

**DISCREPANCIES IDENTIFIED
DURING SPOT CHECK OF
PENSION PAYMENTS BY
BANKS.**

**Presentation by:
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DISCREPANCIES NOTICED IN DISBURSEMENT OF PENSION

Original commutation amount not effected.

- Name of the pensioner : Shri.D.Krishna Murthy
- Name of the Bank : Canara Bank / AJJ
- Date of Retirement : 30.06.1997
- PPO dated Basic Pension Commuted Amount

	Rs.	Rs.
01.09.2000	2029	0
24.03.2008	2029	811

(4587 in VI CPC)

- Details of pension drawn and due are as follows:

• Pension details	Drawn	Due
Basic Pension (Rs.)	4587	4587
Commuted (Rs.)	0	811
Reduced Pension (Rs.)	4587	3776

- Overpayment observed @ Rs.811 per month from May 2008 to March 2013
Rs.47,859/-.

Revised commutation amount not effected.

- Name of the pensioner : Shri.Gunalan
- Name of the Bank : IOB / Nungambakkam
- Date of Retirement : 30.04.2008

PPO dated	Basic Pension Rs.	Commutated Amount Rs.
01.05.2008	17,175	6,870
20.01.2009	33,800	13,520

- Details of pension drawn and due are as follows:

• Pension details	Drawn	Due
Basic Pension (Rs.)	33,800	33,800
Commuted (Rs.)	6,870	13,520
Reduced Pension (Rs.)	26,930	20,280

- Overpayment observed @ Rs.6,650 per month from February 2009 to February 2013 : Rs.3,22,525/-.

Error in restoration of commutation amount.

- Name of the pensioner: Shri.S.Gopalswamy
- Name of the Bank : Indian Bank / Sowcarpet
- Date of Retirement : 30.06.1997

PPO dated	Basic Pension Rs.	Commutated Amount Rs.
01.07.1997	1434	478
12.05.1998	5077	2030

- Rs.478/- to be restored on 01.07.2012
- Rs.1552 (Rs.2038-Rs.478) to be restored 15 years from the date of payment of difference in commutation amount of Rs.1,94,806/-.
- Bank restored Rs.2038 resulting in overpayment of pension @ Rs.1552 per month from July 2012.

Loans recoveries effected from undrawn pensions

- Name of the Bank: : Indian Bank / Nungambakkam
- Name of the family pensioner : Smt J Eliammal
- PPO No. : 0614211596
- Date of last withdrawal : 30.06.2006

- Bank continues to credit pension and simultaneously recover its loan amount until it was fully paid up during October 2007. Thereafter, pension was credited till the month of November 2008.
- Bank was advised to remit a sum of Rs.1,17,173/- being the total pension amount and arrears credited into the account from July 2006 to September 2009.

**DISCREPANCIES NOTICED IN
DISBURSEMENT OF FAMILY
PENSION**

EFP being paid beyond the cut off date

- Name of the Bank : Canara Bank / AJJ
- Name of the family pensioner : Smt A.Sakunthala
- PPO No. : 10012019915
- Date of Retirement of pensioner: 31.07.1997

- Authorized in the original PPO,
EFP payable up to 19.07.2004 - Rs.2,582/-
OFP payable from 20.07.2004 – Rs.1,575/-

- It was observed that the EFP was continued to be credited beyond the cut off date i.e.19.07.2004 and the excess payment was recovered from the Bank.

FP being paid beyond date of remarriage

- Name of the Bank/Branch: : Canara Bank / Saidapet
- Name of the family pensioner : Smt Diana Borethwick
- PPO No. : 1001215277
- Date of remarriage : 30.05.2012

- The family pensioner vide letters dated 10.08.2012 informed the bank regarding her remarriage duly enclosing a copy of the marriage certificate.
- On scrutiny of the statement of transactions, it was seen that family pension was credited upto January 2013.
- The bank was advised to remit a sum of Rs.47,915/- .

