

**Report of the Comptroller and
Auditor General of India
on
Performance Audit on Integrated Financial
Management System - Kerala**

**Government of Kerala
Report No.4 of 2025
(Performance Audit-Civil)**

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PREFACE

The Report of the Comptroller and Auditor General of India for the year ended March 2023 has been prepared for submission to the Governor of Kerala under Article 151(2) of the Constitution of India, for being laid before the State Legislature.

This Report contains the results of Performance Audit on Integrated Financial Management System - Kerala covering the period from 2016-17 to 2022-23.

The instances mentioned in the Report are those which came to notice in the course of the Performance Audit conducted during April 2022 to June 2023, September 2023 to October 2023 and June 2024 to July 2024.

The Audit has been conducted in conformity with the Auditing Standards issued by the Comptroller and Auditor General of India.

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

Why we did this Audit?

The Integrated Financial Management System-Kerala (IFMS-K) is a web based financial accounting system developed by National Informatics Centre (NIC) to achieve effective financial management of the State by integrating financial transaction of Government with all stakeholders such as Finance Department, Treasury Department, Administrative and Line Departments, Accountant General (Accounts & Entitlement), Reserve Bank of India (RBI) and Banks.

The project was expected to make budgeting processes more efficient, improve cash flow management, strengthen Management Information Systems, improve accuracy and timeliness in accounts preparation, bring about transparency and efficiency in public delivery systems, better financial and Human Resource management *etc.*

Considering the importance of IFMS-K in rendering data to Government on a real time basis for monitoring and for policy making, CAG took up this Performance Audit covering the activities during 2016-23. Of the ten modules, five modules *viz.*, Budget Management, Receipt Management, Expenditure Management, Accounts and Audit Management and Core Treasury Savings Bank (CoreTSB) were selected for scrutiny. The objectives of this Audit were to ascertain whether (1) project planning, system development and implementation procedures were adequate and effective (2) objective of the system to bring effective financial control over budget allocation, receipt and expenditure management of the State Government was achieved and (3) Information System Controls and Security Controls in place were adequate and effective in asset safeguarding and ensuring data integrity and provide for secure and uninterrupted treasury operations.

What we found?

Due to absence of a Service Level Agreement (SLA), the government could not provide a strong foundation for the implementation of the project. Review meetings chaired by the Additional Chief Secretary (Finance) entrusted with the implementation of the project, became the forum for raising Change Requests based on stakeholder inputs. These review meetings failed to manage the project effectively, as documentation regarding the status of change requests and actions taken remained unavailable, leading to dependence on the System Integrator.

Contrary to the envisaged Software Development Life Cycle model, the modules continued to be developed in a piecemeal manner by NIC extending over a period of eight years. The decisions taken during the IFMS-K review meetings were relied upon as the sole action points for further development.

Audit found that the details in respect of data migration tools employed and log analysis were not available with the department. Signed pre-migration and post-migration reports confirming the completeness of migration, exception reports

(errors/ integrity error reports) generated during data migration and its rectification and confirmation obtained by treasuries were also not available.

Acceptance Test Plan was not prepared and there was no secure test environment segregated from the development and production environments. No third-party professional testing agency was entrusted with the Final Acceptance Testing.

Strong Room Operation Management and Liability Management sub modules which are part of fund management were not developed. Out of the 251 requirements specified in the approved Functional Requirements Specification, 100 requirements were not developed. These requirements were not addressed during the IFMS review meetings also.

Kerala Treasury Code/ Kerala Financial Code and budget manuals were not amended to align with re-engineered business processes. Thus, the government failed to form an action plan on Business Process Re-engineering and amend Codal provisions prior to making systemic changes.

The process of budget preparation is not fully automated in Budget Monitoring System application and the access to it has been limited to the Chief Controlling Officers level. The Budget 2.0 application lacked validation control to restrict the additional authorisation up to the savings in other units of appropriation. The modification subsequently made by AG (A&E) in the expenditure figures were not reflected in Budget 2.0 application.

The system lacked validation control to prevent re-appropriation of excess/ savings from one unit of appropriation to another, or resumption of funds surrendered by the Controlling/ Disbursing officers after the close of the financial year. There is no provision in the system to analyse probable savings within the grant and to calculate supplementary demands for Grant required for regularising the additional authorisation.

Budget Allocation and Monitoring System database showed that the system allowed booking of negative figures in respect of budget 'Allotted Amount' under specified 'Head_ID's. Negative figures in the Budget allotted amount were noticed in 11 instances in respect of 10 DDOs.

The functionality of auto calculation of penal interest for delayed credit of money to government account by agency banks has not been developed. Timely defacement of challans is not done and only 44 *per cent* of challans have been defaced. No time limits are set for processing refund applications and 31 *per cent* of applications are pending disposal.

Expenditure module had deficiencies, such as the absence of sanction orders or proceedings within the system due to which the Treasury had to rely on physical copies of the bills for processing payments. The HR application - SPARK contained inconsistent and invalid data which defeated the objective of the system.

In the Accounts and Audit module, there existed a risk due to unprofessional backend access to the database, which allowed stored procedures to be executed by manually editing 'date' variables. The system is not capable of reconciling GST transactions which resulted in unreconciled amount of GST.

Core Treasury Savings Bank module had deficiencies, such as the non-migration of accounts from TIS to TSB and the lack of system controls for closing inoperative PD accounts. Negative balances were noticed in 3,136 accounts maintained in TSB. Non-capturing of KYC details for accounts, issues in signature verification and absence of maker-checker process for transactions below ₹50,000 increased the likelihood of unintentional errors and possibility of malpractices during the operation of these accounts.

Government failed to carry out third-party independent testing and did not conduct a security audit for any IFMS-K applications. Also, the system permitted multiple logins across various web-based applications. The state budget application was operating on an unlicensed version of DB2. No Database Administrator was available and the Business Continuity/ Disaster Management Plan was also not devised.

What we recommend?

We have made 46 recommendations as given below:

PROJECT PLANNING, DEVELOPMENT AND IMPLEMENTATION

- Government should initiate the process to conduct Business Process Re-engineering and complete it in a timely manner to ensure synergy between existing processes and new processes.
- Government should fix timelines for implementation of various functionalities of the different functionalities in IFMS-K.
- Government should formulate a Requirement Traceability Matrix and a Performance SLA to ensure timely completion of requests raised and assure minimum performance standards.

BUDGET MANAGEMENT

- Government should initiate the automation of the BMS and its integration with the Budget application in a timely manner.
- Government may augment the budget module to accurately identify savings within grants and develop a system to monitor and track any additional authorisations to ensure timely regularisation of expenditure.
- Government should initiate steps to automate budget module to continuously track and update figures in the heads of accounts while keeping a trail of the changes made. Figures booked by the AG (A&E) need to be captured in the budget module for improving efficiency and accuracy in the budgeting process.

- Government should establish a time frame for developing the functionality for additional fund request in the BAMS at the DDO/ SCO level.
- Government should conduct a review of all reports generated by the BAMS to ensure that they align with requirements and accurately reflect financial data.
- Government should fix a time frame for opening the new sub head under the Public Works Deposit head for improved transparency and precise tracking of funds.

RECEIPT MANAGEMENT

- Government should develop a functionality to periodically secure account statements from banks *via* the e-Treasury system to enable system based cross verification, auto detection of transaction errors and synchronised settlement. Government should recover the amount lying in the pooling accounts from the banks and responsibility may be fixed for not obtaining monthly statements and account statements.
- Government should develop a functionality in IFMS-K to auto calculate and claim interest and liquidated damages from banks for delayed credit of money to Government account.
- Government should modify the application to ensure that every challan defaced is stamped with unique defacement number and the total defaced amount do not exceed the challan amount.
- Application's self-sufficiency may be ensured by including comprehensive reporting on refund requests to identify lapses and take corrective actions. GRN needs to be included in receipts generated by integrated departments.
- Government should fix a time frame for refund procedures on sale of stamps to be made online.
- Government should implement a functionality in IFMS-K to provide partial refund in the Treasury so that the concerned departments can draw bills only for the sanctioned amount.
- Government should develop a functionality in IFMS-K to map the DDO codes while accepting the challans through the CREDIT.

EXPENDITURE MANAGEMENT

- Government should implement a validation system to ensure completeness of data and documents before submission, reducing errors and improving process efficiency.
- Government should upgrade the CoreTIS application to incorporate facilities to allow the Treasury Officer to monitor pending bills at the Accountant level, access detailed reports on bill status and required actions, and review Accountant objections to ensure accountability and prevent delays.

- Government should fix a time frame for integration of SPARK with treasury systems for efficient DDO-DSC approval.
- Government should fix a time frame for software modification to ensure uploading of sanction order for passing bills.
- Government should strengthen the system to prevent the issuance of advance bills in violation of the guidelines and implement automatic interest charges for delayed settlement of advances.
- The system should be updated to ensure that bills are not routed through BDS when the original debit head pertains to a deposit head of account.
- A separate weekly report of unsettled bills may be generated with detailed bill specifications, DDO information, and an age analysis to prioritise overdue cases.
- Government should implement validation checks to ensure data consistency and accuracy by enforcing unique identifiers (*e.g.*, PEN and GPF numbers) and validating mandatory fields like PAN.
- Government should implement validation check to ensure that e-TSB accounts are created only once per unique PEN.
- Government should fix a time frame for integration of SPARK with software of KPSC for recording details of departmental exams.
- Government should fix a time frame for software modification to restrict the LWA period to five years.
- Government should implement a functionality in SPARK to mark end of service event in employee data and to process further payments to ex-employees only after this is specifically permitted by the DDO in the system.
- Government should fix a time frame for updation of the EMLI application to capture additional information.

