CAO, North Central Railway, Allahabad	586
7	3000782	FA and CAO, North Eastern Railway, Gorakhpur	539
8	3000443	FA and CAO, Western Railway, Mumbai	490
9	3000373	FA and CAO, South Eastern Railway, Kolkata	387
10	3000432	FA and CAO, North Frontier Railway, Maligaon	343
11	3003442	FA&CAO, Rail Coach Factory (Rae Bareli Project), Kishan Ganj, Delhi	341
12	3000314	FA and CAO, South East Central Railway, Bilaspur	333
13	3000734	FA and CAO, Southern Railway, Chennai	244
14	3000303	FA and CAO, North Western Railway, Jaipur	230
15	3000244	FA and CAO, South Western Railway, Hubli	213
16	3000222	FA and CAO, South Central Railway, Secunderabad	163
17	3000421	FA and CAO, East Coast Railway, Bhubaneswar	95
18	3000233	FA and CAO, Metro Railway, Kolkata	7
19	3000255	FA and CAO, Chittaranjan Locomotive Works, Burdwan	5
20	3000653	FA and CAO, Diesel Locomotive Works, Varanasi	5
21	3000664	FA and CAO, Integral Coach Factory, Chennai	2
22	3002786	FA and CAO, East Central Railway (Workshop Project), Patna	2
	Grand Total		11,420

What PAOs need to do?

- ❖ PAOs to ensure timely upload of Subscriber Contribution File (SCF) each month. Refer Office Memorandum dated September 2, 2008 issued by Ministry of Finance.
- ❖ Ensure that all the underlying subscribers are covered while preparing a particular month's SCF.
- ❖ Ensure that SCF uploaded are matched and booked. Cancelled SCFs need to be re-uploaded.
- ❖ Do not upload 'Regular Contribution' as 'Arrears'. PAO is required to upload the Regular contribution in "Regular" head and arrears contribution in "Arrear" head.
- ❖ Do not club multiple months 'Regular Contribution' into one.

TIME GAP ANALYSIS

This analysis is carried out to find the time gap between the date of PRAN generation and the 'Date of Joining' of the subscriber'. Ideally PRAN should be generated and contribution upload should be started by the next month of joining. The analysis has been carried out for the subscribers whose PRAN has been generated between **1st September 2015 to 24th September 2016.**

Time lag in PRAN generation from Month of Joining

Total PRAN generated from Sept 1 st , 2015 to Sept 24 th , 2016	During the Joining Month	Joining Month + 1m	Joining Month + 2m	Joining Month + 3m	Joining Month + More than 3m
86,401	5,671	17,779	13,352	9,938	39,661

❖ *Out of **86401** PRANs (generated during the period **September 1, 2015 to September 24, 2016**), only **27.14%** of PRANs (**23,450**) were generated within **two months** of joining*

❖ *Nearly **72.86%** (**62,951**) of PRANs have been generated **two months** after the subscribers joined the department*

Time Gap in PRAN generation

Railway	During the Joining Month	Joining Month + 1m	Joining Month + 2m	Joining Month + 3m	Joining Month + More than 3m
NR	4	148	72	76	247
SCR		13	54	48	100
SWR	1	11	2	10	38
NCR	1	72	97	35	169
WCR	13	136	250	145	57
NWR		7	15	36	147
SECR		4	20	3	203
SER		8	6	13	143
ER	1	15	114	83	307
CR		82	50	101	427
ECoR		6	32	35	48
NFR	1	31	26	13	264
WR	1	29	28		169
ECR		7	23	30	444
SR	88	289	47	3	87
NER		34	27	43	135

Implication of delayed in PRAN generation

- ❖ Delay in uploading Contribution.***
- ❖ Financial loss due to delayed investment of subscriber's contribution (Difference in NAV).***
- ❖ Increase in Subscriber Grievances / RTI queries.***

What PAOs need to do?

- ❖ As a part of joining process, get the CSRF1 form filled by the subscribers along with other formalities.
- ❖ Thorough verification of CSRF1 form to ensure completeness w.r.t. employment details, mandatory details and required documentation. This will avoid rejections of CSRF1 causing delay in PRAN generation.
- ❖ Adopting Online PRAN Generation process for instant generation of PRAN: (Two Modes)
 1. Screen Based – Direct access
 2. File Based – Uploading by administrator

WITHDRAWAL

A subscriber can exit from National Pension System (NPS) on following conditions

- ❖ *Upon attainment of the age of 60 years (Superannuation)*
- ❖ *At any time before attaining the age of 60 years (Premature Exit)*
- ❖ *Death of the subscriber*
- ❖ *As per PFRDA Circular No. PFRDA/2015/06/EXIT/01 dated February 25, 2015, online submission of Withdrawal requests made mandatory from April 1, 2016*