Minor son being paid EFP beyond the cut off date

- Name of the Bank : UCO Bank / Saidapet
- Name of the family pensioner : Sri R.Prithiviraj
- Date of Birth :10-11-1993
- PPO No. :1001212369
- EFP payable Rs.3955 + relief upto 01.04.2012 and OFP of Rs.3500/- from 02.04.2012 to 09.11.2018 i.e., upto the age of 25 years.
- On scrutiny of the statement of transactions it was seen that EFP was being paid beyond 01-04-2012.
- Recovery of over payment of Rs.5493/- commenced from February 2013.

50% family pensioner – wrong VI CPC fixation

- Name of the Bank: : Indian Bank / Nungambakkam
- Name of the family pensioner : Sri S Balaji
- Date of Birth :17-11-1984
- PPO No. :0602230738
- EFP payable Rs.1187 + relief from 22-11-2001 to 10.07.2007 and OFP of Rs.712/- (50% of Rs.1275) from 11.07.2007 to 16.11.2009 i.e., upto the age of 25 years.
- On scrutiny of the statement of transactions it was seen that pension admissible was fixed wrong (at minimum of VI CPC instead of 50% of Rs.3500 and also credited beyond cut off date i.e., upto 29-04-2012.
- Recovery of over payment of Rs.1,17,333/- advised and bank recovered Rs.54,479/- already.

**DISCREPANCIES NOTICED IN
DISBURSEMENT OF
ADDITIONAL PENSION**

Disbursement of incorrect additional (old age) pension

- Name of the pensioner : Smt. P R Ambugam
- Name of the Bank : IOB / Saidapet
- Date of Birth : 05.11.1923

- Eligible for additional pension @ 30% of Basic Pension of Rs.3,500/- i.e., Rs.1050/- w.e.f November 2008.
- But, as per the December 2012 scroll, she is being paid additional pension @ 40% of Basic Pension of Rs.3,500/- i.e., Rs.1400/- .
- Bank has been advised to recover the overpayment.

Disbursement of additional pension to inadmissible pensioner

- Name of the pensioner : Sri. G Sivaprakasam
- Name of the Bank : Indian Bank / Triplicane
- Date of Birth : 03.04.1933

- Eligible for additional pension @ 30% of Basic Pension of w.e.f April 2013.
- But, as per the October 2012 scroll, he is being paid additional pension @ 30% of Basic Pension of Rs.4,490/- i.e., Rs.898/- w.e.f April 2011.
- Overpayment observed Rs.33,828/- for the period from April 2011 to February 2013.

Disbursement of quantum pension without proof of age

- Name of the Bank: Indian Bank / Nungambakkam
- As per the extant rules, the bank is authorized to pay additional pension (in case neither the exact Date of Birth nor the age is available in the PPO) on provisional basis up to a period of three months only based on a copy of PAN/ Matriculation certificate/ Passport/ CGHS card/ Driving License duly attested by a Gazetted Officer.
- It was found that no proof of age was available in the pension case files and the quantum pension was being paid to 6 family pensioners w.e.f. 01-01-2010.
- Overpayment observed Rs.2,25,526/-

**DISCREPANCIES NOTICED IN
DISBURSEMENT OF
EXGRATIA PENSION**

Disbursement of incorrect category of pension

- Name of the pensioner : Smt. M Ponnammal
- Name of the Bank : Indian Bank / Manaparai
- PPO # : 0608304119

- As per the PPO eligible for EGP @ (Rs.605 + Dearness Pension) + relief as applicable.
- But, as per the scroll, she is being paid minimum pension of Rs.3,500/- + relief from 01-01-2006.
- Overpayment observed Rs.2,29,818/-

Disbursement of incorrect DR

- Name of the pensioner : Sri Sengutty S T
- Name of the Bank : Indian Bank / Manaparai
PPO # : 0612209446
- As on 01-01-2012, eligible for relief @ 65% per month.
- But, as per the scroll, he is being paid relief @ 127% as applicable to EGP.
- Overpayment observed Rs.29,112/-