ACCOUNTS AND AUDIT MANAGEMENT

- Government should enhance the IFMS-K system to enable automatic reconciliation of scrolls from the RBI and GSTN, facilitating the generation of a Memorandum of Error.

CORE TREASURY SAVINGS BANK

- Government should take necessary action to reconcile and migrate data to TSB in a time-bound manner.
- Government should initiate action to mandatorily update the KYC details of customers in TSB system.
- Government should update the system by making it mandatory to capture the

signature of all customers in the database and ensure that cheques are passed only after verification against signature captured.

- Government should initiate action to enable maker-checker process for transactions below ₹50,000 in TSB system to prevent unauthorised or fraudulent transactions.
- Government should implement measures to prevent negative balances in TSB accounts in order to curb fraudulent transactions and proper testing needs to be conducted to ensure the same.
- Government should initiate action to specifically accommodate all the operations of PD accounts in IFMS-K.
- Government should update the TSB module, so that on resumption the amounts are credited to the concerned heads of account from where the expenditure was initially incurred.

INFORMATION SYSTEM SECURITY CONTROLS

- Government should limit user sessions to single login per account and a single account from a computer at a time to enhance security.
- Government should fix a timeline for completing the data migration and ensure supported Database Management Systems are used.
- Government should fix a time frame to notify IFMS-K as a Critical Information Infrastructure.
- Government should fix a time frame to implement a Data Retention Policy.
- Government should fix a time frame to establish a far DR and also for settling the claim of NIC.
- Government should fix a time frame for Disaster Recovery Plan.
- Periodic DR drills may be scheduled, conducted and recorded and post-drill analysis may be undertaken to review the lessons learned.
- A ticket based online issue reporting mechanism should be designed for entire suite of applications in IFMS-K, categorising issues based on nature and urgency and fixing timeline for resolution.
- Government may expedite follow-ups with the firm and promptly recover the amounts due by enforcing contractual obligations.

Government's response to audit recommendations

Government, while responding to the Audit observations, assured necessary corrective action wherever required. Audit acknowledges and appreciates the corrective action taken/ proposed by the Government to bring required controls and facilities in IFMS-K to address issues pointed out in this report.

CHAPTER I

INTRODUCTION

CHAPTER-I INTRODUCTION

1.1 Evolution of the Integrated Financial Management System-Kerala

Department of Finance (DoF) of Government of Kerala (GoK) is the custodian of State exchequer and is responsible for (i) overall management of State finances from budget preparation to allocation, (ii) budget control through continuous monitoring of expenditure and revenue and (iii) ensuring that debt obligations are met. The Directorate of Treasuries keeps accounts of receipts and payments made to/ by the State Government/ Departments and plays a key role in supporting the Department of Finance in passing bills as per budget provision and generation of monthly accounts.

The computerisation of treasury processes in Kerala began in 2000 with a distributed standalone system called Treasury Information System (TIS) which laid the foundation for more advanced systems. By 2014, the State transitioned to a centralised system viz. Core Financial Management System (CFMS), significantly enhancing the efficiency and integration of financial operations. Building on the progress of CFMS, the Department of Finance launched the Integrated Financial Management System-Kerala (IFMS-K) project in 2015-16, aiming to further streamline and modernise treasury functions. IFMS-K aims to achieve effective financial management for the State by integrating the financial transactions of the State Government with all key stakeholders, including Department of Finance, Department of Treasuries, different Administrative and line Departments, Accountant General (Accounts & Entitlement) [AG(A&E)]¹, Reserve Bank of India (RBI), and various banks. The project aimed to enhance the efficiency of budgeting processes, improve cash flow management, strengthen Management Information Systems (MIS), ensure greater accuracy and timeliness in accounts preparation, promote transparency and efficiency in public delivery systems and improve financial and human resource management.

1.2 Organisational Structure

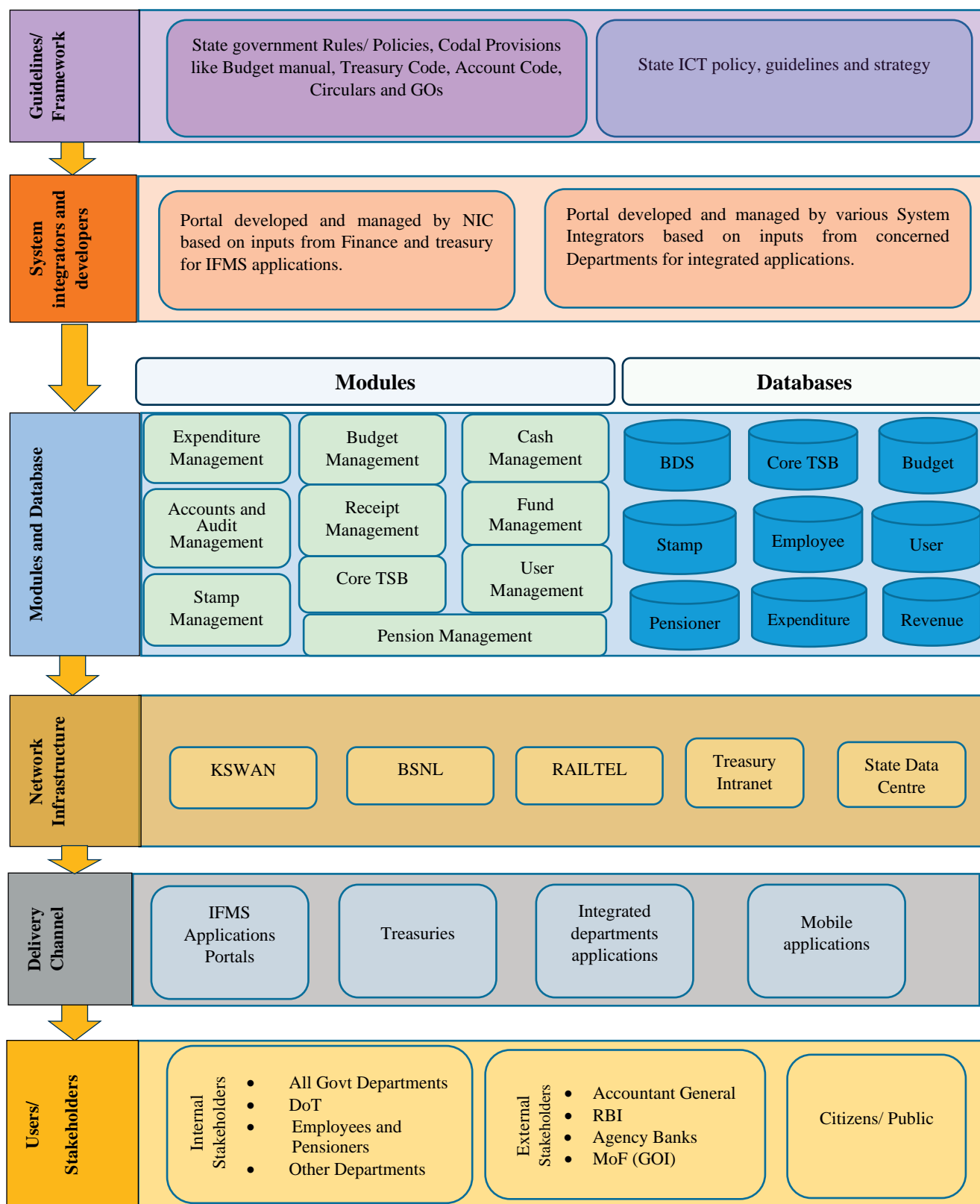
The Additional Chief Secretary, Department of Finance, leads and oversees the department at Government level, to ensure that implementation of the project aligns with the State's financial goals and policies. The Department of Treasuries, under the administrative control of the Department of Finance, plays a crucial role in the project, being primarily responsible for the receipt and payment of money on behalf of Government and maintaining accounts.

¹ Abbreviations used in this report are listed in the Glossary.

1.3 System Architecture

Development of the IFMS-K suite of applications was entrusted to the National Informatics Centre (NIC). IFMS-K designed as a centralised web-based financial accounting system integrating transactions among the stakeholders and the public. Multiple Database Management Systems (DBMS) ranging from proprietary systems like IBM's DB2, which forms the backbone of all treasury applications to open-source alternatives such as PostgreSQL and Maria DB are brought together in IFMS-K. The network infrastructure comprises KSWAN, BSNL, Treasury Intranet, Railtel and the State Data Centre. IFMS-K provides access to users through web portals and mobile applications, serving both internal stakeholders and the public.

The overall solution architecture of IFMS-K is given in **Exhibit 1.1**.

Exhibit 1.1- Architecture of IFMS-K

(Source: DPR on CFMS).

1.4 Modules of IFMS-K suite of applications

To ensure interaction between multiple systems within the departments² and with other stakeholding departments/ agencies, and to promote a unified approach to managing the State's finances, ten modules were developed in IFMS-K suite of applications based on basic functionality and 18 applications were developed under these modules. The modules and their applications are given in **Table 1.1**.

