

Chapter - I

Executive Summary

The Internal Audit set-up of Ministry of Finance under the O/o the Chief Controller of Accounts consists of two distinct wings viz. **1.** Internal Audit Wing (IAW) which conducts compliance audit of DDOs and **2.** Banking and Financial Institutions Wing (B&FI) for auditing the performance of public/private sector banks with regard to small savings schemes of Ministry of Finance viz. Public Provident Fund Scheme (PPF)-1968 and Senior Citizen Savings Scheme (SCSS)-2004 etc. The audit reports identifying systemic weaknesses and non-compliance of rules, regulations and procedures etc. are brought to the attention of management along with appropriate recommendations for course correction and rectification.

This Internal Audit Annual Review covers all five Departments of the Ministry of Finance viz.:-

- (A) Department of Economic Affairs;
- (B) Department of Financial Services;
- (C) Department of Expenditure;
- (D) Department of Revenue; and
- (E) Department of Disinvestment.

This annual review report consists of six chapters.

Chapter I deals with the performance and major findings of the two wings of Internal Audit during the FY 2015-16. The performance in terms of percentage of units covered against target set for the year for Internal Audit Wing and B&FI comes to 97 & 98 percent respectively. In addition, this chapter also deals with the staff strength of the two wings, total number of units to be audited along with their periodicity and targets & achievements during the financial year. Out of the targeted 58 units of DDOs/PAOs, 56 units were audited in the FY 2015-16. Similarly, out of the 65 units of Banks which were due for audit, 64 units were audited during 2015-16. This chapter also includes the status of outstanding audit paragraphs, the initiatives taken for their settlement and the management's expectations along with the new initiatives taken during the year.

Chapter II of this annual review contains a brief summary of paragraphs shown in Chapter III.

Chapter III comprises of a list of major irregularities of the audited units viz. cases of non-recovery/over-payments/surplus stores/ irregular expenditure/non adjustment of advances/blocking of government money etc.

Chapter IV is NIL as the Ministry of Finance by its very nature primarily performs an allocation function and the few schemes appearing in the Grants relating to the Ministry of Finance are implemented generally by the banks or the developmental financial institutions as intermediaries. Keeping this in view the O/o Controller General of Accounts has been requested to keep Ministry of Finance outside the purview of risk based audit.

Chapter V deals with the actual recoveries made during the financial year including previous against the paras raised in the earlier reports of the previous years. A total amount of Rs 653.93 lakhs has been recovered during the year from the audited units of Ministry of Finance.

Chapter VI deals with the details of exercise taken for capacity building/trainings of the officers/staff on various aspects of internal audit. During the financial year 2015-16 five officers/officials have attended short term courses on rules and regulations related to CGEGIS, LTC and Income Tax etc.

3. Performance of Internal Audit during the financial year 2015-16

A performance objective is a specific end result that contributes to the success of the unit or organization. Performance objectives provide focus to the performance of tasks and ensures that the actions are oriented towards achieving mandated outputs/outcomes.

The objective of internal audit is to assist field offices in understanding and adopting correct financial and accounting procedures along with reporting on defects in receipts and payment procedures, financial transactions and book keeping. The audit of DDOs/PAOs is undertaken by the audit teams of Internal Audit Wing of Ministry of Finance, keeping these objectives in perspective. Another objective of internal audit is to perform this task as part of the internal review mechanism for timely corrective actions and to prevent statutory audit observations.

During the Financial Year 2015-16, the target of Internal Audit Wing was to audit 58 units of DDOs/PAOs. Out of this, 56 units were successfully audited i.e. a performance percentage of about **97%** was achieved.

During these DDOs/PAOs audits, the Internal Audit reviewed compliance of payment and accounting procedures and conducted test check of transactions. It also gave suggestions to the field organizations so as to aid them in adopting correct procedures. It provided the required guidance in maintaining various accounting records, registers etc.

The suggestions and guidance (where required) have been delivered to the audited organizations through Internal Audit Reports prepared at Headquarters.

During the Financial Year 2015-16, the target of Banking & Financial Institutions Wing was to audit 65 units of various public and private sector banks. Of these, 64 units were audited i.e. a performance percentage of about **98%** was achieved.

It is pertinent to mention here that in the FY-2015-16, the focus of audit was on the major small savings schemes of Ministry of Finance and consequently these two schemes i.e. PPF-1968 and SCSS-2004, were only audited by B&FI Wing.

During these audits, the IA-B&FI reviewed whether the banks have followed the laid down procedures/guidelines for handling these schemes. IA-B&FI primary mandate related to checking whether the amounts deposited in the PPF and SCSS accounts was remitted within the prescribed time to the Government Account held with RBI, CAS, Nagpur i.e. within T+3 days (3 clear working days after the date of transaction) or whether there were any delays in the remittances. If there were delayed remittance transactions, **Delayed period Penal Interest (DPI)** were imposed on such transactions as per the guidelines of the Budget Division of the Ministry of Finance. Further, checks were also undertaken to ensure that no unauthorized subscription was accepted by the Banks.

All the findings related to DPI, unauthorized subscription, automation of remittance etc. have been delivered to the audited banks through the respective Internal Audit Reports, prepared at the Headquarters of the IA-B&FI.

An amount of Rs. 6.82 Crores as DPI was levied on different banks on account of delayed remittances of collections under the aforesaid two small savings schemes of Ministry of Finance. DPI of Rs. 6.45 Crores including past dues was recovered during 2015-16.

During the Financial Year 2015-16, audit of five merged DDOs was done by the Internal Audit Wing. In addition to the general checks, other checks as enlisted in the CGA's letter No G-25014/76/85/MF-CGA insp/235 dt. 07.05.86 was also exercised by the Internal Audit teams while auditing the merged DDOs. The performance of merged DDOs was largely found to be satisfactory. They are performing the task of maintaining broadsheets of GPF and long term advances along with their routine work, as mandated under the merged DDO scheme. Consequently, the records maintained by the cash branch and the Drawing & Disbursing Officer (DDO) at the Secretariat level have become basic records, thereby the need for maintenance of duplicate broadsheets of GPF and long term advances in the PAOs has been eliminated.

