



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

RBA No. 9/2019

No. 2016/AC-II/21/8/Pt III

New Delhi, dated: 13.02.2019

**PFAs and PCPOs,
All Indian Railways & PUs**

Sub: Minutes of meeting of Board (FC & MS) with PFAs and PCPOs of CR, ER, NR and WR held on 08.02.2019 in Board's office to discuss issues related on NPS and Pension

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Minutes of the meeting held on 08.02.2019 in Railway Board by Board (FC & MS) with PFAs and PCPOs of CR, ER, NR and WR is enclosed for information and necessary action.

DA: As above.

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

13/2/2019

**Copy to:**

1. PPS to FC for information of FC
2. PSO to MS for information of MS
3. DG/Personnel, Railway Board
4. EDFE, EDPC-I
5. DF/CRIS, Chanakyapuri, New Delhi
6. Vice President, NSDL, New Delhi

**Minutes of meeting of Board (FC & MS) with PFAs and PCPOs of CR, ER, NR and WR held on 08.02.2019 in Board's office**

A meeting was held in Board's office chaired by Board (FC & MS) on 08.02.2019 with the PFAs and PCPOs of CR, ER, NR and WR to discuss the issues related to National Pension System (NPS) and Pension. The list of participants is at **Annexure I**. Minutes of the meeting are as under.

**1.0 Opening Address:**

- 1.1 FC mentioned that the main two area of staff grievances are National Pension System and Revision of Pension.
- 1.2 FC invited attention to the Gazette notification issued on 31.01.2019 after Cabinet decision regarding compensation for non-deposit or delayed deposit of contributions.
- 1.3 He emphasized the importance of regular deduction of subscription against each PRAN of eligible employees and timely upload of details on NPS-CRA website and transfer of funds to the Trustee Bank as per stipulated time line.
- 1.4 He also stressed the need to review the MIS available on the Dashboard by Nodal Personnel and Accounts officials, periodically, and take corrective measures on lapses/delays observed therein.
- 1.5 He emphasized that Railways are the custodian of employee's funds and thus Railways are duty bound to ensure that there are no lapse on their part.
- 1.6 FC stated that another area of concern is delay in revision of Pension, mainly due to non-availability of Service Records of a no. of pensioners.
- 1.7 He mentioned that while most of the Railways have made commendable achievement, some are lagging behind badly.
- 1.8 MS mentioned that the Railways are relying on the ARPAN data but much of the data is not available in ARPAN.
- 1.9 He emphasized need to review the gap between Pension Scrolls i.e the no. of pensioners to whom revised pension is being made and the no. of Pension revised – PPO issued.
- 1.10 MS also highlighted complaints non-inclusion of names in PPOs like that of widowed daughter/unmarried daughter/disabled children etc. in the revised PPOs. This aspect should be looked upon.
- 1.11 As regarding NPS, MS stated that there are many cases regarding non-issue of PRAN during the initial period of NPS. PRAN should be generated within the specified time and 100% subscription deducted from the employees should be accounted for.
- 1.12 There has been demand for withdrawal of NPS as the employees are not aware of the advantages of the scheme. Their doubts need to be allayed.
- 1.13 The PFAs and PCPOs should try to understand the problems and put in efforts to bring out solutions to these problems.

**2.0 Agenda Items:**

**2.1 National Pension System (NPS)**

- WR and ER informed that the delay in subscribers registration was mainly of Bungalow peons, substitutes and Apprentices. For permanent employees, the number is very less.
- CR informed that there were many cases where the subscribers were absconding after joining Railways. PED/A informed that such cases should be flagged and brought to notice of NSDL.
- It was reiterated to make it mandatory for new entrants to submit PAN, Bank Account details and PRAN registration form duly filled along with joining report. CR brought out that delay in

many cases pertain to RPF as they have their own establishment. FC & MS desired that instructions on subject should be disseminated to CSC/RPF by PCPOs and PFAs.

- All old cases should be cleared within next two months by deputing Welfare Inspectors wherever felt necessary.
- Railways also suggested to explore the feasibility of online submission of PRAN Registration forms, which was agreed to. PED/A mentioned that PRAN generation is being delayed due to rejection of registration forms also. Personnel and Accounts should ensure completeness of forms w.r.t. employment details, mandatory details and required documentation etc. so that the rejection of the CRSF1 form is minimised. Information about rejection is made available on NPS website accessible to both Personnel and Accounts, immediately.
- Position of NPS fund deducted from subscribers without PRAN is available to respective PAOs (Personnel/Accounts in IPAS). This implies that the NPS fund is retained by Railways in suspense and will lead to loss of interest to subscribers. Immediate action required is required in this regard.
- NSDL has deactivated the non-active Non-IRA PRANs in the system. However, there are cases where there are active Non-IRA PRANs.
- PRANs that have not received a single credit since PRAN generation need to investigate these cases to rule out any irregularity.
- Substantial data gaps also exist in No. of Registered Subscribers and those receiving Credits. The contributions should be remitted on date of payment of salary itself and non-credit cases must be only those cases where salary is not drawn for any reason.
- Nomination and Mobile no. should be collected from every subscriber to prevent issues at a later stage.
- Review of the data also shows a no. of PAOs have not submitted funds. Railways mentioned that this is due to merger of Accounting Units. PED/A mentioned that PAOs with NIL subscribers should be deactivated in consultation with NSDL.
- Railways should ensure that the Transaction ID of the SCFs uploaded on NPSCRA website are matched at the time of fund transfer to Trustee Bank so that there are no rejections. The Railways need to review and ensure strict compliance of the instructions.
- Railways should also streamline the system to ensure crediting of NPS fund to correct subscriber. There are a number of instances where funds are credited to PRAN 1 instead of PRAN 2, Excess/wrong Transfer to a PRAN etc.
- Personnel and Accounts Dept should also ensure timely resolution of grievances in the Central Grievance Management System.
- A no. of withdrawal cases (Death Superannuation, exit) are pending for verification/authorisation by Personnel and authorised by Accounts. Railways may review and ensure timely action.
- In a few cases, funds remitted by Trustee Bank to subscribers (on account of withdrawal request) or to Railways (non-NPS withdrawal or excess transfer etc) are returned back to Trustee Bank for want of correct/incorrect Bank Account no. , invalid IFSC code, Bank account closed etc. Railways need to ensure that correct bank details are provided while processing case.
- There are withdrawal requests pending for purchase of annuity as the subscriber has not chosen the Pension plan in these cases. Employees that have exited should be asked to make the option.
- There are cases of pending pension/family pension under NPS in Railways. These issues are being raised by Union/Federations and also by the beneficiaries in various forums. Railways may take necessary action in the matter immediately and that no delay on part of Railways.