Table 1.1
Statement showing various modules and its applications

Sl. No.	Modules	Applications
1.	Budget Management	BMS (Budget Monitoring System)
		Budget 2.0
		BAMS (Budget Allocation and Monitoring System)
2.	Receipt Management	e-Treasury
		CREDIT (Cash Remittance and Deposit in Treasury)
3.	Expenditure Management	BIMS (Bill Information and Management System)
		SPARK (Service and Payroll Administrative Repository for Kerala)
		CoreTIS (Core Treasury Information System)
		EMLI (Effective Management of Issuance of Letters of Credit)
		BDS (Bill Discounting System)
4.	Accounts and Audit Management	iAMS (Integrated Accounts Management System) - (middleware solution for pushing data to the VLC and rendering accounts to AG)
5.	Cash Management	WaMS (Ways and Means System)
		iSoFT (Information System of Financial Transactions)
6.	Fund Management	e-Ledger (Electronic Ledger Management System)
7.	Core Treasury Savings Bank	Core TSB (Treasury Savings Bank)
8.	Pension Management	PIMS (Pension Information and Management System)
9.	User Management	UMAS (User Management and Administration System)
10.	Stamp Management	CRA (Central Record Keeping Agency) E-stamping

² Department of Finance and Department of Treasuries.

1.5 Audit Objectives

The Performance Audit (PA) on IFMS-K sought to ascertain whether:

- i. project planning, system development and implementation procedures were adequate and effective;
- ii. objective of the system to bring effective financial control over budget allocation, receipt and expenditure management of the State Government was achieved; and
- iii. Information System Controls and Security Controls in place were adequate and effective in asset safeguarding and ensuring data integrity and provide for secure and uninterrupted treasury operations.

1.6 Audit Criteria

The criteria for PA were derived mainly from

- Kerala Financial Code
- Kerala Treasury Code
- Kerala Budget Manual
- Kerala Service Rules
- To-be and Functional Requirement Specification (FRS) document of IFMS-K
- Generally accepted principles of Information Systems Governance, development and maintenance
- Government Orders, Notifications, Guidelines and Circulars issued by the State Government/ Government of India from time to time.

1.7 Audit scope and methodology

The PA was conducted during April 2022 to June 2023, September 2023 to October 2023 and June 2024 to July 2024 covering the period 2016-17 to 2022-23. Audit focused on five modules and its 12 applications relating to Department of Finance and Department of Treasuries for detailed scrutiny.

The module and application wise details are as given in **Table 1.2**.

Table 1.2
Modules and applications examined in Performance Audit

Module	Application	Managed by
Budget Management	BMS Budget 2.0 BAMS	Department of Finance
Receipt Management	e-Treasury CREDIT	Department of Treasuries
Expenditure Management	BiMS CoreTIS	Department of Treasuries
	BDS SPARK EMLI	Department of Finance
Accounts and Audit Management	iAMS	Department of Treasuries
Core TSB	Core TSB	

Audit methodology included the following.

- Analysis of documents related to project implementation
- Analysis of data from the databases of selected modules
- Analysis of application controls
- Test check of records of selected treasuries

Audit objectives, criteria and scope were discussed with the Principal Secretary, Department of Finance in an Entry Conference (June 2022). An Exit Conference was conducted (February 2023) with the Principal Secretary, Department of Finance and the findings were discussed.

For detailed scrutiny, out of the 23 District Treasuries in the State, six³ District Treasuries were selected based on expenditure booked for the period 2018-21. 12⁴ sub-treasuries out of 61 sub-treasuries under the selected six District Treasuries were also selected. e-Treasury, being the online facility for revenue collection of GoK was also selected for scrutiny. Field units were visited to identify manual intervention due to incomplete integration and to gain insight on data collection process.

³ District Treasury Thiruvananthapuram, Thrissur, Kollam, Malappuram, Wayanad and Pala.

⁴ Sub Treasury Kuravilangad, Kollam, Vythiri, Chelakkara, Wandoor, Meenachil, Varkala, Sulthan Bathery, Chavakkad, Perinthalmanna, Vellayambalam and Pension Payment Sub Treasury Kollam.

1.8 Acknowledgement

Audit acknowledges the co-operation and assistance extended by the State Government and NIC in the conduct of this Performance Audit.

1.9 Report structure

The audit findings are grouped under the following chapters:

- Chapter II : Project Planning, Development and Implementation
- Chapter III : Budget Management
- Chapter IV : Receipt Management
- Chapter V : Expenditure Management
- Chapter VI : Accounts and Audit Management
- Chapter VII : Core Treasury Savings Bank (TSB)
- Chapter VIII : Information System Security Controls

CHAPTER II

**PROJECT PLANNING,
DEVELOPMENT AND
IMPLEMENTATION**

CHAPTER-II

PROJECT PLANNING, DEVELOPMENT AND IMPLEMENTATION

Integrated Financial Management System (IFMS-K) in Kerala, initiated by Government of Kerala and led by the Department of Finance, aimed to integrate all financial transactions relating to Government of Kerala. The review meetings chaired by the Additional Chief Secretary (ACS) of Department of Finance, entrusted with ensuring the implementation of the project, became the forum for raising Change Requests based on stakeholder inputs. These review meetings failed to manage the project effectively, as the status of change requests and actions taken on the decisions were not documented, leading to continued dependence throughout the implementation on the System Integrator (SI)⁵. Government did not enter into a Service Level Agreement (SLA) with SI though such an agreement was executed for a similar project. Absence of comprehensive documentation led the project which commenced eight years ago to extend indefinitely.

2.1 Introduction

The IFMS-K project aims to integrate all financial transactions of GoK in real-time, and to ensure financial discipline. Evolving from the Core Financial Management System (CFMS) introduced in 2011-12, IFMS-K was developed by the National Informatics Centre (NIC). IFMS Review Committee chaired by ACS, Department of Finance was formed to oversee all the aspects of project's implementation with the meetings required to be scheduled every week.

2.2 Shortfall in the conduct of review meetings

The review meetings were key to implementation of the project, ensuring adherence to timelines, addressing challenges, and making necessary adjustments. The deficiencies noticed in project management are discussed in the subsequent paragraphs.

Audit noticed that during the three financial years from 2020-21 to 2022-23, only 30 review meetings were conducted against the requirement of 156⁶ meetings (19.23 *per cent*). Audit identified gaps of up to 10 months between consecutive meetings in two instances. It was also noticed that the decisions made in the review meetings were not periodically reviewed, and Action Taken Reports (ATR) on the decisions were not available in the department.

Audit observed that the above shortfalls made it difficult to measure actual completion of tasks against the set deliverables. The implementation timeline was set by the Review Committee in April 2015 as 14 months, whereas the project is still ongoing.

⁵ A system integrator helps combine different technologies into one working system.

⁶ 3 (years) x 52 (number of weeks in a year).

Government stated (November 2024) that regular review committee meetings were conducted under the chairmanship of the Additional Chief Secretary, Department of Finance. In each such meeting, targets were fixed for each and every entity and the action taken was reviewed or discussed in the very next meeting.

The reply is not tenable, as review meetings were not conducted in the frequency stipulated and documentation is not available regarding ATRs on decisions taken during the meetings. Further, the inordinate delay of eight years from the initial timeline set, clearly establishes the failure in monitoring the implementation effectively.

2.3 Absence of Service Level Agreement and comprehensive documentation in implementation

NIC, being a Total Solution Provider (TSP) and having developed treasury systems from 2004, was entrusted with the development of IFMS-K without competitive tendering. Guidelines issued (September 2009) by the Information Technology Department on e-Governance initiatives implemented by Government departments stipulate that, in case project is executed by TSP, a detailed Service Level Agreement (SLA) should be signed with the agency. The SLA must clearly specify in detail the scope of the work, deliverables with time schedule, monitoring mechanism for supervising the service levels, penalties for failure to deliver as per the prescribed SLAs and other requirements as specified in the guidelines.

Audit noticed that:

- 1) Government did not enter into SLA with NIC, in the absence of which key performance benchmarks *viz.*, secure timely deliverables, timelines of project implementation, and monitoring mechanisms for supervising service levels were not established. This deficiency persisted throughout the implementation, as no such targets were set during review meetings also.
- 2) The task of preparation of Functional Requirement Specification (FRS) was entrusted to SeMT⁷ and NIC was advised to prepare System Requirement Specification (SRS) based on the FRS. Both FRS and SRS were to be completed by July 2015. Though FRS was prepared by SeMT and was approved in August 2015, NIC did not prepare any SRS. In addition, Functional Audits could not be conducted by third party Auditor (STQC⁸) due to lack of SRS.

The Administrative Reforms Commission, Government of Kerala also highlighted in its 11th report (January 2021) that due to absence of SLA, penalties covering deliverables, timeframes and performance of applications delivered by TSP were not defined and the departments ended up in a disadvantageous situation after spending considerable amount of time and

⁷ State e-Governance Mission Team.

⁸ Standardisation, Testing and Quality Certification Directorate.

money. Failure to follow FRS resulted in modules envisaged therein not being developed as pointed in Paragraph 2.10 of this Report.

Government stated (March 2023) that usually NIC does not execute SLA with the user departments and To-Be and FRS prepared by SeMT was not approved as it was not easy to develop the drastic changes in the modules necessitated due to change request from various domains. Government further stated (November 2024) that on formulation of IFMS-K, SLA was not entered into and now the initial target points have been completed and applications started functioning in core environment.