4. An overview of Major findings of Internal Audit during the year 2015-16.

During the FY 2015-16, it has been found that most of the irregularities/errors in the working of various audited units is generally due to lack of awareness of the latest rules, regulations, orders and revised Performa etc. issued by competent authorities from time to time. Due to this, the major findings during the internal audit of DDOs/PAOs were observed to be related to pay fixation cases, procedural lapses in giving contracts and settlement of various adjustment bills of LTC, Income Tax, TA & Medical etc.

During the audit of PPF-1968 and SCSS-2004 schemes in Banks, IA-B&FI has found that the cause for delayed period penal interest by banks are generally on account of mistakes in calculation of working days allowed for remitting the deposits of subscribers to Government account held with RBI at CAS, Nagpur.

5. Sanctioned and working strength of Internal Audit Wing as on 1st April of the financial year under report:

a) Internal Audit Wing

Category	Sanctioned strength	In position
Group 'A'	NIL	NIL
Group 'B'	09	09
Group 'C'	07	03
Consultants engaged, if any from the empanelled list	NIL	NIL

b) IA-B&FI

Category	Sanctioned strength	In position
Group 'A'	NIL	NIL
Group 'B'	08	06
Group 'C'	04	02
Consultants engaged, if any from the empanelled list	NIL	NIL

6. Total Number of Auditee units and their periodicity (Details provided in Annexure I- (A) & I-(B))**a) Internal Audit Wing**

<u>Periodicity</u>	<u>No. of units</u>
Annual	40
Biennial	93
Triennial	07
Any Other	-
Grand Total	140

b) Banking & Financial Institution (IA-B&FI)

<u>Periodicity</u>	<u>No. of units</u>
Annual	0
Biennial	86
Triennial	0
Any Other	0
Grand Total	86

7. Targets and achievements in term of Units audited (Other than Banks/Schemes/Grantee institutions)

A) Internal Audit Wing (IAW)

Units due for audit during the year 2015-16	Target for audit of units during the year 2015-16	Units actually audited during the year 2015-16 (Annexure-II)	Arrears, if any	Reasons for arrears
111	58	56	02	Audit of PAO CPS Delhi & DDO Special Court was postponed for next financial year due to March closing.

B) Internal Audit (IA-B&FI)

Units due for audit during the year 2015-16	Target for audit of units during the year 2015-16	Units actually audited during the year 2015-16 (Annexure-II)	Arrear, if any	Reasons for arrears
69	65	64	01	Audit of SBI Agra was postponed for next financial year due to March closing.

8. Status of outstanding Audit Paras

Name of Para	Number of Paras outstanding at the beginning of the Year 2015-16	Number of Paras settled during the year 2015-16	Number of Paras raised during the year 2015-16	Number of Paras outstanding at the end of the year 2015-16
Internal Audit Paras	635	365	513	783
Statutory Audit	133	26	23	130
CGA's Audit Paras (Pr.A.O./PAO)*	145	-	-	145

9. Initiatives taken for settlement of the outstanding Audit Paras

In order to settle the outstanding paras correspondence was done from this office from time to time and if found necessary, DO letters were also issued from Head of Department for early initiation of action and for the disposal of outstanding audit paras. Moreover, during audit discussions some of the outstanding paras and minor shortcomings were got rectified and the paras settled on the spot.

For the outstanding paras of IA-B&FI, the IA-B&FI called the concerned Bank officials to its headquarter to discuss and clarify their doubts/contentions. By this step, most of the long pending outstanding paras could be settled as Banks paid the respective outstanding DPIs. Further, the O/o the CGA also took an effective initiative to settle the long outstanding paras, through one time settlement. As a result of this banks have started to settle their paras without undue delay. The outstanding penal interest of Rs 41.5 crore pertaining to SDS were taken up for reconciliation and rectification on the basis of revised orders issued by the Ministry of Finance. The final settlement of these amounts has actually taken place in 2016-17, with the concurrence of O/o Controller General of Accounts.

Some of the constraints observed during internal audit of DDOs/PAOs are:

- Lack of skilled/trained staff;
- Improper maintenance of records by the auditee units leading to non availability of requisite records during internal audit; and
- Sincere efforts not made by most of the auditee organizations to comply with the internal audit reports/paras

Suggestions:

- More trainings/seminars sessions should be conducted.
- More space should be made available to offices to ensure proper record maintenance.

10. Expectations from Management

- Suitable training may be initiated.
- A better infrastructure should be provided.
- Sufficient number of staff should be posted

11. New initiatives

- Efficient and effective tour programmes have been organized to cut down on the time taken in travel etc;
- Bank officials have been called over to Headquarters for early settlement of paras; and
- Correspondence at higher level has been initiated for getting prompt compliance from auditee units.

Chapter-II

12. Summary report of paras shown in chapter III

Consolidated paras of important irregularities and total amount involved therein are shown under the following distinct headings as prescribed by the O/o Controller General of Accounts.

a) Internal Audit Wing:-

Sr. No	Nature of irregularity	No. of Paras	Total amount involved (Rs. in Lakhs)
1.	Non-recovery of Govt. dues from Central Govt. Departments/State Govt. /Govt. bodies/Private parties.	2	13.38
2.	Over payments	3	15403.45
3.	Idle machinery/surplus stores	NIL	NIL
4.	Loss/Infructuous expenditure	NIL	NIL
5.	Irregular expenditure	1	1.42
6.	Irregular purchase	NIL	NIL
7.	Non-adjustment of advances-		
	Contingency Advance-	1	1.65
	T.A. Advance-	2	2.51
	LTC Advance-	1	7.9
	Long Term Advances-	NIL	NIL
8.	Blocking of Govt. money	NIL	NIL
9.	Non-accounting of costly stores/Govt. money	NIL	NIL
10.	Any other items of special nature (other than DRTs)	NIL	NIL
Total		10	15430.31

b) Internal audit wing- B&FI

Sr. No	Nature of irregularity	No. of Paras	Total amount involved (Rs. in Lakhs)
1.	Non-recovery of Govt. dues from Central Govt. Departments/State Govt. /Govt. bodies/Private parties.	-	7419.95

Chapter – III

13. List of Important irregularities (Amount more than Rs. One Lakh)

a) Internal Audit Wing:

1. Cases of non-recovery of Government dues from Central Govt. Departments/State Govt. /Govt. Bodies/Private parties.

Amount in Rs. (Lakhs)

