

Minutes of Sr.AFA/AFA-Pensions' Conference and review of ARPAN held
on 21.04.16 at Mumbai in presence of Financial Commissioner (Railways)

The meeting started with welcome address by the Dy.FA&CAO/C/WR, Shri Sundeep Pal and introduction of participants. Dy.FA&CAO/C/WR informed that all Sr.AFA/AFAs(Pension) had attended a workshop at WR/HQ/Mumbai on facilities available in ARPAN for reconciliation of pension debits received through e-Debit scroll with Pension Master of IR. For success of e-reconciliation facility available in ARPAN, details of pensioners' such as PPO number, name and Bank Account number etc. as available in 'e-debit scroll' sent by banks must match with the details as available in 'Pension Master of IR'. To eliminate mismatch of pensioners' data, number of steps have been taken as per minutes of Dy.CAO/Gs' conference held on 18.02.16. With the aim to reduce it further, instructions have been given to Sr.AFA/AFAs(Pension) during workshop attended by them.

2. Shri S. Mookerjee, Financial Commissioner (Railways) addressed the participants and stressed upon the importance of pension reconciliation. He explained that staff cost is growing 6-7% per year whereas growth in pension payment in 2015-16 is approximately 19-20%. It may increase to about 29% in the year 2016-17. As on date, number of pensioners is more than the existing manpower of IR. Growing pension liability is a matter of concern. Due to recommendation of 7th pay commission, wages and salary bill may also increase by 30-32% (excluding allowances). Therefore, all efforts are needed to detect cases of overpayment, double payment, fraudulent payment if any, related with pension. To achieve this goal, Zonal Railways should focus on qualitative as well as quantitative reconciliation.

3. FC informed that Government of India is showing interest in ARPAN developed by WR for implementation of the same in other government departments. For harnessing true potential of ARPAN, 100% matching of PPO numbers, Bank Account numbers and name of the pensioners in two set of records i.e. 'e-debit scroll' and 'Pension Master of IR' are must. In first phase, Zonal Railways should complete 100% matching of SBI's pensioners. In 2nd phase, other banks (PNB, BOI, CBI, BOB and SBH) should be covered from where e-debit scrolls are being received regularly. Simultaneously, efforts should be made with remaining banks for receipt of e-debit scroll.

4. FC further discussed about the facilities, shortcomings and requirements of ARPAN to handle work of pension revision which may be needed as per 7th Pay Commission recommendations. He also discussed about linking of IPAS and ARPAN and seamless dataflow from one system to other.

5. FC directed that branch wise analysis of e-debit scroll data may be done to identify such banks where concentration of bank transfer cases are more than the average of other branches or concentration of pensioners of a particular age group is more than the average and special checks including verification of 'Life Certificate' may be carried out particularly in bank branches of remote places to ensure correct payment. With the help of ARPAN, cases of recovery should be monitored and care should be taken for correctness of net debit given by banks after adjustment of overpayment amount.

6. Shri B.B. Verma, Adviser (Accounts), Railway Board stated that pension review meetings will be organized on regular basis. For this purpose, Dy.CAO/Gs' conference on pension related issues was called earlier on 18.02.16. He informed FC that CGA is also organising regular meetings with banks and asking them to accept e-PPOs and to share details of AADHAR for pensioners if they have. At present, only 5 banks are accepting e-PPOs and 6 banks are giving e-debit scroll. Out of 14.37 Lakhs

pensioners for which IR is accepting debits, e-debit scroll covers nearly 9.19 lakhs pensioners which is around 64%. For acceptance of e-PPOs, AADHAR seeding and e-debit scroll, follow up meeting with banks are needed.

7. Dy.FA&CAO/C/WR informed that as per the minutes of Dy.CAO/Gs' conference held on 18.02.16, number of pensioners on the basis of debit scroll received from banks have been finalized. As per debit scroll of Sept'2015, total number pensioners is 14,37,178 and amount of debit for such pensioners is approximately Rs. 1859 crore. Adv./A mentioned that though the number of pre ARPAN PPOs issued is 14,69,768, ARPAN has only 13,19,350 records, therefore Zonal Railways and PUs should upload remaining pension records in ARPAN master. NER, ER, NR, ICF, CLW,SECR, NWR, ECR and SWR have to make extra efforts for uploading of remaining data. Other Zonal Railways/PUs should also upload remaining PPOs by 15.05.16.