Government reply stating NIC does not execute SLA and To-Be and FRS prepared by SeMT was not approved is factually incorrect as NIC has executed (May 2014) SLA with Government of Kerala for the implementation of “e-District MMP in Kerala” and the FRS prepared by SeMT was approved in the review meeting (August 2015).

2.4 Absence of physical and financial targets

As per the adopted practice, NIC accesses the requirement on procurement of hardware and networking devices and software licences based on functional/modification request from the stakeholders, which are further discussed in the review meetings. Thereafter, administrative sanction for incurring expenditure is accorded by the Department of Finance. The requirements raised by NIC were further referred to the Technical Committee and purchase is effected by tendering. As such, in the absence of SLA, physical as well as financial targets were not set by the Department. Similarly, such targets were not set in the review meetings also.

The year-wise details of expenditure and component wise cost incurred for IFMS-K project is as detailed below in **Table 2.1**.

Table 2.1

Year wise Expenditure		Component wise cost incurred	
Period	Expenditure (₹ in crore)	Component name	Expenditure (₹ in crore)
Upto 2014-15	4.42	Far Disaster Recovery site, Near Disaster Recovery site	2.20
2015-16	1.37	Hardware	3.22
2016-17	1.64	Networking	1.53
2017-18	3.65	Training	0.06
2018-19	0.73	Software purchase	14.98
2019-20	4.08	Security auditing/ testing	0.12
2020-21	1.06	Payment to NIC for developers	8.85
2021-22	9.30	Database Administrator and System Administrator charges	1.47
2022-23	8.05	AMC	1.02
		Others	0.85
Total	34.30	Total	34.30

(Source: Calculated by Audit from the records made available).

Total cost of the Project amounted to ₹34.30 crore (March 2023). Purchase of software for ₹14.98 crore (43.67 *per cent*) constituted the major share of the project.

Absence of physical and financial targets hinders monitoring and evaluation of progress against the objectives of the project.

2.5 Absence of specific Head of Account for booking expenditure

List of Major and Minor Heads of Account⁹ provides that the details of each Scheme/ Project/ Programme, *etc.*, as the case may be, shall be indicated at the sub-head level below the standard minor head. Likewise, at the detailed head and object head levels, details of sub-schemes or activities and object of expenditure shall be indicated respectively.

Audit observed that no specific sub-head of account was allotted for meeting expenditure relating to the implementation of IFMS-K and the expenditure is being booked under Major heads of account 2054-Treasury and Accounts Administration, 3451-Secretariat-Economic services *etc.* In the absence of a separate sub-head of account, Audit could not ascertain the amount expended against the amount allotted for the project.

Government stated (July 2023) that new sub-heads have been opened¹⁰ for distinct classification of IFMS-K. The sub-heads were opened under the heads 3451-00-090-88 and 2054-00-095-93.

However, Audit observed that even though expenditure was booked under the head 2054-00-095-93 from the year 2023-24 onwards, no expenditure is seen booked under the head 3451-00-090-88 till date (August 2024).

2.6 Failure to undertake Business Process Re-engineering Exercise

An organisation changing from a manual to a computerised environment would conduct a Business Process Re-engineering (BPR) exercise. BPR involves re-engineering of the existing processes and introduction of new processes where necessary, to ensure synergy of these processes with electronic systems.

The guidelines of Mission Mode Project issued by GoI (July 2010) on Treasury Computerisation envisaged that each State/ Union Territory is required to prepare an action plan covering *inter alia* the changes required in procedures, practices, codes, manuals and laws such as provision for use of digital signatures, file formats, transfer of funds electronically *etc.*, with explicit timelines to ensure achievement of these objectives. Accordingly, when amendment to Codal provisions is required, Government would first issue the Government Order and mention therein that updation of Codal provisions will be undertaken.

⁹ Para 4.1 read with Note below para 3.1 of General Directions.

¹⁰ GO(Rt) No.1318/2023/Fin dated 22 February 2023.

Audit observed that neither Kerala Treasury Code, Kerala Financial Code and Kerala Budget Manual were amended to align with the re-engineering of the business process, nor any action plan was formed to amend codal provisions prior to making systemic changes.

Government stated (November 2024) that treasury department will take necessary action to initiate the process to conduct BPR and complete it in a timely manner.

Recommendation No. 1

Government should initiate the process to conduct Business Process Re-engineering and complete it in a timely manner to ensure synergy between existing processes and new processes.

2.7 Deviations from Agile principles in Project development

Government claimed that IFMS-K adopted the Agile¹¹ Software Development Methodology, which allowed tasks identified in weekly review meetings to be discussed, finalised, and assigned for development in a continuous manner throughout the project lifecycle. However, it was seen that instead of following Agile methodology, the development of modules was done on an incremental basis on decisions made in review meetings. This shift in methodology lacked formal task identification, prioritisation, and documentation. Thus, the project, which was initially proposed to be completed within two years, deviated significantly from the timeline resulting in incomplete modules and delays.

Key deviations from Agile principles as outlined in the Agile IndEA Framework issued by the Ministry of Electronics and Information Technology (2019), as identified by Audit, is given in **Table 2.2**.

Table 2.2
Critical Elements and findings

Sl. No.	Deviations from Critical Elements in Agile methodology	Remarks
1.	Absence of Timelines	The project did not follow structured timelines, such as Agile “Waves and Surges,” leading to unstructured development cycles.
2.	Undefined Roles	Critical roles like the Arch-Dev-Ops Process Engineer, essential for guiding Agile practices and coordination, were not defined.
3.	Lack of Iterative Records	No documentation of surges or iterations, their tasks, and completion timelines was maintained, undermining Agile’s iterative approach.
4.	Lack of Backlog	The absence of an updated product backlog hampered task prioritisation and adaptability.

¹¹ A project management approach that focuses on iterative development, where tasks are divided into small stages, allowing for continuous collaboration, feedback, and flexibility to adapt to changes throughout the project lifecycle.

Sl. No.	Deviations from Critical Elements in Agile methodology	Remarks
5.	Absence of Feedback Mechanism	Regular workshops and stakeholder consultations vital for continuous feedback, were not conducted.
6.	Lack of Progress Tracking mechanism	There was no mechanism to track progress through Key Performance Indicators aligned with project goals.

Government stated (November 2024) that at this stage of rollout of applications, it is not practically feasible to review the model being continued.

The reply is not tenable as the absence of essential elements outlined in Agile IndEA framework has led to inefficiencies and risks in implementation as brought out in Paragraphs 2.10 and 2.11.

2.8 Absence of documentation on legacy data migration

As per the Technical Guide on Data Migration¹², during legacy data migration, the tools were to be identified and tested, log was to be verified for errors and mitigation and pre-migration and post-migration reports are to be generated confirming completeness of migration. The reports were to be signed by an authorised official along with the personnel from migration team.

Audit noticed that the data from individual standalone servers (Treasury Information System) in treasuries were migrated to the core treasury platform during the initial phase of IFMS-K. However, for migrating the data, the treasury neither adopted a data migration technology/ migration plan nor constituted a dedicated migration team with well-defined roles and responsibilities.

Audit observed that details in respect of data migration tools employed, log analysis, signed pre-migration and post-migration reports confirming the completeness of migration *etc.*, were not available with the Department. Exception reports (errors/ integrity error reports) generated during data migration and rectification and confirmation obtained from treasuries were not available. Problems faced in IFMS-K due to data migration has been included in Paragraph 7.2 of this Report.

Government stated (November 2024) that earnest efforts were taken by the treasury official to migrate error free data to the core platform. The reply is not tenable as the discrepancies related to data migration pointed out as stated above have not yet been resolved.

¹² Issued by Committee on IT, the Institute of Chartered Accountants of India.

2.9 Absence of mechanism for Acceptance Testing

Government of Kerala issued guidelines (September 2009)¹³ for implementation of e-governance projects in the state which *inter-alia* provides for a proper mechanism for Acceptance Testing before deployment of applications in the production server as stated below:-

- (a) The Acceptance Test Plan (ATP) shall be ready by the time the Application Software is developed. The test plan shall include sample data for testing and expected results and the plan should be approved by all relevant parties.
- (b) The test environment should be secure and shall be segregated from the Development and the Production environment. The Acceptance testing shall be conducted by a team of functional experts nominated by the IT Division of the Department/ Organisation.
- (c) The software developer shall not do the Final Acceptance Testing. The Final Acceptance Testing should be conducted by a third party who is a professional testing agency and should be selected through transparent tendering process.

Audit scrutinised the mechanism of testing of applications available and observed that criteria specified in the guidelines were not followed and no dedicated software testers were involved by NIC.

Absence of such dedicated testers compromised the thoroughness and effectiveness of the testing process, which is evidenced by the existence of negative balance in Treasury Savings Bank accounts which has been commented in Paragraph 7.7 of this Report.

Government stated (November 2024) that now for every new change to be made/ incorporated in the IFMS-K, acceptance testing against the Functional Requirement is being done and the occurrence of negative balance in the accounts is restricted now.

The reply is not tenable as non-adherence to the guidelines, which mandated the engagement of a dedicated testing team and professional testing agency, adversely affected the effective validation of the system's readiness and reliability.