Sr. No	Name of Office	Para No. of Report	Amount	Detail of Para in brief
1	PAO Secretariat	3	02.02	Non deduction of TDS from firm.
2	PAO INGAF	5	11.36	Non recovery of course fee.
Sub Total			13.38	

2. Cases of Overpayments

Amount in Rs. (Lakhs)

Sr. No	Name of Office	Para No. of Report	Amount	Detail of Para in brief
1	DRT Aurangabad	4, 5 & 6	3.45	Excess payment on account of wrong pay fixation.
2	EXIM Bank	-	15400	Recovery of over-payment made on account of Interest equalization support to Exim Bank.
Sub Total			15430.45	

3. Cases of idle machinery/surplus stores

Amount in Rs. (Lakhs)

Sr. No	Name of Office	Para No. of Report	Amount	Detail of Para in brief
NIL	NIL	NIL	NIL	NIL

4. Cases of Loss/in fructuous expenditure

Amount in Rs. (Lakhs)

Sr. No	Name of Office	Para No. of Report	Amount	Detail of Para in brief
NIL	NIL	NIL	NIL	NIL

5. Cases of irregular expenditure

Amount in Rs. (Lakhs)

Sr. No	Name of Office	Para No. of Report	Amount	Detail of Para in brief
1	ED FEMA Chandigarh	17	1.42	Recovery due to irregular reimbursement of telephone Bill to non-entitled official.
Sub Total			1.42	

6. Cases of irregular purchase

Amount in Rs. (Lakhs)

Sr. No	Name of Office	Para No. of Report	Amount	Detail of Para in brief
NIL	NIL	NIL	NIL	NIL

7. Cases of non-adjustment of advances

(i) Contingent Advances

Amount in Rs. (Lakhs)

Sr. No	Name of Office	Para No. of Report	Amount	Detail of Para in brief
1	DDO Expenditure	43	1.65	Non adjustment of contingent advance.

(ii) TTA/Travelling Advances

Amount in Rs. (Lakhs)

Sr. No	Name of Office	Para No. of Report	Amount	Detail of Para in brief
1	DDO CEIB	21	1.01	Non adjustment of TA advance.
2	ED FEMA Ahmedabad	18	1.50	Non adjustment of TA advance.
Sub Total			2.51	

(iii) Leave Travel Concession Advances

Amount in Rs. (Lakhs)

Sr. No	Name of Office	Para No. of Report	Amount	Detail of Para in brief
1	DDO Cash Revenue	31 (a)	7.9	Non adjustment of LTC advance.

(iv) Long term advances

Amount in Rs. (Lakhs)

Sr. No	Name of Office	Para No. of Report	Amount	Detail of Para in brief
NIL	NIL	NIL	NIL	NIL

8. Cases of blocking of Govt. Money

Amount in Rs. (Lakhs)

Sr. No	Name of Office	Para No. of Report	Amount	Detail of Para in brief
NIL	NIL	NIL	NIL	NIL

9. Cases of non-accounting of costly stores/Govt. Money

Amount in Rs. (Lakhs)

Sr. No	Name of Office	Para No. of Report	Amount	Detail of Para in brief
NIL	NIL	NIL	NIL	NIL

10. Any other items of special nature

Sr. No	Name of Office	Para No. of Report	Amount	Detail of Para in brief
NIL	NIL	NIL	NIL	NIL

b) IA-B&FI:

1. Cases of non-recovery of Government dues from Central Govt. Departments/State Govt. /Govt. Bodies/Private parties.

Amount in Rs. (Actual)

Cases of non-recovery of Government dues from Central Govt. Deptt./ State Govt./ Govt. Bodies / Private parties.									
Sl. No.	Name of the Bank		Outstanding						
		Audit report period	PPF	SCSS	SDS	DSRGE	Relief Bond	Total	Consolidated amount
1	Indian Overseas Bank	04/2008 to 03/2011	90212.00	0.00	0.00	0.00	0.00	90212.00	166644.00
		04/2008 to 03/2010	0.00	4301.00	0.00	0.00	0.00	4301.00	
		04/2011 to 03/2014	69824.00	2307.00	0.00	0.00	0.00	72131.00	
2	ICICI Bank	04/2009 to 03/2014	27287.00	22363.00	0.00	0.00	0.00	49650.00	49650.00
3	Bank of India	11/2004 to 03/2010	0.00	2426794.00	0.00	0.00	0.00	2426794.00	7649112.00
		04/2010 to 03/2014	2318144.00	2904174.00	0.00	0.00	0.00	5222318.00	
4	Bank of Baroda	04/2009 to 03/2012	0.00	40620640.00	0.00	0.00	0.00	40620640.00	41964722.00
		04/2009 to 03/2014	1344082.00	0.00	0.00	0.00	0.00	1344082.00	

5	United Bank of India	04/2003 to 03/2007	58340.45	0.00	0.00	0.00	0.00	58340.45	1956859.07
		11/2004 to 03/2010	0.00	389162.00	0.00	0.00	0.00	389162.00	
		04/2007 to 03/2010	56727.00	0.00	0.00	0.00	0.00	56727.00	
		04/2010 to 03/2014	0.00	1347024.00	0.00	0.00	0.00	1347024.00	
		04/2013 to 03/2014	9229.62	0.00	0.00	0.00	0.00	9229.62	
		04/2007 to 03/2013 (Mumbai) 04/2010 to 03/2013 (Kolkata)	96376.00	0.00	0.00	0.00	0.00	96376.00	
6	Union Bank of India	04/1997 to 03/2003	0.00	0.00	3988722.00	0.00	0.00	3988722.00	3988722.00
7	Indian Bank	04/1997 to 03/2004	57639.00	0.00	0.00	0.00	0.00	57639.00	1009856.00
		04/2004 to 03/2007	765236.00	0.00	0.00	0.00	0.00	765236.00	
		04/2007 to 03/2010	186981.00	0.00	0.00	0.00	0.00	186981.00	
8	Bank of Maharashtra	04/2007 to 03/2009	23665150.00	516026.00	0.00	0.00	0.00	24181176.00	36694347.00
		04/2009 to 03/2014	9211982.00	3301189.00	0.00	0.00	0.00	12513171.00	
9	Syndicate Bank	04/1997 to	0.00	0.00	9853.00	17280.00	18289.00	45422.00	143917.00