**DISCREPANCIES NOTICED IN
FIXED MEDICAL ALLOWANCE
(FMA)**

FMA disbursed to pensioners with less than 20 years qualifying service

- Name of the Bank : Indian Bank / Sterling Road
Name of the pensioner : Sri S S Balakrishnan
PPO # 0602219969
Years of qualifying service : 15 years

As per Board's letter no. 97/H/28/1 dated 23.10.1997, minimum of 20 years service in the railways will be necessary for being eligible to draw FMA.

Overpayment observed Rs.29,100/- for the period from 01.12.1997 to 28.02.2013.

FMA paid to re-employed family pensioners (compassionate appointment)

Name of the Bank : Indian Bank/ Triplicane
Name of the family pensioner: Smt S Maheshwari
PPO # : 0614211110
Date from which family pension sanctioned : 30.07.1990
Date of appointment with the railways : 13.04.1991

As per extant rules, serving railway employee is not entitled to receive FMA as they would be utilizing the services of Railway Hospital.

Overpayment observed Rs.29,100/- for the period from 01.12.1997 to 28.02.2013.

**OTHER DISCREPANCIES
NOTICED**

Defence pensioners included in railways scroll

- Name of the Bank/Branch: Canara Bank / AJJ
- As per February 2012 scroll, the monthly pension being paid to the following three defence pensioners is being debited to the Railways.
- Smt Logammal PPO # CAF/281/80
Smt Mohonambal PPO # C/FYB/17473/20000
Smt P Indirani PPO # F/NA/6595
- The bank has been advised to:
Delete the above three names from the railway scroll
Credit the railways to the extent to which debits have been raised till date

Undrawn pension.

- Name of the Bank : IOB / Mahalingapuram
- Name of the family pensioner : Smt Jayalakshmi
- PPO # : 0602205208
- Date of last withdrawal : 03.10.2007

- Bank continued to credit pension from October 2007 to November 2011 and stopped thereafter.

- Bank was advised to remit a sum of Rs.3,05,967/- being the total pension amount credited into the account from October 2007 to November 2011.

Two pension booklets

- Name of the pensioner : Sri N.Narasimhalu
- Name of the Bank/Branch: Syndicate Bank/Egmore
- PPO No. : 0602236706

It came to notice that the bank was in possession of two pension booklets, one booklet granting invalid pension and the other booklet granting retiring pension thereafter. The pension was being disbursed against the retiring pension order only.

The bank was advised to return the invalid pension booklet to the Railways.

Transfer of pension account

- Name of the family pensioner : S.Avitha
- W/o.Late Sivalingam
- Name of the Bank : Bank of Baroda/Choolaimedu
- PPO # : 0601210705

- The pensioner Late Sivalingam was drawing pension through BOB/Choolaimedu Branch and the family pensioner Smt S.Avitha, opted to receive her pension from Kolathur Branch. But, the original pension case file along with the life certificate continues to be available in the Choolaimedu Branch itself.

- As per the extant rules, the original pension file should be available with the branch from where the pensioner chooses to draw the pension. The Bank was advised to transfer the pension file to Kolathur Branch.

PSU absorbee – Wrong VI CPC fixation

- Name of the Bank : Indian Bank / Sterling Road
- Name of the pensioner : Shri S.S.Balakrishnan
- PPO # : 0602219969
- The railway pensioner is a PSU absorbee and is entitled to only 1/3rd restorable pension which has been clearly indicated in the PPO issued by the office of Sr.DFM/MAS.
- The bank has fixed his pension at the minimum of the VI CPC scales instead of 1/3rd of the VI CPC scale resulting in overpayment of pension to the pensioner.
- Overpayment observed Rs.1,87,968/- from 01.01.2006 to 31.12.2012.