2.10 Non-development of modules envisaged in Functional Requirement Specification

For the implementation of IFMS-K, the FRS prepared by SeMT, envisaged development of seven modules and NIC developed ten modules. The modules that were envisaged and the modules that were developed are as given in **Table 2.3**.

¹³ GO(P) No.24/2009/ITD.

Table 2.3
Modules envisaged Vs Modules developed

Sl. No.	Modules Envisaged	Sl. No.	Modules Developed
1	Budget Management	1	Budget Management
2	Receipt Management	2	Receipt Management
		3	Stamp Management
3	Expenditure Management	4	Expenditure Management
		5	Pension Management
4	Accounts and Audit Management	6	Accounts Management
5	Cash Management	7	Cash Management
6	Fund and Liability Management	8	Fund Management
7	Strong Room Operation Management	9	Core TSB
		10	User Management

(Source: FRS document).

Audit noticed that the Liability Management sub module which was part of Fund Management module and the module for Strong Room Operation Management were not developed.

Government stated (November 2024) that the sub module Liability Management And Strong Room Operation Management have been kept in abeyance as far as treasury department is concerned. The reply is not tenable as absence of these modules would lead to inefficiencies in tracking financial obligations and increased risk in treasury operations.

2.11 Non-development of functionality based on requirements

Audit verified five modules in IFMS-K namely Budget module, Receipt module, Expenditure module, Accounts module and CoreTSB module. Except CoreTSB, the other four modules are part of FRS. On verification of the requirements for the four modules in FRS against the functionalities that are implemented in IFMS-K, it was noticed that many functionalities envisaged were not developed. The details are given in **Table 2.4**.

Table 2.4
Number of functionalities not developed

Sl. No.	Name of Module/ sub-modules	No. of envisaged requirements	No. of requirements not developed
1	Budget Preparation, Resource estimation & Budget Approval	71	37
2	Budget Allocation	10	7
3	Budget Re-appropriation/ Re-Allocation	26	12

Sl. No.	Name of Module/ sub-modules	No. of envisaged requirements	No. of requirements not developed
4	Receipt Online Collection	21	1
5	Payment at Department's counter/ Field Officer/ FRIENDS	11	2
6	Refund	10	6
7	Bill preparation and submission	27	9
8	Bill processing and payment	24	8
9	Accounts Preparation/ Compilation	51	18
	Total	251	100

(Source: FRS document).

Out of the 251 requirements specified in the approved FRS, 100 requirements were not developed in IFMS-K. Additionally, these requirements were not addressed during the IFMS review meetings also. The shortfalls in IFMS-K due to non-development of these functionalities are discussed in the subsequent chapters.

Government stated (November 2024) that some functionalities are under development stage and some items can be introduced in the long run with detailed discussion with the authorities concerned.

Recommendation No. 2

Government should fix timelines for implementation of various functionalities of the different functionalities in IFMS-K.

2.12 Inadequacy of change management process

In IT organisations, the change management process is normally used to manage and control changes to assets, such as software, hardware, and related documentation. Change controls are needed to ensure that all changes to system configurations are authorised, tested, documented and controlled so that the systems continue to support business operations in the manner planned, and that there is an adequate documentation of changes.

Audit noticed that based on the decisions in the weekly review meetings, frequent changes were made in the software versions. Audit observed that details such as the dates and reasons for carrying out version changes were not available on record. Further, there was no record of testing and acceptance of the amendments carried out in the software.

Government stated (November 2024) that a change request procedure and standard operation procedure are under preparation for tracking the modifications in the software development.

The reply is not tenable as change management process is essential to track future changes and for testing and is an integral part in implementation of the project.

2.13 Absence of Requirement Traceability Matrix and Performance Metrics

Requirement Traceability Matrix (RTM) is a document that maps and traces user requirement with test cases. It captures all requirements proposed by the client and requirement traceability in a single document. Further, it is necessary that web applications respond quickly to the user request for efficient operation. This requires that the application, database and server components are designed and configured to deliver fastest response time which would be specified in the form of Performance metrics involving multiple factors¹⁴ in Performance SLA. Performance metrics based on uptime, service availability, response time, MTTR¹⁵ etc., were to be specified to regulate the performance under all possible ranges.

Audit observed that neither RTM nor performance metrics assuring minimum specified performance was available for IFMS-K project. Absence of an RTM led to department not being able to readily ascertain the tasks pending development from time to time in terms of requirements. In the absence of RTM, Audit could not confirm whether all the requirements specified in the FRS or in change requests were finally brought into the application.

Audit further observed that criteria for monitoring application performance during normal course and peak load time should have been made as there are no yardsticks to assess performance of the system.

Government stated (November 2024) that the treasury department will carry out the recommendations to formulate a RTM to ensure timely completion of requests raised by the department to NIC. Regarding absence of performance metrics, Government stated (March 2023) that the Treasury central server was upgraded on the recommendation of the technical committee after verification of analytical report in May 2022 as there were some performance issues reported which mainly affected transactions and data processing. Government further stated (November 2024) that the matter would be taken up with NIC.

Recommendation No. 3

Government should formulate a Requirement Traceability Matrix and a Performance SLA to ensure timely completion of requests raised and assure minimum performance standards.

¹⁴ Transaction volume, CPU utilisation, response time ranges and number of users.

¹⁵ Mean Time to Repair.

CHAPTER III

BUDGET MANAGEMENT

CHAPTER-III BUDGET MANAGEMENT

The objective of Integrated Financial Management System (IFMS-K) is to integrate Finance and Treasury management functions to ensure effective budgetary control in expenditure management. This could not be ensured as the budget estimation module was limited to Chief Controlling Officer (CCO) level and not integrated with Human Resources (HR) application and the entirety of estimation was not automated. The Budget 2.0 application could not accurately evaluate savings within the grant leading to excessive additional authorisations. Voucher Level Computerisation (VLC) System of Office of AG (A&E) was not integrated with the Budget 2.0 application and the business rules were not properly mapped in the BAMS module leading to incurring expenditure without proper budget provisions.

3.1 Introduction

IFMS-K aims to provide effective financial control over budget estimation, budgeting, and the allocation of the approved budget for the State Government. The core applications involved in this process are:

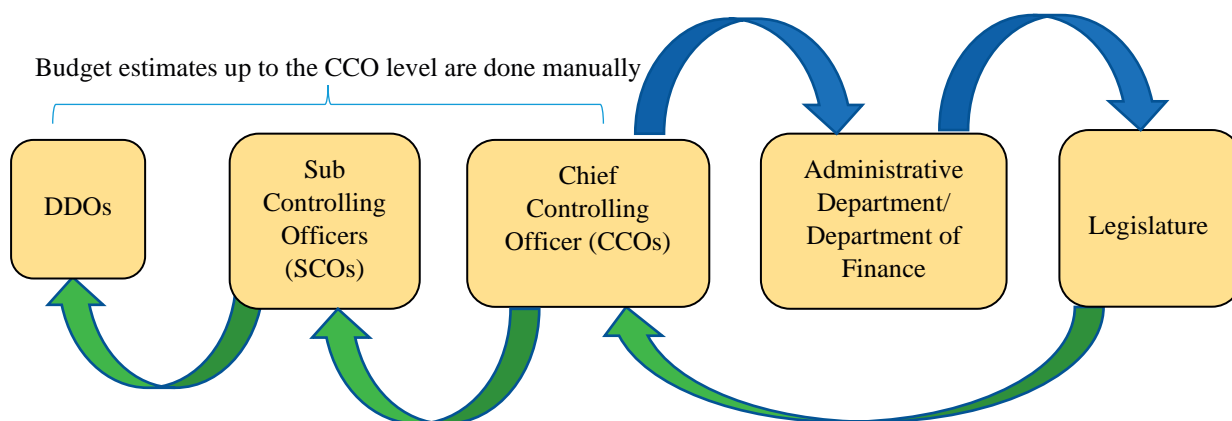
- **Budget Monitoring System (BMS):** Used for budget estimation, receiving proposals from the CCOs *etc.*
- **Budget 2.0:** Utilised by the Department of Finance for budget preparation, additional authorisation, supplementary demand for grant *etc.*
- **Budget Allocation and Monitoring System (BAMS):** Employed for allocating the budget up to Drawing and Disbursing Officer (DDO) level.

The data flow in the budget applications starts with the Chief Controlling Officers (CCOs) providing the budget estimates, to the Administrative Department through the BMS. The Department of Finance after scrutinising the estimates received through Administrative Departments, uploads the data into the Budget 2.0 for the preparation of the State Budget. Once the budget is passed by the Legislature, the allocation of the budget is managed through the BAMS up to the level of DDO. Budget data from the Department of Finance are also ported into the VLC system of Accountant General (A&E). Based on the allocated budget, DDOs raise bills and forward them to the respective Treasuries for processing and payment to the beneficiaries. The major/ sub-major head wise transaction data generated in each District Treasury is electronically transferred by the Director of Treasuries monthly to AG (A&E). AG (A&E) then ports this data into different sets of tables in the VLC system. The AG (A&E) prepares the monthly Accounts (monthly Appropriation and monthly Civil Accounts)

and Annual Accounts (Appropriation Accounts and Finance Accounts) of the State Government from the VLC data.