		03/2003							
		04/2013 TO 03/2015	72023.00	26472.00	0.00	0.00	0.00	98495.00	
10	Central Bank of India	04/2009 to 03/2014	0.00	1600700.00	0.00	0.00	0.00	1600700.00	1600700.00
11	Allahabad Bank	04/2008 to 03/2013	2470373.00	0.00	0.00	0.00	0.00	2470373.00	2633142.00
		04/2008 to 03/2014	0.00	162769.00	0.00	0.00	0.00	162769.00	
12	State Bank of Mysore	04/2002 to 03/2005	-57865.00	0.00	0.00	0.00	0.00	-57865.00	6464376.00
		04/2005 to 03/2009	57865.00	0.00	0.00	0.00	0.00	57865.00	
		04/2009 to 03/2014	0.00	6464376.00	0.00	0.00	0.00	6464376.00	
13	State Bank of Bikaner & Jaipur	04/2002 to 03/2005	0.00	0.00	9278872.00	0.00	0.00	9278872.00	9278872.00
14	State Bank of Travancore	07/1998 to 02/2002	0.00	0.00	33027.00	0.00	0.00	33027.00	704491.18
		04/2009 to 03/2014	66804.00	604660.18	0.00	0.00	0.00	671464.18	
15	Axis Bank	Since inception to 03/2015	1668.00	0.00	0.00	0.00	0.00	1668.00	1668.00
		Total	40568078.07	60392957.18	13310474.00	17280.00	18289.00	114307078.25	114307078.25

Cases of non-recovery of Government dues from Central Government Dept. / State Govt./ Govt. Bodies / Private parties (SBI)

Sl. No.	Name of the Bank	Report Issued on	Outstanding						Consolidated amount	
			Audit report period	PPF	SCSS	SDS	DSRGE	Relief Bond		Total
1	Ahmedabad, Main Branch	4/03 to 3/04	17-10-2005	0.00	0.00	1434200.00	0.00	0.00	1434200.00	1438286.00
		11/04 to 03/15	12.01.16	0.00	4086.00	0.00	0.00	0.00	4086.00	
2	Ahmedabad, Polytechnic	04/09 to 03/15	12.01.16	0.00	21618.00	0.00	0.00	0.00	21618.00	21618.00
3	Ambala	02/09 to 03/15		0.00	8116.00	0.00	0.00	0.00	8116.00	8116.00
4	Aurangabad	1996 to 2000		35743.00	0.00	0.00	0.00	0.00	35743.00	105195.00
		04/09 to 03/15	12.01.16	0.00	69452.00	0.00	0.00	0.00	69452.00	
5	Bangalore, Shivaji Nagar	04/09 to 03/15	25.02.2016	0.00	28721731.00	0.00	0.00	0.00	28721731.00	28721731.00
6	Burdwan	04/09 to 03/15	29.03.2016	0.00	12133.00	0.00	0.00	0.00	12133.00	12133.00
7	Bareilly	04/01 to 03/04	26-07-2004	0.00	0.00	8541472.00	0.00	0.00	8541472.00	8542930.00
		4/09 to 03/15	10.11.2015	0.00	1458.00	0.00	0.00	0.00	1458.00	
8	Baroda	4/03 to 3/06	21.08.06	2360176.00	3701993.00	0.00	0.00	0.00	6062169.00	18090268.00
		4/06 to 3/08	30.01.09	261211.00	4719705.00	0.00	0.00	0.00	4980916.00	
		4/08 to 03/15	23.12.15	0.00	7047183.00	0.00	0.00	0.00	7047183.00	
9	Bhopal T.T.Nagar	upto 03/2002	21.10.02	0.00	0.00	0.00	0.00	26962.00	26962.00	1209361.00

		4/02 to 03/03	30.06.03	74223.00	0.00	0.00	28884.00	0.00	103107.00	
		4/03 to 3/06	14.11.06	726756.00	335781.00	0.00	5181.00	11574.00	1079292.00	
10	Bhubneshwar	04/01 to 03/03	29.03.04	0.00	0.00	12746165.00	0.00	0.00	12746165.00	12750173.00
		04/10 to 03/15	14.01.16	0.00	4008.00	0.00	0.00	0.00	4008.00	
11	Chandigarh	4/09 to 3/15	14.12.15	0.00	1057.00	0.00	0.00	0.00	1057.00	1057.00
12	Gandhinagar	4/97 to 3/02	23.08.06	0.00	0.00	71413280.00	0.00	0.00	71413280.00	71413280.00
13	Goa	4/10 to 3/15	26.11.15	0.00	184137.00	0.00	0.00	0.00	184137.00	184137.00
14	Gorakhpur	4/03 to 3/04	08.03.06	107986.00	0.00	358614.00	0.00	0.00	466600.00	466600.00
15	Guwahati	4/02 to 3/04	06.10.04	0.00	0.00	3522822.00	0.00	0.00	3522822.00	3638581.00
		4/10 to 3/15 (revised)	29.03.2016	0.00	115759.00	0.00	0.00	0.00	115759.00	
16	Gwalior	4/04 to 3/07	21.05.07	11877.00	15660.00	11792961.00	0.00	0.00	11820498.00	11820498.00
17	Hyderabad	04/02 to 03/03	15.12.03	0.00	0.00	268422.00	0.00	43487.00	311909.00	3329470.00
		4/07 to 3/09	04.03.11	17191.00	0.00	0.00	0.00	0.00	17191.00	
		4/09 to 03/15	11.01.16	0.00	3000370.00	0.00	0.00	0.00	3000370.00	
18	Jabalpur	4/03 to 3/04	04.07.05	154726.00	0.00	0.00	0.00	0.00	154726.00	165789.00
		4/04 to 3/07	11.10.07	0.00	11063.00	0.00	0.00	0.00	11063.00	
19	Jaipur	4/02 to 3/04	09.05.05	0.00	0.00	1133846.00	0.00	0.00	1133846.00	1133846.00
20	Jalandhar	4/09 to 03/15	26.12.15	0.00	417.00	0.00	0.00	0.00	417.00	417.00
21	Kanpur, Main Branch	04/03 to 03/04	28.03.05	0.00	0.00	0.00	214162.00	0.00	214162.00	289501.00
		11/04 to 03/15	15.01.16	0.00	75339.00	0.00	0.00	0.00	75339.00	
22	Kanpur, Latouche Rd.	04/09 to 03/15	12.01.16	0.00	88947.00	0.00	0.00	0.00	88947.00	88947.00
23	Kolkata (Main) Strand Road	upto 2000	20.02.01	161751.00	0.00	0.00	0.00	0.00	161751.00	1052013.00
		04/00 to 03/02	11.03.03	2652.00	0.00	731922.00	17389.00	0.00	751963.00	
		04/04 to 03/09 (PPF) 11/04 to 03/15 (SCSS)	29.03.2016	115281.00	23018.00	0.00	0.00	0.00	138299.00	