WITHDRAWAL

As on September 27, 2016 below is the status for pending withdrawal cases

Withdrawal Request Received	Pending Withdrawal Request	% of Pending	Death		Premature Exit		Superannuation	
			Hold	Rejected	Hold	Rejected	Hold	Rejected
605	68	11.21	35	0	16	0	17	0

Top 5 reasons for Withdrawal rejections

Nature of Rejections	Details
NOC not submitted	No Objection Certificate is not submitted regarding non-payment of family pension to family members/Subscriber.
KYC Certification Not submitted (Pre Mature and Superannuation Cases)	KYC Certification (Annexure I) not submitted
Name Confirmation Not Provided	Name Mismatch with CRA records/Withdrawal /KYC
Indemnity Bond not submitted	Legal Heir certificate, Indemnity Bond and Relinquishment Deed not submitted
	Covering Letter from Manned Nodal office not

WITHDRAWAL

What PAOs need to do?

- ❖ *Ensure that 'No Objection Certificate' (NOC) is submitted along with Withdrawal form in Family Pension cases.*
- ❖ *Ensure that Name mentioned in Withdrawal form matches with CRA records.*
- ❖ *Submit KYC Certification (Annexure I) along with Withdrawal form as Address / Identity / Bank proof and Name Confirmation for Superannuation & Pre-mature withdrawal cases.*
- ❖ *Ensure that Covering Letter is submitted for all Withdrawal cases*

WITHDRAWAL – FUNDS RETURNED

Withdrawal Requests have been processed, however the funds have been returned by The Trustee Bank worth Rs.17.24 lakhs due to incorrect bank details provided by Nodal Offices/Subscribers

PrAO Reg.	PrAO Name	Amount in Lakhs
3000045	FA and CAO, Northern Railway, New Delhi	1.47
3000384	FA and CAO, Eastern Railway, Kolkata	2.45
3000395	FA and CAO, Central Railway, Mumbai	10.09
3000432	FA and CAO, North Frontier Railway, Maligaon	1.33
3000535	FA and CAO, East Central Railway, Hajipur	1.90
	Total	17.24

Reasons for Funds Returned

Nature of Rejections
Invalid Account Number or Account Type
Invalid IFSC Code
Account Does not Exist

Solution: Nodal office to provide revised Bank details along with the Bank proof (Cancelled Cheque, Passbook, Bank Certificate) to CRA

OTHER ITEMS : STATUS OF NON IRA SUBSCRIBERS

As on	PRANs	IRA Complied	% of IRA	Net Non-IRA	% of Non-IRA	Total Flagged	% of Total Flagged
	A	B	C = B/A	D	E = D/A	F	G = F/A
October 01, 2016	6,26,818	6,03,662	96.31%	1,036	0.17%	22,220	3.53%

- ❖ Overall **96.31%** subscribers are IRA compliant vis a vis **96.53%** in Central Government.
- ❖ In all **22,220** PRANs have been marked as flagged.
- ❖ There are **1,036** net Non-IRA PRANs for which submission of CSRF1 form is still pending.
- ❖ Out of **1,036** Net Non-IRA PRANs, **ECR** has more than **50%** of the cases.

PROVISIONAL PENSION

Payment of provisional pension on death/disability of Government servants covered under NPS:

- ❖ **Provisional Pension payment under NPS to the beneficiaries who have opted for pension shall be done after pre – check and not post checks**
- ❖ **SCR is resorting to post check as is done in case of old pension system.**

Form S1 Rejection Summary

S1 forms rejected due to various reasons viz. System rejection, mandatory fields details not provided, signature not provided etc.

Railway	Count of Ack IDs Rejected	Railway	Count of Ack IDs Rejected
NR	26	ER	27
SCR	17	CR	49
SWR	6	ECoR	72
NCR	10	NFR	13
WCR	20	WR	15
NWR	7	ECR	57
SECR	18	SR	8
SER	25	NER	6

SESSION - 4

HOUSE-KEEPING ITEMS

HALF YEARLY ARREAR REPORTS-JUNE-2016

HYR –JUNE 2016 NOT SUBMITTED
BY

- × ECR
- × NR
- × NCR
- × NFR
- × SR
- × SER
- × SECR

Due Date was
1.8.2016

RECONCILIATION OF PF HAS NOT
BEEN ADVISED BY

- × CR,
- × ER
- × ECR
- × ECoR
- × NER
- × SECR
- × WCR

***Reconciliation of suspense
Balance has not been
advised by***

- × CR-ER-ECR-ECoR-
NCR-NWR-SR-SCR-
SER-SECR-WR-WCR

Outstanding against Para Military Force

(Rs. in Crore)

