



(भारत सरकार) GOVERNMENT OF INDIA  
(रेल मंत्रालय) MINISTRY OF RAILWAYS  
(रेलवे बोर्ड) RAILWAY BOARD

RBA No.41/2018

No. 2018/AC-II/21/3

New Delhi, Dated: 06.04.2018

Pr. Financial Advisors,  
All Indian Railways and PUs

**Sub: Performance Review of New Pension System.**

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A detailed review of nine parameters related to implementation of the New Pension Scheme on Railways has been undertaken in Board. It is seen that there are several areas where most of the Railways have slipped in compliance while accounting for subscription of more than 6.8 lakh employees under the New Pension Scheme. Particularly worrying is the fact that most of the Pr AOs and PAOs have not been accessing the Dashboard to see status of performance on a regular basis. The main deficiencies noticed during the review are as follows:

**1. Delay in subscriber registration i.e. Period between date of joining and PRAN generation:**

As per extant rules, the employee should be asked to mandatorily submit NPS registration form (CSRF-1 Form) at the time of joining and after due verification the same has to be further submitted to CRA- Facilitation Centre for issue of PRAN Kit. As per rules, PRAN should be generated and contribution upload should be started from the next month of joining. However, as per the report received from NSDL, out of 95,368 employees who joined Indian Railways between 01.04.2016 and 28.02.2018, PRAN of only 4849 (5.08%) employees was issued within one month.

Non-compliance in timely submission of Subscriber Registration Forms by drawing officers of respective Railways to the Accounts Office for onward submission to Facilitation Centre is a matter of grave concern. This may be brought to the notice of the concerned CPOs for immediate action.

**2. Subscriber's contribution:**

**A. Monthly Subscription:**

Subscription should be recovered from NPS subscriber every month. However, the analysis done for last 12 months (as on 07.03.2018) shows that on an average 87.24% of subscribers only are receiving credit every month.

**B. Delay in credit of subscription:**

Each subscriber should receive credit of the NPS recovery in his account in the month of recovery itself. However, the analysis for period between June, 2017 to October, 2017 of IR shows that an average of 88.43% subscribers received credit after 90 days.

**3. Uploading of subscription:**

Each PAO should upload the Subscriber Contribution Files (SCF) of contributions recovered from the subscribers onto the NPSCRA website every month. However, analysis shows that all PAOs are not uploading contributions every month.

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**4. Return of Remittances:**

As per procedure the remittances should be made over to Trustee Bank duly indicating the PAOFIN, Transaction ID, correct amount etc. However, between March, 2017 and Feb, 2018 out of total amount of Rs 3846 cr remitted to the Trustee Bank, an amount of Rs. 48.54 cr has been returned to Railways due to deficiency in transaction details, resulting in delay in transfer of credits in subscriber's accounts.

**5. Non- accessing of Dashboard:**

A dashboard has been provided to PAOs for monitoring their performance. The analysis of period May, 2017 to Feb 2018 shows that out of 203 registered PAOs, 115 PAOs have not logged in at all.

**6. Pending Grievances:**

The analysis shows that 39 grievances are pending against Railways, of which 5 cases are above 6 months

**7. Pending Exit Cases:**

In case of exit on death, superannuation etc. the eligible family member/ subscriber has to apply online and the PAO has to forward the same to CRA. However, at present 183 cases are pending for processing by DDOs/ PAOs.

**8. Non-initiation of online withdrawals even after superannuation:**

For any superannuating subscriber/attaining 60 years of age, CRA generates a Claim ID six months prior to the attaining 60 years of age and intimates the same to the subscriber vide e-mails, letters, SMS. The DDOs/ PAOs have to initiate the Withdrawal request in the CRA system for all such cases where Claim ID has been generated. However, there are 564 superannuated cases where the withdrawal process has not been initiated.


**9. Non- authorization of online withdrawal and submission of documents:**

The PAOs/DDOs are responsible for verifying the Withdrawal Request along with supporting documents and authorize the same in CRA system for redemption of units from the subscriber's PRAN. After authorization, the withdrawal request in CRA system, the physical request should be forwarded to CRA for storage purpose. However, 332 requests are outstanding on Railways as on date of which 214 cases are above 6 months old.

The enclosed detailed sheet indicating the performance on above parameters of your Railway (Annexure 1) may kindly be reviewed and a feedback on compliance be intimated to Board for information of FC by 01.05.2018. A review meeting of the Dy. CAOs in-charge of NPS shall be held soon to review the progress. The schedule thereof will be advised shortly.

Further, henceforth the position on NPS may also be reported in the monthly MCDO to FC, Railways as per format enclosed (Annexure 2).

DA: As above

  
(Anjali Goyal)  
Pr. Executive Director/Accounts  
Railway Board

## New item for report in MCDOs

## (a) Submission of CRSF 1 Forms at time of appointment:

| No. of employees appointed during the month (covered under NPS) | No. CRSF1 form filled and submitted to Facilitation Centre (out of 1) | PRAN no. generated |                   | Reasons for difference between (1) and (2) and action taken for clearance of pendency | Action taken for clearance of pendency of (3) and (4) |
|-----------------------------------------------------------------|-----------------------------------------------------------------------|--------------------|-------------------|---------------------------------------------------------------------------------------|-------------------------------------------------------|
|                                                                 |                                                                       | Forms sent         | PRAN No. received |                                                                                       |                                                       |
| 1                                                               | 2                                                                     | 3                  | 4                 | 5                                                                                     | 6                                                     |

## (b) Recovery of NPS Subscription for the month:

| No. of subscribers registered | No. of subscribers whose NPS deduction have been made during the month | No. of subscribers whose NPS deduction have been uploaded on CRA-NPS during the month |
|-------------------------------|------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
|                               |                                                                        |                                                                                       |

## (c) Upload of Subscribers contribution file for the month:

| No. of PAOs having NPS subscribers | No. of PAOs uploaded subscription during the month | Date of upload of SCF | Date of amount transferred to Trustee Bank | Status of Matching and Booking | Funds returned by Trustee Bank | Date of resubmission of returned funds |
|------------------------------------|----------------------------------------------------|-----------------------|--------------------------------------------|--------------------------------|--------------------------------|----------------------------------------|
|                                    |                                                    |                       |                                            |                                |                                |                                        |

## (d) Grievances:

| No. of pending grievances at CGMS for the month | No. of Grievances resolved | Reasons for pending grievances |
|-------------------------------------------------|----------------------------|--------------------------------|
|                                                 |                            |                                |

## (e) Pension/ Settlement dues to eligible NPS subscribers /families on death/ disability/ exit

| Total No. of cases of Death / Disability | No. of cases opting for pension/ family | No. of eligible employees/ family sanctioned and paid Pension | No. of pending cases and reasons for pendency | No. of cases opting for settlement of NPS | No. of cases processed | No. of pending cases and reasons for pendency |
|------------------------------------------|-----------------------------------------|---------------------------------------------------------------|-----------------------------------------------|-------------------------------------------|------------------------|-----------------------------------------------|
|                                          |                                         |                                                               |                                               |                                           |                        |                                               |