24	Kolkata, VIP Rd., (Now Manicktala)	4/00 to 3/02	25.03.03	0.00	0.00	5807730.00	0.00	0.00	5807730.00	5700933.00
		4/07 to 3/09	28.04.10	-109014.00	0.00	0.00	0.00	0.00	-109014.00	
		04/09 to 03/15	29.03.2016	0.00	2217.00	0.00	0.00	0.00	2217.00	
25	Lucknow	04/03 to 3/04	05.03.06	0.00	0.00	115078550.00	0.00	0.00	115078550.00	117950563.00
		4/07 to 3/09	24.07.09	2206280.00	0.00	0.00	0.00	0.00	2206280.00	
		04/09 to 03/15	12.01.16	0.00	665733.00	0.00	0.00	0.00	665733.00	
26	Madurai	04/09 to 03/15	18.03.2016	0.00	44720.00	0.00	0.00	0.00	44720.00	44720.00
27	Meerut Cantt.	04/04 to 3/07	11.07.07	0.00	0.00	7804545.00	0.00	0.00	7804545.00	7804545.00
28	Mumbai, Safedpul	04/99 to 3/2000	30.11.00	781666.00	0.00	0.00	0.00	0.00	781666.00	6464830.00
		4/02 to 3/04	28.02.05	100.00	0.00	116394.00	25414.00	0.00	141908.00	
		4/04 to 3/06	09.03.07	-1059119.00	-1945813.00	0.00	325881.00	0.00	-2679051.00	
		4/06 to 3/08	19.02.09	-5669.00	-50032.00	0.00	0.00	0.00	-55701.00	
		4/08 to 3/13	19.06.13	0.00	3060633.00	0.00	0.00	0.00	3060633.00	
		4/13 to 3/15	27.11.15	0.00	5215375.00	0.00	0.00	0.00	5215375.00	
29	Mumbai, GAD	4/04 to 3/07	05.03.08	122459828.31	0.00	0.00	0.00	0.00	122459828.31	122701816.31
		4/09 TO 3/15	02.12.15	241988.00	0.00	0.00	0.00	0.00	241988.00	
30	Muzaffarpur	4/07 to 3/10	18.11.11	20641.00	0.00	0.00	0.00	0.00	20641.00	20641.00
31	Nagpur, Itwari Br.	4/07 to 3/10	02.02.12	0.00	1316690.00	0.00	0.00	0.00	1316690.00	1316690.00
32	Nagpur, Main Branch	4/02 to 3/04	20.09.04	0.00	0.00	4045546.00	0.00	0.00	4045546.00	4045546.00
33	New Delhi, Main Branch, parliament street	-	-	0.00	0.00	223434.00	0.00	0.00	223434.00	223434.00
34	New Delhi, Tis Hazari	4/03 to 3/04	21.02.06	3713305.00	0.00	0.00	0.00	0.00	3713305.00	6286771.00
		04/10 to 03/15	29.03.2016	0.00	2573466.00	0.00	0.00	0.00	2573466.00	
35	Pune	04/10 to 03/15	23.10.15	0.00	14296617.00	0.00	0.00	0.00	14296617.00	14296617.00
36	Raipur	4/03 to 3/04	29.07.05	377483.00	0.00	154887054.00	0.00	0.00	155264537.00	156968931.00

		4/04 to 3/07	25.09.07	634651.00	1069743.00	0.00	0.00	0.00	1704394.00	
37	Ranchi	04/08 to 03/14	01.07.2015	0.00	14530.00	0.00	0.00	0.00	14530.00	14530.00
38	Sambhalpur	04/07 to 03/15	22.01.16	0.00	4725.00	0.00	0.00	0.00	4725.00	4725.00
39	Shimla	04/10 to 03/15	26.10.15	0.00	392992.00	0.00	0.00	0.00	392992.00	392992.00
40	Silliguri	04/09 to 03/15	18.03.2016	0.00	3577169.00	0.00	0.00	0.00	3577169.00	3577169.00
51	State Bank of Saurashtra	4/97 to 3/02	30.06.03	0.00	0.00	4848789.00	0.00	0.00	4848789.00	4848789.00
52	Tirupati	4/07 to 1/09	01.06.12	296042.00	314324.00	0.00	0.00	0.00	610366.00	610366.00
53	Trivandrum Thiruvananthapuram)	04/01 to 03/03	31.03.04	0.00	0.00	1278663.00	12542.00	0.00	1291205.00	1422887.00
		4/03 to 3/06	20.02.07	0.00	0.00	0.00	0.00	60381.00	60381.00	
		4/08 to 3/15	11.12.15	0.00	71301.00	0.00	0.00	0.00	71301.00	
54	Trichirapalli	4/03 to 3/06	25.09.06	0.00	350.00	0.00	0.00	0.00	350.00	456863.00
		04/09 to 03/14	25.08.14	0.00	456513.00	0.00	0.00	0.00	456513.00	
55	Vijayawada	4/02 to 3/04	9.5.2005	0.00	0.00	374118.00	0.00	0.00	374118.00	768959.00
		04/08 to 03/15	03.03.2016	0.00	394841.00	0.00	0.00	0.00	394841.00	
56	Vishakhapatnam	4/02 to 3/04	9.5.2005	0.00	0.00	6046921.00	0.00	0.00	6046921.00	6063765.00
		04/08 to 03/15	29.03.2016	0.00	16844.00	0.00	0.00	0.00	16844.00	
57	State Bank of Indore (Now merged with SBI)	4/05 to 3/08	20.10.09	769073.34	236179.98	0.00	0.00	0.00	1005253.32	1120644.31
		4/08 to 04/09/10	01.02.12	1449.18	113941.81	0.00	0.00	0.00	115390.99	
58	Ernakulam	11/04 to 03/15	14.12.15	0.00	96822.00	0.00	0.00	0.00	96822.00	96822.00
Total				134358277.83	80102912.79	412455448.00	629453.00	142404.00	627688495.62	627688495.62

Chapter IV

14. Strategy/approach adopted for conducted the Risk Based Audit

Ministry of Finance by its very nature primarily performs an allocation role and a few schemes appearing in the Grants relating to the Ministry of Finance are implemented generally by the banks or the developmental financial institutions (non-banking DFIs like NABARD, SIDBI etc.) as the intermediaries. Keeping this in view the O/o Controller General of Accounts has been requested to keep Ministry of Finance outside the purview of risk based audit.