- Complaints are also received regarding non-revision of NPS pension as per recommendation of 7<sup>th</sup> CPC. Railways need to expedite and take necessary action

## 2.2 Pension Revision

- There are 1,14,069 cases in IR where revised PPOs are not initiated. Railways informed that these are hard core cases where data is not available. These need to be pursued and revised PPOs be issued at the earliest. The option of getting a copy of PPOs from Banks should be explored to fast track revision of pension cases due to non-availability of records with Railways
- Similarly PPOs of those drawing pension through Post offices and Treasuries need to be speeded up.
- Railways may interact with Banks and keep Accounts Dte. informed of the meeting so that the issue can be taken up with highest level of Banks centrally.
- e-PPOs need to be adopted for error free, delay free transmission and also for MIS reports. Issues, if any, need to be brought to the notice of Accounts Dte in Board office for taking up with CRIS and Banks.
- Spot check by Welfare inspectors are also needed apart from Accounts Dte.
- Dedicated cells should be formed in Personnel Department for Pension and NPS matters to coordinate with counterpart teams in Accounts. PED/A requested MS to nominate an Executive Director in Railway Board also for coordination with Railways on NPS and Pension matters.
- MS agreed for the same. DG/Personnel shall issue necessary orders in the matter.

## 3.0 Conclusion

PED/A summarized the decision taken in the meeting for necessary action as under:

- Online registration for generation of PRAN shall be explored.
- PRAN registration form should be sent with appointment letter and obtained at the time of joining PRAN generation be ensured within one month of joining so that there are no cases where deductions are made and money is lying in suspense.
- DDOs/PAOs need to access the dashboard and analyse the MIS reports about NPS performance.
- As regards revision of pension, Railways need to get in touch with CPPC of bank and get the details/PPOs for processing revision in a time bound manner.
- All Railways shall ensure that e-PPOs are issued on banks covered in the scheme. In case of any problem, the same may be brought to the notice of Board (Accounts Dte) so that the same can be taken up with Banks/CRIS. Now that CRIS has an upgraded its system, no bank should have problem in accepting the ePPO file
- PFAs shall ensure check of the pension debits to see that pension is being paid as per revised PPOs.
- Railways may form dedicated cell for pension and NPS in Personnel Department. Further, there should be a designated ED in charge of all pension related in Estt. Directorate also matters as a counterpart to Accounts Dte.

## 4.0 Vote of thanks.

Meeting ended with vote of thanks to the chair.

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ANNEXURE A

S.No.	Name	Designation
RAILWAY BOARD (Shri/Smt/Ms)		
1.	A. K. Prasad	FC/Railways
2.	S. N. Agrawal	MS
3.	Manoj Pande	DG/Personnel
4.	Anjali Goyal	PED/A
5.	Rajeev Goyal	EDPC-II
6.	M. K. Gupta	OSD/MS
7.	B.K. Singh	EDFE
8.	Sanjeet Kumar	EDPC-I
9.	G.Kabui	DF/CCA
10.	Sanjeev Sharma	DFA
11.	G.Priya Sudarsani	DFE
12.	V. Prakash	JDA
13.	Ramesh Kumar Pandey	SO/F(E)III
RAILWAYS		
14.	Reena Ranjan	PFA/CR
15.	N. Swaminathan	PCPO/CR
16.	Om Prakash	PFA/ER
17.	Surya Prakash	CPO(A)/ER
18.	Sharmila Chavaly	PFA/NR
19.	Kusum Singh	PCPO/NR
20.	Uma Ranade	PFA/WR
21.	Sanjay Suri	PCPO/WR
22.	Ramesh Kumar	Dy. CAO/G/ER
23.	Anand Kumar	Dy.CAO/G/WR
24.	Sakshi Singh	Dy. CPO(W)
25.	Niketan Sahoo	Sr. AFA/WR
26.	Neha Prakash	Sr. AFA/NR
27.	Manoj M	AFA/WR
28.	Mukesh Kumar	APO/NR
CRIS		
29.	Anuradha Mukhedkar	DF/CRIS
30.	Vineet Dwivedi	GM/CRIS
NSDL		
31.	Nitin Joshi	VP
32.	Anup Agarwal	AVP