8. Dy.FA&CAO/C/WR informed that 18 Zonal Railways/PUs have started issuing e-PPOs. Application has been installed in 5 Zonal Railway/PUs and now they are in a position to issue e-PPO. Adv./A/RB mentioned that Northern Railway is the only left out Railway as far as e-PPO is concerned. NR has been given direction to finalise e-PPO exactly on the pattern of ARPAN which they are expected to finalise shortly in consultation with CRIS. It will avoid duplication of data entry. Later on, arrangement will be made for seamless data transfer between ARPAN and IPAS. FC mentioned that e-PPOs should be issued by all Zonal Railways/PUs except NR for March'16 retirees and NR should finalise e-PPO module by next month so that e-PPOs may be issued for April'16 retirees. Dy.FA&CAO/C/WR raised the concern of having two parallel systems for issue of e-PPO. He further mentioned that it may create confusion for banks. At present, Banks are only interacting with ARPAN as far as pensioners of Indian Railways are concerned. He also informed that the request from NR side to banks will disturb the uniformity established by ARPAN in assigning the PPO numbers to all units along with other features of ARPAN. It was therefore, decided that this issue will be discussed separately before arriving at a final decision. Dy FA&CAO/C/WR further informed that 7 banks (SBI, PNB, Cen. Bank, Indian Bank, BOB, Allahabad Bank, Union Bank of India) are accepting e-PPOs. Two banks (IDBI and Bank of Maharashtra) are ready but final confirmation from their end is awaited. Five more banks (Andhra Bank, United Bank of India, Vijaya Bank, State Bank of Hyderabad, Bank of India) are active (under testing) and in advance stage. Other banks have taken details and are actively considering implementation of e-PPOs.


9. Dy.FA&CAO/C/WR informed that banks were requested to provide AADHAR details of pensioners through their e-debit scroll as per direction given in last meeting. As a result, IR has received 3,20,000 AADHAR numbers out of which approximately 2,00,000 AADHAR number for matched PPOs can be populated in ARPAN master. It was decided in the meeting that UIDAI may be approached for verifying the authenticity of AADHAR numbers before seeding in ARPAN Master. To get more AADHAR number, its benefits like 'Jeevan Pramaan', hassle free settlement in favour of family members of pensioners in case of death etc. may be told to pensioners through paper advertisements, special camps, Pension Adalat etc. Efforts should be made to obtain AADHAR number from all new retirees.

10. Dy.FA&CAO/C/WR informed that for matching of PPOs details of debit scroll sent by banks and ARPAN master, number of steps have been taken in ARPAN server at WR/HQ, Mumbai. As a result of that matching percentage has increased from 42% to 56 % in last 2 months. To make it 100%, in first phase records of SBI (Zone wise and branch wise) have been given to all Zones on 5.04.16. Each Zonal Railway should identify Local and Foreign PPOs. List of Foreign PPOs (soft copy) should be sent to WR/HQ, Mumbai by 30.04.16. NCR, NER, ER, SECR, CR, WCR, SER should take extra efforts in this regard. For Local PPOs, Zonal Railways should start matching the debit scroll data with their

master. After matching, Pension Master record should be updated with correct PPO number, name of pensioner and bank account number etc. After getting Foreign PPOs from all Zonal Railways, WR/HQ will consolidate it and forward list of Foreign PPOs to Zonal Railways/PUs from where they had originated. Originating Zonal Railways/PUs should match the debit scroll data with their Pension Master and update the record with correct PPO number, name of pensioner and bank account number etc. Exercise for SBI should be completed by 15.06.16. After that, in 2nd phase, similar exercise will be undertaken for other 5 banks from where e-debit scrolls are being received. Target date for completing whole process for 2nd phase is 31.07.16. In 3rd phase, remaining banks will be covered.

11. Dy.FA&CAO/C/WR informed that provision for uploading scan copies of Service Record or other important document exists in ARPAN. This should be used to make pension papers available in electronic form for future use.

12. Adv./A mentioned that regular meetings with banks will be organised for acceptance of e-PPOs, AADHAR seeding and e-debit scroll. He informed that efforts are being made to get scan copies of PPO from SBI. He mentioned that matching is a onetime exercise and once records of Pension Master are sanitized, it will eliminate chances of overpayment. FC stated that HQs of few banks are in Kolkata and Chennai, therefore FA&CAOs of ER and SR should be asked to coordinate with such banks. Adv./A mentioned that the issues related with banks will also be highlighted in 'Apex Committee meeting' and RBI's coordination meetings where senior officials of banks also come.


27/04/16

(Amitesh Kumar Sinha)
DFCCA, Railway Board