Chapter –V

Quantifying of outcome of internal audit in terms of actual recoveries made during the financial year under report.

(Rs. In Lakhs)

S. No	Name of Ministry	Case of non-recovery of Govt. Dues		Case of Overpayments		Case of Idle machinery/surpluses		Case of Loss/infructuous expenditure		Case of Non adjustment of advances		Case of Blocking of govt. Money		Penal interest on cases of delayed remittance		Cases of Excess/double reimbursement		Total	
		Amount objected	Amount actually recovered	Amount objected	Amount actually recovered	Amount objected	Amount actually recovered	Amount objected	Amount actually recovered	Amount objected	Amount actually recovered	Amount objected	Amount actually recovered	Amount objected	Amount actually recovered	Amount objected	Amount actually recovered	Amount objected	Amount actually recovered
1.	Finance	41.54	1.99	6.73	3.28	NIL	NIL	NIL	NIL	15.49	3.66	NIL	NIL	7419.96	645.00	0.49	NIL	7484.21	653.93

Note : This section should include the actual recoveries made during the financial year under report irrespective of the year of observation in the prescribed proforma.

Chapter –VI

CAPACITY BUILDING / TRAININGS UNDERTAKEN DURING THE YEAR UNDER REPORT

List of courses with officers trained in Internal Audit during the year:

S. No.	Name of course/ training	Name of Institution	Number of officers trained during the year under report		
			Group A	Group B	Group C
1.	CGEGIS	INGAF New Delhi		1	
2.	Leave Rule & LTC	INGAF New Delhi			2
3.	TDS	INGAF New Delhi		1	
4.	Income Tax	INGAF New Delhi		1	

Auditee units and their periodicity of Internal Audit Wing.**Annual**

S. No.	Name Of Department	Name Of Unit
1.	Department of Economic Affairs	Regional Director, National Saving Certificate – Nagpur
2.		D.D.O. (Indian Economic Services - IES), New Delhi
3.		D.D.O. (Cash) DEA, New Delhi
4.	Department of Financial Services	D.D.O. (Appellate Authority For Industrial & Financial Reconstruction - AAIFR) N.D.
5.		D.D.O. (Board Of Financial & Industrial Reconstruction - BIFR) New Delhi
6.		D.D.O. (Cash) Delhi Financial Services, Banking Division, New Delhi
7.		D.D.O. (Custodian) New Delhi
8.	Department of Revenue	E.D. FEMA - Agra / Lucknow
9.		E.D. FEMA – Ahmadabad
10.		E.D. FEMA – Bangalore
11.		E.D. FEMA – Calicut
12.		E.D. FEMA – Chandigarh
13.		E.D. FEMA – Chennai
14.		E.D. FEMA - Cochin / Thiruvanthapuram
15.		E.D. FEMA - Delhi Zone
16.		E.D. FEMA – Guwahati
17.		E.D. FEMA - HQ New Delhi
18.		E.D. FEMA – Hyderabad

19.		E.D. FEMA – Jaipur
20.		E.D. FEMA – Jullandhar
21.		E.D. FEMA – Kolkata
22.		E.D. FEMA – Madurai
23.		E.D. FEMA – Mumbai
24.		E.D. FEMA – Srinagar
25.		E.D. FEMA – Indore
26.		E.D. FEMA – Goa
27.		ED FEMA Shimla
28.		ED FEMA Dehradun
29.		ED FEMA Patna
30.		ED FEMA Bhubaneswar
31.		ED FEMA Kozhikode
32.		ED FEMA Surat
33.		ED FEMA Ranchi
34.		ED FEMA Nagpur
35.		E.D. FEMA – Allahabad
36.	Department of Expenditure	D.D.O. (Cash) Revenue, New Delhi
37.		D.D.O. (Cash) Expenditure, New Delhi
38.		D.D.O. (Cost Accounts) New Delhi
39.		P.A.O. (Expenditure) New Delhi
40.	Department of Disinvestment	D.D.O. (Cash) Disinvestment, New Delhi

Biennial

S. No.	Name Of Department	Name Of Unit
1.	Department of Economic Affairs	Regional Director, National Saving Institute – Bangalore
2.		Regional Director, National Saving Institute – Chandigarh
3.		Regional Director, National Saving Institute – Chennai
4.		Regional Director, National Saving Institute – Guwahati
5.		Regional Director, National Saving Institute – Jaipur
6.		Regional Director, National Saving Institute – Kolkata
7.		Regional Director, National Saving Institute – Lucknow
8.		Regional Director, National Saving Institute – Mumbai
9.		Regional Director, National Saving Institute – Nagpur
10.		Regional Director, National Saving Institute - New Delhi
11.		P.A.O. (Internal Debt Accounting -IDA) New Delhi
12.		P.A.O. (National Saving Institute - NSI) Nagpur
13.		P.A.O. (Banking), DEA, New Delhi
14.		Pr. (Consol) DEA, New Delhi
15.		P.A.O. (Estt.) DEA, New Delhi
16.		P.A.O. (Sectt.) DEA, New Delhi
17.	Department of Financial Services	Debts Recovery Appellate Tribunal- Allahabad
18.		Debts Recovery Appellate Tribunal- Chennai
19.		Debts Recovery Appellate Tribunal- Kolkata
20.		Debts Recovery Appellate Tribunal- Mumbai