S. No.	Unit	NR	SEC R	ER	NWR	SR	NFR	ECR	SER	NCR	CR	NER	SWR	ECo R	SCR	WCR	WR	Total
		1	2	3	4	5	6	10	7	8	9	11	12	13	14	15	16	
1	CRP F	7.55	1.35	0.88	0.74	2.58	3.26	3.02	2.32	0.43	0.75	0.61	0.36	0.43	0.43	0.18	0	24.89
2	CISF	0.97	6.89	0.42	0.13	2.26	0.16	0.68	0.54	0.26	0.34	0.02	0.15	0.07	0.04	0.27	0	13.20
3	BSF	11.84	1.02	7.35	6.57	1.25	0.14	0.76	0.25	1.34	0.39	0.64	0.47	0.24	0.20	0.08	0	32.54
4	CBI	0.21	0.06	0.00	0.24	0.28	0.28	0.14	0.89	0.03	0.16	0.00	0.27	0.02	0.03	0.13	0	2.74
5	SSB	0.22	0.05	0.00	0.01	0.00	1.11	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	1.54
6	ITBP	0.37	0.06	0.00	0.19	0.54	0.25	0.18	0.10	0.09	0.00	0.16	0.00	0.03	0.06	0.01	0	2.04
Total		21.16	9.44	8.65	7.89	6.91	5.21	4.91	4.10	2.15	1.64	1.43	1.24	0.77	0.76	0.68	0	76.95

Position of Traffic Suspense to end of July '2016

Rs. in
Cr.

S. No.	Rlys.	Target for March '2017	Actual to end of March '2016	Actual to end of April '2016	Actual to end of July 2015	Actual to end of July 2016	% Var. July'16, over July '15
		1	2	3	4	5	6
1	NR	710.19	722.19	1285.56	1110.38	1415.17	27.45%
2	NER	15.21	19.21	23.57	28.80	33.34	15.76%
3	NCR	10.73	18.73	73.00	92.12	105.52	14.55%
4	SCR	6.20	8.20	66.42	74.19	83.95	13.16%
5	SECR	57.12	61.12	74.87	90.90	99.10	9.02%
6	NWR	123.76	125.76	148.02	146.12	155.20	6.21%
7	ECR	123.90	130.90	142.10	162.66	159.58	-1.89%
8	SER	300.13	313.13	378.97	416.87	401.94	-3.58%
9	CR	61.55	71.55	103.36	157.93	131.33	-16.84%
10	ER	12.01	14.01	39.29	89.72	74.16	-17.34%
11	WCR	12.12	14.12	32.18	38.35	31.21	-18.62%
12	WR	33.15	43.15	92.99	166.75	119.56	-28.30%
13	NFR	26.63	28.63	100.39	145.08	90.25	-37.79%
14	SR	41.83	51.83	81.98	128.33	72.19	-43.75%
15	ECoR	34.56	41.56	68.67	163.96	88.28	-46.16%
16	SWR	-2.20	2.80	8.84	391.87	21.64	-94.48%
TOTAL		1566.89	1666.89	2720.21	3404.03	3082.42	-9.45%

Half yearly Arrear Report of CR, ER, ECoR, NER, NWR, SCR, SWR, WR and WCR for the Period Ending June '2016.

(Increase/Decrease is with respect to December'2015)

S. No.	Items	CR		ER		ECoR		NER		NWR		SCR		SWR		WR		WCR	
		Inc (+) Decr (-)	Oldest O/S	Inc (+) Decr (-)	Oldest O/S	Inc (+) Decr (-)	Oldest O/S	Inc (+) Decr (-)	Oldest O/S	Inc (+) Decr (-)	Oldest O/S	Inc (+) Decr (-)	Oldest O/S	Inc (+) Decr (-)	Oldest O/S	Inc (+) Decr (-)	Oldest O/S	Inc (+) Decr (-)	Oldest O/S
A	Stock Verifications																		
1	Stock Verification Reports	45	1993-94	-5	1973-74	7	2003-04	-21	1992-93	-24	1995-96	-3	1991-92	-34	0	-4	1991-92	-7	1990-91
2	Stock Verification Mandays	-85		0		-97	2015-16	0		-90		-179		-159	0	-534		-23	
3	Pairing of Issue Notes	0		-97		0	2015-16	0		-5		0		0	0	0		0	
C	Audit Obsections																		
1	Audit Note Pt.I	14	2010-11	2	2010-11	-1	1995-96	0	2009-10	-7	2008-09	-20	2012-13	21	2007-08	17	2011-12	18	2009-10
2	Special Letters	39	2010-11	-3	2010-11	-3	2012-13	-1	2010-11	-28	2007-08	-7	2010-11	-8	2007-08	2	2008-09	23	2005-06
3	Audit Inspection Report Pt.I	8	2009-10	3	2005-06	-6	1995-96	-17	2010-11	14	2010-11	8	2012-13	-19	2008-09	41	2009-10	30	2003-03
4	Railway Board Inspection Reports Pt. I	21	2012-13	14	2014-15	7	2014-15	-11		1		-8		52	2008-09	24		0	
5	Accounts Inspection Report Pt.I	0	2005-06	0	2003-04	-5	1995-96	5	2006-07	-1		0		0	0	0		0	

Thank You