The process of budget estimation and execution is given in **Exhibit 3.1** below:

Exhibit 3.1
Process of budget estimation and execution



3.2 Deficiencies in the Automation/ Integration in the Budget Monitoring System (BMS)

As per para 12 of Kerala Budget Manual (KBM), 'Preparation of the budget' marks the first of the budgetary stages which is a purely executive function. As per circulars issued by Department of Finance, all Heads of Department (HOD) shall submit the budget estimates to the Department of Finance before mid-September that year. The HODs prepares estimates based on the estimates submitted by Regional/ District Officers and the Administrative Department, after scrutinising the estimates submitted by HODs, forward it to Department of Finance for further scrutiny. The Department of Finance captures this process through the BMS application of Budget module.

Audit observed gaps in automation/ integration of budget preparation process in the BMS as given below:

- 1) Sub Controlling Officers (SCOs) and DDOs submit their estimates manually to CCOs, who consolidate them in prescribed formats and upload them into the BMS. Non-capture of estimates by the BMS from the primary level indicates incomplete automation of business rules. It was also noticed that the proposals for plan schemes are still submitted in physical formats, bypassing the BMS application entirely.
- 2) Since the BMS lacks integration with the Budget 2.0 application, the Department of Finance manually downloads departmental estimates

figures from the BMS, scrutinises them, and issues final orders¹⁶ on Part I and Part II estimates by January and re-uploads into the Budget 2.0 as proposals. Before issuing final orders, the estimation is required¹⁷ to be communicated to Administrative Departments for seeking subsequent proposals, if any. The communication of estimates and subsequent proposals between the Department of Finance and Administrative Departments are conducted manually, highlighting significant gaps in automation and system integration.

Government stated (November 2024) that steps are being taken to address the deficiencies with the authorities concerned and to devise a long-term solution. The workflow for integrating the BMS with the Budget 3.0 to capture proposals has been prepared and is in the developmental stage, with implementation expected in the near future.

The reply is not tenable as automation/ integration of budget preparation process was to be incorporated at the implementation stage itself and in a comprehensive manner.

Recommendation No. 4

Government should initiate the automation of the BMS and its integration with the Budget application in a timely manner.

3.3 Deficiencies in the Budget 2.0 application

Budget 2.0 is the application for preparing the Budget of the Kerala Government. This software manages budget activities like Budget Estimation, Preparation of Budget, Preparation of Budget Documents, and post budget activities like Additional Authorisation, Supplementary Demands for grants, Contingency Fund Management, Re-appropriation of Funds, Resumption, Regularisation of Funds, surrender of savings and preparation of Alteration Memorandum.

The final approved estimates prepared by Department of Finance are manually entered into the Budget 2.0 application as estimate against proposals and then the Annual Finance Statement and supporting documents are generated.

Prior to the financial year 2021-22, expenditure amounts were manually entered into the Budget system, based on data furnished by the CCOs concerned. In 2021-22, a new feature was implemented in the Budget system for automatically capturing expenditure figures from the BAMS. Therefore, the audit analysis of the Budget data covers the financial years 2021-22 and 2022-23 only. The deficiencies noticed are discussed in the succeeding paragraphs.

¹⁶ Para 50 of KBM.

¹⁷ Para 48 of KBM.

3.3.1 Limitation of the system in restricting Additional Authorisation

Para 95(3) of the Kerala Budget Manual stipulates that when an additional appropriation is required urgently and no savings are foreseen, the authority concerned should apply to the Administrative Department in Government for permission to incur the expenditure. The Administrative Department with the concurrence of the Department of Finance, authorises the expenditure, and informs the Accountant General, through the Department of Finance, that provision will be made later, either by re-appropriation, or by obtaining a supplementary grant. The grant as a whole should not be exceeded before the supplementary grant has been made by the Legislature.

Authorisation of additional funds and re-appropriation of budget is carried out by the Budget Section in Department of Finance based on the requests received from HODs/ COs after obtaining approvals from respective Administrative Departments. The fund so authorised is released through the Budget 2.0 application.

Audit verified the data in demand table¹⁸ of the Budget 2.0 application database and found that in the capital head for the year 2021-22 under Grant XII – Police, the expenditure exceeded the overall grant even though the additional expenditure was not regularised by the Legislative Assembly under seven heads as given in **Appendix 3.1**.

Audit observed that the Budget 2.0 application lacks validation controls to restrict additional authorisation up to the limit of savings available in other units of appropriation, after the final session of the Legislative Assembly for the financial year has been concluded.

Government stated (November 2024) that the Additional authorisation is being provided for incurring expenditure against unavoidable items for which immediate savings could not be located for re-appropriation. However, all possibilities shall be explored to develop modules in budget and the BAMS applications for avoiding the occurrences of excess grant due to non-regularisation of additional expenditure incurred.

The reply is not tenable, as proper validation controls would have ensured that expenditure under a specific head of account does not exceed the overall grant and the system should restrict the expenditure under a head up to the savings available for re-appropriation.

Recommendation No. 5

Government may augment the budget module to accurately identify savings within grants and develop a system to monitor and track any additional authorisations to ensure timely regularisation of expenditure.

¹⁸ Table that captures head-wise approved grant, re-appropriation, supplementary grant, expenditure, additional expenditure *etc.*

3.3.2 Absence of controls to validate and limit expenditure in salary heads

Audit noticed that no validation control existed to check for budget availability prior to incurring expenditure in salary heads resulting in excess expenditure. The excess expenditure incurred during 2021-22 attributed to salary heads are detailed in **Appendix 3.2**.

Government stated (November 2024) that as per GO(P) No.49/74/Fin dated 01 March 1974, excess disbursement relating to salaries, wages and pension is exempted from the purview of appropriation on the good intention that payment under these items should not be interrupted for want of funds. However, a more realistic approach shall be taken in budget estimation to avoid excess expenditure against budget provision under these items.

The fact remains that Government has failed to tap into the potential of the data available in SPARK for predicting trends in salary disbursement.

3.3.3 Discrepancy between expenditure in the books of Accountant General (A&E) and Budget Data

The AG (A&E) prepares Monthly Accounts from the electronic data rendered by the Directorate of Treasuries. Adjustments to expenditure are made by AG (A&E) through Transfer Entries based on requests from the Treasuries. Recovery of Overpayments (ROP), reflected as negative expenditure, is carried out by the Directorate of Treasuries after expenditure has been incurred under the respective head. AG (A&E) also undertakes annual adjustments for specific heads of accounts. Since re-appropriation is done through the Budget 2.0 application, the final expenditure booked under each head of account by AG (A&E) must align with the figures in the Budget 2.0 to ensure accurate re-appropriation.

Audit cross-checked the expenditure data captured in the Budget 2.0 application with that of Books of Accounts maintained by AG (A&E) for the year 2021-22 and 2022-23 and noticed that out of 7,263 heads of account, 2,653 heads showed discrepancies between the expenditure amount booked by AG (A&E) and the Budget 2.0 data. In 14 of these heads, the differences exceed ₹50 crore. Audit test checked these 14 heads of account and found that the discrepancies were due to non-capturing of Recovery of Overpayment (ROP) booked by Treasuries and modifications/ alterations made by AG (A&E) through Transfer entries in the Budget 2.0.

Illustrative cases:

1. **5054-03-337-97 Kerala State Transport Project (World Bank Aided): Difference due to Transfer Entry by AG**

The expenditure shown under the head 5054-03-337-97 Kerala State Transport Project (World Bank Aided) in the Budget 2.0 for 2021-22 was ₹644.54 crore. However, the books of AG (A&E) recorded only ₹391.64 crore, resulting in a discrepancy of ₹252.90 crore. Audit analysis revealed

that AG (A&E) made a Transfer Entry, as per the letter from the District Treasury Officer, to transfer back an amount of ₹252.90 crore to this head which was initially credited under the head 2075. This overstatement of expenditure in the Budget 2.0 could have been avoided if there is integration between the Budget 2.0 and the VLC.

2. **2700-01-800-99 Interest and pension on Capital expenditure:**
Annual adjustment by AG

As per books of AG (A&E), ₹8.57 crore and ₹9.00 crore were booked under the head 2700-01-800-99 in 2021-22 and 2022-23 respectively. But no amount of expenditure was shown in the Budget 2.0 for these heads. These amounts represent the pension and interest contributions of Departmental Commercial Undertakings which were adjusted by AG (A&E) as Annual Adjustment.

From the above it can be concluded that the modification subsequently made by AG (A&E) in the expenditure figures are not reflected in the Budget 2.0 application. As IFMS-K system could not ascertain the exact savings under the heads, savings were not surrendered. Illustrative cases of savings which were not surrendered during 2021-22 and 2022-23 is detailed in **Appendix 3.3**.

Government stated (November 2024) that for recovery of overpayment, a new feature has been developed for CCOs in the BAMS.

The reply is not tenable as Government has not developed any system for integration of the final expenditure booked by AG (A&E) with the budget figures.

Recommendation No. 6

Government should initiate steps to automate budget module to continuously track and update figures in the heads of accounts while keeping a trail of the changes made and figures booked by the AG (A&E) need to be captured in the budget module for improving efficiency and accuracy in the budgeting process.