21.	Debts Recovery Appellate Tribunal- New Delhi
22.	Debts Recovery Tribunal - Allahabad
23.	Debts Recovery Tribunal - I Ahmadabad
24.	Debts Recovery Tribunal - II Ahmadabad
25.	Debts Recovery Tribunal – Aurangabad
26.	Debts Recovery Tribunal - Bangalore
27.	Debts Recovery Tribunal - I Chandigarh
28.	Debts Recovery Tribunal - II Chandigarh
29.	Debts Recovery Tribunal - I Chennai
30.	Debts Recovery Tribunal - II Chennai
31.	Debts Recovery Tribunal - III Chennai
32.	Debts Recovery Tribunal - Coimbatore
33.	Debts Recovery Tribunal - Cuttack
34.	Debts Recovery Tribunal - Ernakulum
35.	Debts Recovery Tribunal – Guwahati
36.	Debts Recovery Tribunal - Hyderabad
37.	Debts Recovery Tribunal - Jabalpur
38.	Debts Recovery Tribunal - Jaipur
39.	Debts Recovery Tribunal - Lucknow
40.	Debts Recovery Tribunal - Madurai
41.	Debts Recovery Tribunal - Nagpur
42.	Debts Recovery Tribunal - Patna

43.		Debts Recovery Tribunal - Pune
44.		Debts Recovery Tribunal - Ranchi
45.		Debts Recovery Tribunal - Vishakhapatnam
46.		Debts Recovery Tribunal - I Mumbai
47.		Debts Recovery Tribunal - II Mumbai
48.		Debts Recovery Tribunal - III Mumbai
49.		Debts Recovery Tribunal - I Kolkata
50.		Debts Recovery Tribunal - II Kolkata
51.		Debts Recovery Tribunal - III Kolkata
52.		Debts Recovery Tribunal - I New Delhi
53.		Debts Recovery Tribunal - II New Delhi
54.		Debts Recovery Tribunal - III New Delhi
55.		D.D.O. (Special Court) Mumbai
56.		D.D.O. (Asstt. Court Liquidator) Kolkata
57.	Department of Revenue	Chief Controller Of Factory (CCF) - Gwalior
58.		Deputy Narcotics Commissioner (D.N.C.) Neemuch
59.		Deputy Narcotics Commissioner (D.N.C.) Kota
60.		Deputy Narcotics Commissioner (D.N.C.) Lucknow
61.		Drawing & Disbursing Officer (D.D.O.- CBN) Gwalior
62.		District Opium Officer (D.O.O.) Div- I Neemuch
63.		District Opium Officer (D.O.O.) Div - II Neemuch
64.		District Opium Officer (D.O.O.) Div-I Chittorgarh
65.		District Opium Officer (D.O.O.) Div - III Chittorgarh

66.		District Opium Officer (D.O.O.) Barabanki
67.	Department of Expenditure	District Opium Officer (D.O.O.) Barielly
68.		District Opium Officer (D.O.O.) Bhilwara
69.		District Opium Officer (D.O.O.) Div-1 Jaora
70.		District Opium Officer (D.O.O.) Div-II Jaora
71.		District Opium Officer (D.O.O.) Div-I Mandsaur
72.		District Opium Officer (D.O.O.) Div-II Mandsaur
73.		District Opium Officer (D.O.O.) Div-III Mandsaur
74.		District Opium Officer (D.O.O.) Garoth
75.		District Opium Officer (D.O.O.) Jhalawar
76.		District Opium Officer (D.O.O.) Kota
77.		District Opium Officer (D.O.O.) Partapgarh
78.		G.M. (Govt. Opium Alkaloid Works - GOAW) Gazipur
79.		G.M. (Govt. Opium Alkaloid Works - GOAW) Neemuch
80.		G.M. (Govt. Opium Alkaloid Works - GOAW) Jawahar Vyapaar, New Delhi
81.		P.A.O. (Central Bureau Of Narcotics - CBN) Gwalior
82.		P.A.O. (Govt. Opium Alkaloid Works - GOAW) Gazipur
83.		P.A.O. (Govt. Opium Alkaloid Works - GOAW) Neemuch
84.		P.A.O. (Revenue) New Delhi
85.		D.D.O. (Finance Commission) New Delhi
86.		P.A.O. (CGA) New Delhi
87.	D.D.O. (Staff Inspection Unit - SIU) New Delhi	

88.	Regional Training Centre (RTC) Chennai
89.	P.A.O. (Centre Purchase Section) Pr. A.O. New Delhi
90.	P.A.O. (State Loans) New Delhi
91.	P.A.O. (INGAF) New Delhi
92.	Regional Training Centre (RTC) INGAF Kolkata
93.	Regional Training Centre (RTC) INGAF Mumbai

Triennial

S. No.	Name Of Department	Name Of Unit
1.	Department of Revenue	D.D.O. (Security Appellate Tribunal - Sat) Mumbai
2.		D.D.O. (Appellate Tribunal Forfeited Property - A.T.F.P.) New Delhi
3.		D.D.O. (Central Economic Intelligence Bureau - C.E.I.B.) New Delhi
4.		D.D.O. (Custom Excise & Sales Tax Appellate Tribunal - CESTAT) Chennai
5.		D.D.O. (Custom Excise & Sales Tax Appellate Tribunal - CESTAT) Kolkata
6.		D.D.O. (Custom Excise & Sales Tax Appellate Tribunal - CESTAT) Mumbai
7.		D.D.O. (Custom Excise & Sales Tax Appellate Tribunal - CESTAT) New Delhi

Auditee units and their periodicity of Banking & Financial Institution

S. No.	Name of Unit / Bank other than SBI
1.	UCO Bank
2.	Canara Bank
3.	Indian Overseas Bank
4.	IDBI Bank
5.	ICICI Bank
6.	Vijaya Bank
7.	Bank of India
8.	Bank of Baroda
9.	Punjab National Bank
10.	United Bank of India
11.	Union Bank of India
12.	Indian Bank
13.	Dena Bank
14.	Bank of Maharashtra
15.	Corporation Bank
16.	Syndicate Bank
17.	Central Bank of India
18.	Allahabad Bank
19.	State Bank of Hyderabad
20.	State Bank of Mysore
21.	State Bank of Bikaner & Jaipur
22.	State Bank of Travancore
23.	State Bank of Patiala
24.	Andhara Bank
25.	Axis Bank
	Name of the Unit/Bank of SBI
26.	Agra
27.	Ahmadabad, Main Branch
28.	Ahmadabad, Polytechnic
29.	Ambala
30.	Aurangabad
31.	Bangalore, State Bank Rd. (0813) Old Name
	Bangalore, Shivaji Nagar New Name
32.	Berhampur
33.	Burdwan
34.	Bareilly
35.	Baroda
36.	Bhagalpur
37.	Bhopal T. T. Nagar

38.	Bhubaneswar
39.	Chandigarh
40.	Chennai, T. Nagar
41.	Chennai, Main Br.
42.	Coimbatore
43.	Dehradun
44.	Dhanbad
45.	Gandhinagar
46.	Goa
47.	Gorakhpur
48.	Guwahati
49.	Gwalior
50.	Hubli
51.	Hyderabad
52.	Jabalpur
53.	Jaipur
54.	Jalandhar
55.	Kanpur, Main Branch
56.	Kanpur, Latouche Rd.
57.	Kolkata (Main) Strand Road
58.	Kolkata, L.C. Rd. / La-martiniere Br. Start on 22.02.2015
59.	Kolkata, VIP Rd., (Now Manicktala)
60.	Lucknow
61.	Madurai
62.	Meerut Cantt.
63.	Mumbai, Safedpul
64.	Mumbai, GAD
65.	Muzaffarpur
66.	Nagpur, Itwari Br.
67.	Nagpur, Main Branch
68.	New Delhi, Main Branch, parliament street
69.	New Delhi, Tis Hazari
70.	Patna, Bailly Rd.
71.	Pune
72.	Purnea
73.	Raipur
74.	Ranchi
75.	Sambhalpur
76.	Shillong
77.	Shimla
78.	Siliguri
79.	Tirupati
80.	Trivandrum Thiruvananthapuram)
81.	Trichirapalli

82.	Varanasi
83.	Vijayawada
84.	Vishakhapatnam
85.	Ernakulam
86.	SBI, Main Br. Patna, Gandhi Maidan

Units audited during 2015-16.

S. No	Name Of Unit
1)	ED FEMA, Indore
2)	ED FEMA, Chennai
3)	ED FEMA, Guwahati
4)	DRT-II, New Delhi
5)	ED FEMA HQ, New Delhi
6)	CESTAT, New Delhi
7)	DRAT, Kolkata
8)	DRT, Aurangabad
9)	ED FEMA, Ahmedabad
10)	DRT II, Kolkata
11)	DRT, Pune
12)	DDO Cash Revenue, New Delhi
13)	ED FEMA, Allahabad
14)	RD NSI, Lucknow
15)	DRT-III, Kolkata
16)	RD NSI, Chandigarh
17)	DDO DFS, New Delhi
18)	ED FEMA, Hyderabad
19)	DRT-III, New Delhi
20)	CEIB, New Delhi
21)	DRT –I, New Delhi
22)	ED FEMA, Chandigarh
23)	DDO Div-I, Chittorgarh
24)	DRT, Cuttack
25)	PAO, Revenue
26)	GOAW, New Delhi
27)	PAO IDA, New Delhi
28)	PAO, Establishment
29)	RD NSI, Kolkata
30)	PAO, Gazipur
Annual Review 2015-16	DOO-III, Chitorgarh

32)	DRT, Lucknow
33)	RTC INGAF, Kolkata
34)	ED FEMA, Delhi Zone
35)	ED FEMA, Patna
36)	PAO CGA, New Delhi
37)	PAO CBN, Gwalior
38)	State Loan, New Delhi
39)	PAO Expenditure, New Delhi
40)	SAT, Mumbai
41)	DDO Cash Expenditure, New Delhi
42)	PAO Sectt, New Delhi
43)	SIU ,New Delhi
44)	DRT, Ranchi
45)	DDO, Pratapgarh
46)	PAO Banking, New Delhi
47)	DRT, Jabalpur
48)	RD NSI, Nagpur
49)	PAO INGAF, New Delhi
50)	DRT Madurai
51)	DRT, Vishakhapatnam
52)	CESTAT, Mumbai
53)	Pr. Console, New Delhi
54)	DRT-III, Mumbai
55)	DRT-I, Mumbai
56)	NSI , Mumbai

Units audited during 2015-16**List of other than SBI**

SI No.	Name of Unit Bank
1	Canara Bank
2	IDBI Bank
3	Bank of Baroda
4	Union Bank Of India
5	Indian Bank
6	Dena Bank
7	Syndicate Bank
8	Andhra Bank
9	Axis Bank

List of SBI

SI No.	Name of the Bank
1	Ahemdabad, Main Branch
2	Ahemdabad, Polytechnic
3	Ambala
4	Aurangabad
5	Bangalore, State Bank Rd. (0813) Old Name
	Bangalore, Shivaji Nagar New Name
6	Behrampur
7	Burdwan
8	Bareilly
9	Baroda
10	Bhopal T.T. Nagar
11	Bhubneshwar
12	Chandigarh
13	Chennai, T. Nagar
14	Chennai, Main Br.
15	Coimbatore
16	Dehradun
17	Gandhinagar

18	Goa
19	Gorakhpur
20	Guwahati
21	Gwalior
22	Hubli
23	Hyderabad
24	Jabalpur
25	Jaipur
26	Jalandhar
27	Kanpur, Main Br.
28	Kanpur, Latouche Rd.
29	Kolkata (Main) Strand Road
30	Kolkata, L.C. Rd./La-martiniere Br. Start on 22.02.2015
31	Kolkata, VIP Road., (Now Manicktala)
32	Lucknow
33	Madurai
34	Merrut Cantt.
35	Mumbai, Safedpul
36	Mumbai, GAD
37	Nagpur, Itwari Br.
38	New Delhi, Main Branch, parliament street
39	New Delhi, Tis Hazari
40	Patna, Bailly Rd.
41	Pune
42	Raipur
43	Ranchi
44	Sambhalpur
45	Shillong
46	Shimla
47	Silliguri
48	Tirupati
49	Trivandrum Thiruvananthapuram
50	Trichirapalli
51	Varanashi
52	Vijaywada
53	Vishakhapatnam
54	Ernakulam
55	SBI, Main Br. Patna, Gandhi Maidan