3.4 Deficiencies in the Budget Allocation and Monitoring System (BAMS)

After Budget is passed and Appropriation Bill is enacted, Administrative Departments, in consultation with the Department of Finance, divide the appropriation against each head of account among Chief Controlling Officers (CCOs) concerned. CCOs allocate the grants to SCOs and SCOs to DDOs as per requirement in due course. DDOs are responsible for making expenditure within the allocated amount. The distribution of budget provision is being done through a web-based application, namely the BAMS. BAMS envisages online allocation of budget provision up to the level of DDO. The deficiencies noticed in the BAMS application are given below:

3.4.1 Absence of functionality for Additional Fund request in the BAMS

After the initial allotment to SCO/ DDO, subsequent release of funds by the CCOs are based on request from the DDO/ SCO for meeting the expenditure. When the amount provided under a unit is insufficient, expenditure can be incurred through re-appropriation or through additional authorisation of funds.

Audit noticed that no functionality exists in the BAMS module for making request for re-appropriation, additional authorisation, surrender or resumption of funds by the DDOs/ SCOs. Whenever additional fund is required, DDOs/ SCOs make request for balance funds by way of correspondence through letter/ e-mail to their respective Administrative Departments and the Administrative Department approaches the Department of Finance through e-office for sanctioning funds either through re-appropriation or through additional authorisation. Lack of functionality for post-budgetary activities in the IFMS-K prevented DDOs from submitting proposals for additional funds through the system and hindered CCOs from ensuring the availability of funds within the Grant for re-appropriation.

Government stated (November 2024) that an additional fund request module in the BAMS for online submission of additional authorisation proposals from CCO to the Finance Department has already been developed and is under testing stage. The scope of extending the facility to DDOs/ SCOs for submission of proposals to CCO will be examined.

Recommendation No. 7

Government should establish a time frame for developing the functionality for additional fund request in the BAMS at the DDO/ SCO level.

3.4.2 Non-mapping of Business Rules of Kerala Budget Manual in the BAMS

As per Para 84 of the Kerala Budget Manual, the Department of Finance holds exclusive powers for re-appropriation between minor heads within a grant, while re-appropriation between subordinate heads under a minor head is delegated to Administrative Departments and Chief Controlling Officers. Para 93(1) states that re-appropriation and resumption of savings can only be ordered by the competent authority until the end of the financial year.

Audit noticed:

- that currently all re-appropriation/ additional authorisation/ surrender of funds even between subordinate heads are done by the Department of Finance. The system is not allowing re-appropriation of funds between subordinate heads by Administrative Department/ CCOs, though there is provision for it in Kerala Budget Manual.

- on verifying re-appropriation and surrender data from the VLC, that more than 75 per cent of re-appropriation and more than 90 per cent of surrender entries were made after the close of the financial year. The re-appropriation and surrenders effected during 2021-22 and 2022-23 are given in **Table 3.1** below.

Table 3.1

Reappropriation Orders				Surrender Orders			
From	To	No. of orders	No. of entries	From	To	No. of orders	No. of entries
01-04-2022	31-03-2023	339	1,258	01-04-2022	31-03-2023	3	483
After the close of the FY 01-04-2023 to 30-06-2023		70	3,781	After the close of the FY 01-04-2023 to 30-06-2023		68	13,773

(Source: The VLC data of AG (A&E)).

Government replied (November 2024) that:

- the delegation of re-appropriation powers is currently limited due to technical constraints in the Budget 3.0 and the BAMS systems, but the Department of Finance is developing a new module in the BAMS to streamline re-appropriation proposals and enable further delegation after consultations and legislative approval.
- re-appropriation after the financial year's closure primarily regularises additional expenditures already incurred, with necessary certifications issued by the Finance Secretary to the Accountant General annually.

The reply regarding re-appropriation after the financial year's closure is not tenable as it involves adjustments for expenditure already incurred without prior approval.

3.4.3 Absence of controls in the Budget Allocation and Monitoring System (BAMS) to validate and limit expenditure within allotments

An analysis of the Head of Account-wise¹⁹ allotment and expenditure by DDOs from 2016-17 to 2022-23, it was noticed that IFMS-K system permitted DDOs to book expenditure that exceeded the allotment made by the Controlling Officers.

Audit observed during database analysis that in respect of 117 instances, in various Head_IDs excluding pay object heads (01, 02), expenditure was booked by DDOs in excess of the allotted amount. DDO-wise details of

¹⁹ Table: 'DDO_HEAD_ALLOCATION_SUMMARY' in the BAMS application.

Head_IDs in which expenditure was booked more than the allotted amount are detailed in **Appendix 3.4**.

Due to absence of validation controls in the system to limit the expenditure within the allotment, the DDOs could incur excess expenditure in violation of the provision of the budget manual.

Government stated (November 2024) that fruitful remedial measures for rectifying the same will be taken up with concerned officials in a time bound manner.

The reply is not tenable, as the lack of functionality/ validation controls resulted in expenditure being incurred over and above the allotted limits.

3.4.4 Discrepancies in reports generated by the Budget Allocation and Monitoring System (BAMS)

Audit observed several discrepancies in the reports generated by the BAMS, which adversely affect the reliability and accuracy of budget allocation and monitoring processes. Deficiencies were identified in the following reports:

- **Head-wise Expenditure Report:** This report is designed to generate Head of Account-wise details for a financial year, displaying available provisions, allocated amounts, and expenditure. However, inaccuracies like allocated amounts exceeding the available provisions were found in the report whereas the inaccuracy was not found in the database table²⁰ indicating flaws in data validation and report generation.
- **Allocation Expenditure Report:** This report generates CCO-wise details of budget allocation and expenditures. Audit noticed that the original CCO and cross-mapped CCOs²¹ were shown with identical budget and expenditure amounts for cross-mapped Head of Accounts. This duplication made it impossible to ascertain which CCO was allocated the budget and the corresponding expenditure.
- Analysis of data²² (October 2023) showed that the system allowed booking of negative figures in respect of budget 'Allotted Amount' under specified Head_IDs. It was observed that the report generated²³ also showed the Budget/ received amount in negative figures²⁴. The negative figure appearing in Reports generated through the BAMS establishes that it is unreliable.

Illustrative cases are given below in **Table 3.2**.

²⁰ From 'CCO_HEAD_ALLOCATION_SUMMARY' database table in the BAMS.

²¹ CCO of a different department who has to spend part of the budget allocated under a head of account along with Original CCO in some schemes.

²² In 'CCO_HEAD_ALLOCATION_SUMMARY' table related to the BAMS application.

²³ Allocation-Expenditure Report in the BAMS.

²⁴ 'CCO wise Over Expenditure Report' in the BAMS.

Table 3.2
Illustrative cases of budget amount in negative value

Sl. No.	Financial Year	CCO Code	Head of Account	Allotted amount (₹)	Allocated amount	Expenditure
1	2021-22	020A Director of Agriculture	2401-0-109-61-1-0-0-P-V	(-) 79,03,28,000	0	0
2	2021-22	250A Chief Conservator of Forests	2406-2-110-38-1-0-0-P-V	(-) 2,00,00,000	0	0

(Source: CoreTIS database).

The negative budget amount appearing in Head_IDs are detailed in **Appendix 3.5**.

Government stated (November 2024) that fruitful remedial measures would be taken up with the concerned officials to rectify these discrepancies in a time-bound manner. It was also stated that efforts are being made to enhance the system's functionality to ensure accurate report generation and data reliability.

Recommendation No. 8

Government should conduct a review of all reports generated by the BAMS to ensure that they align with requirements and accurately reflect financial data.

3.4.5 Non-inclusion of sub-heads in Public Works Deposit head

Para 15.1.1 of Kerala Public Works Account Code stipulates that deposits received/ recoveries made from the work bills of the contractors are classified under the sub-heads i) Cash deposits of contractors as security, ii) Deposits for works to be done, iii) Sums due to contractors on closed accounts, iv) Sums due to other Governments on closed accounts and v) Miscellaneous deposits below the minor head of account 8443-108 Public Works Deposit.

As per Finance Accounts 2022-23, the amount outstanding under the head 8443-108 Public Works Deposit as on 31 March 2023 was ₹2,872.10 crore. Treasuries lack information about the various factors that contribute to the accumulation of these balances due to non-integration of the sub-heads outlined in the Kerala PW Account Code into the IFMS-K system. Consequently, all funds received for the aforementioned items are consolidated under minor head '108-Public Works Deposits', without identifying the nature of the items.

Government stated (November 2024) that new sub-heads will be opened under the head 8443-00-108-PW deposit after analysing the technical feasibility of operating the new sub-head under the existing minor head.

Recommendation No. 9

Government should fix a time frame for opening the new sub-head under the Public Works Deposit head for improved transparency and precise tracking of funds.

CHAPTER IV

RECEIPT

MANAGEMENT

CHAPTER-IV RECEIPT MANAGEMENT

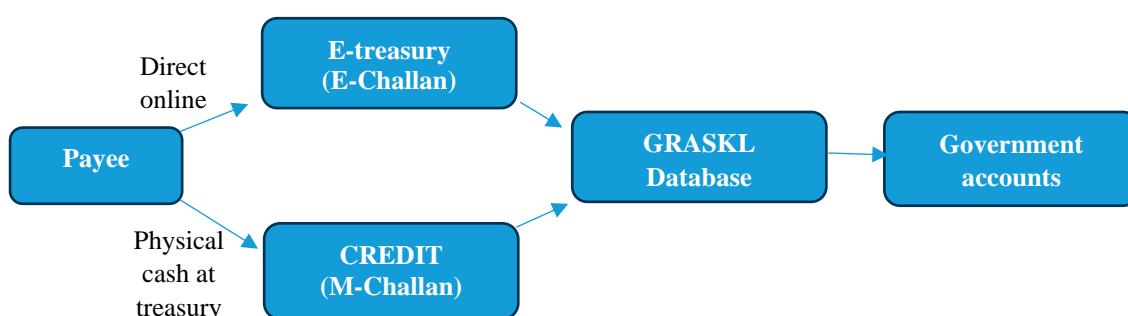
Government receipts are collected through e-Treasury and CREDIT applications. Large amounts remain idle in pooling accounts which remain unreconciled for years. Functionality to auto-calculate penal interest for delayed credit of money to government account by agency banks has not been developed, even though provided for in the agreements entered with banks by the Government. Timely defacement of challans is not done and only 44 *per cent* of challans have been defaced.

4.1 Introduction

Article 4 to 39 of Chapter II of KFC Volume I stipulates conditions in respect of receipts, their collection and checks involved. Government receipts include tax and non-tax revenue. The collection of receipts and remittance to concerned heads of account is ensured through cash/ e-payment.

The process of cash collection and its remittance to treasury is as given in **Exhibit 4.1**.

Exhibit 4.1
Process of cash collection and remittance to treasury



CREDIT is the treasury side application for transactions involving cash/ cheque remittance on behalf of Government of Kerala. Along with the conventional mode of payments directly at the cash counter, IFMS-K permits online payment through the e-Treasury wherein internet banking facility of ten banks²⁵ and three²⁶ payment gateways are integrated.

A total of 10,74,45,441 challans amounting to ₹2,83,901.64 crore was collected as government revenue through the e-Treasury and the CREDIT application of treasury for the period from 2016-17 to 2022-23. On receipt of money, challans are generated *via* both applications and accounted for in the GRASKL²⁷ (Revenue) database which stores data regarding all the

²⁵ Bank of Baroda, Bank of India, Canara Bank, Federal Bank, IDBI Bank, Indian Bank, Indian Overseas Bank, Punjab National Bank, State Bank of India and Union Bank of India.

²⁶ Debit/ Credit/ UPI, QR Code and EPOS.

²⁷ Government Receipt Accounting System, Kerala.

government receipts. These challans are submitted to the offices concerned to avail services. The public can submit online refund application in case of any excess/ wrong remittance made *via* the e-Treasury and track status of the refund claims. In case of challans remitted through the CREDIT, refund can be initiated through manual submission of refund application to the DDO concerned. Further, e-Treasury is also integrated with 24 applications of 20 Departments as given in **Appendix 4.1** whereby the public can access the Departmental portals for services.

Scrutiny of applications in the receipt management system revealed the following deficiencies.

4.2 Unreconciled balances in pooling account of banks

The payments made through the e-Treasury are routed *via* various banks and gateways for final credit to the heads of account concerned. For this purpose, Government (February 2015) empowered banks to hold pooling accounts in favour of Government transactions, which needed to be maintained as per Memorandum of Understanding (MoU) made between treasury and banks. As per the MoU, the revenue collected each day in these pooling accounts are required to be transferred to Government account the next day. The bank needs to provide account statement to prove that no government money remains unaccounted and there is no misappropriation by banks.

Audit noted that Treasury Department had entered MoU with 10 banks and three payment gateways. However, the banks and gateways were not regular in submitting Monthly Statements as prescribed. Audit found from the available monthly statements that unreconciled balances were held in banks as stated below:

- State Bank of India (SBI) has been holding ₹21.77 crore as unreconciled opening balance for the month of January 2022 which has increased to ₹24.29 crore for the month of July 2022.
- Canara Bank, Punjab National Bank and IDBI have been holding ₹1.62 crore, ₹19.21 lakh and ₹4.43 lakh respectively as unreconciled opening balances for the month of January 2022.

Despite the prolonged retention of these amounts by the banks, they have not provided necessary Account Statements to Department of Treasury and 10 pooling accounts in the 10 participating banks and three payment gateways remain unreconciled.

Audit observed that no provision was inbuilt in the system to capture the Monthly Statement from the bank directly into the system.

Government stated (November 2024) that three banks had submitted the Account Statement on unreconciled balances in pooling account and steps have been taken to remit the amount to Government accounts. Communication has been given from Treasury department and RBI to the banks for reconciling figures.

Reply is not tenable as Government's response addresses past discrepancies but lacks a proactive mechanism to ensure automation to capture the monthly statements directly from banks to prevent recurrence which establishes significant gaps in functionalities.

Recommendation No. 10

- Government should develop a functionality to periodically secure account statements from banks *via* the e-Treasury system to enable system based cross-verification, auto detection of transaction errors and synchronised settlement.
- Government should recover the amount lying in the pooling accounts from the banks and responsibility may be fixed for not obtaining monthly statements and account statements.

4.3 Non-development of functionality for auto-calculation of interest

The MoU entered with banks provides prerequisites for effective integration of internet banking of banks with e-Treasury. The participating bank should remit funds every day, electronically or by RTGS²⁸ or by any other payment mechanism acceptable to RBI on the next working day to the e-Treasury account with RBI. Four conditions are to be followed in case of delayed fund transfer such as interest for delayed period beyond the permissible period²⁹, liquidated damages for delays beyond the due date @ one *per cent* plus of bank rate and delay-cum-calculation sheet needs to be submitted to the e-Treasury officer by the participating bank and the agreed liquidated damages shall be paid before fifth working day of the next month. It was also prescribed that under no circumstances, the participating bank shall hold the principal amount collected beyond a period of five working days from the due date of payment.

Audit noticed that banks did not submit any delay-cum-calculation sheet to e-Treasury officers. No functionality was developed in e-Treasury application to calculate the interest for delay in remittance of government funds. As per data received from NIC, liquidated damages calculated at the rate of 5.25 *per cent*³⁰ per annum for the delayed transaction pertaining to the period 2016-17 to 2022-23 amounted to ₹1.05³¹ crore.

Government stated (November 2024) that as per RBI directions, banks are showing transaction date and settlement date. The treasury and bank system has been integrated with e-Kuber³² system. Hence, data is being received daily from e-Kuber to treasury.

²⁸ Real Time Gross Settlement.

²⁹ Presently to be 'T+1' day excluding 'Put Through Date' or transaction date.

³⁰ 4.25 *per cent* Bank rate + 1 *per cent*.

³¹ Transaction Amount x [Delay/365] x [(Bank rate + 1) / 100].

³² Core banking system developed by RBI for electronic transfer of funds in Government transactions.

The reply is not tenable as although the data regarding transaction date and settlement date are available, no provision is enabled in the system to auto calculate the interest for the delay period beyond the permissible limit.

Recommendation No. 11

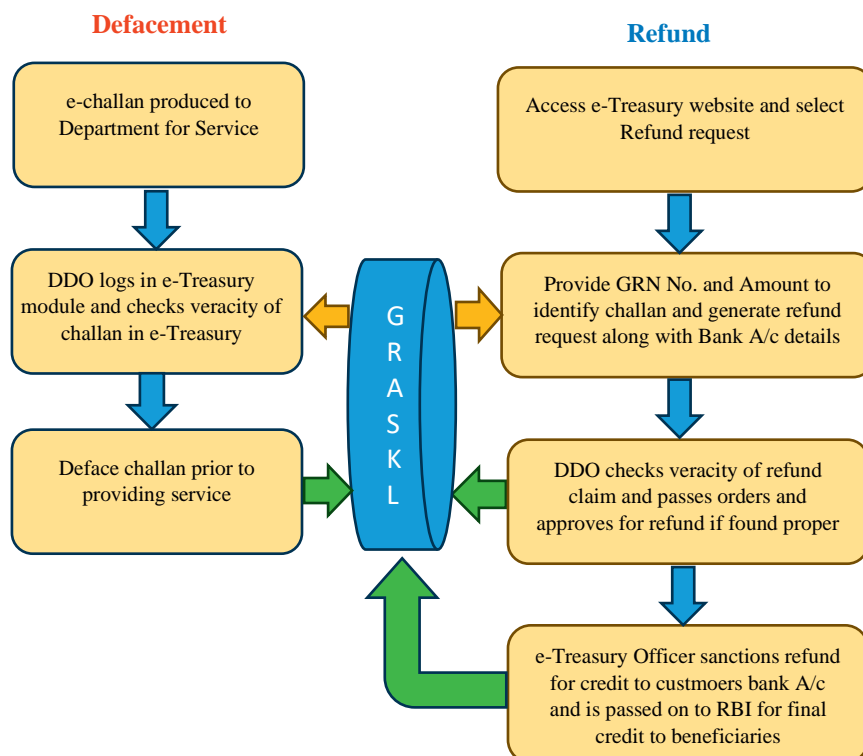
Government should develop a functionality in IFMS-K to auto calculate and claim interest and liquidated damages from banks for delayed credit of money to Government account.

4.4 Deficiencies in defacement of challans

The Treasury Department (December 2021) instructed all DDOs to deface e-challan once the service for which the particular e-challan generated is provided, so that it cannot be reused.

During defacement, a watermark is stamped on the face of the challan stating that the challan has been defaced for the amount along with defacement date, defacement number, remarks and User ID. The details of defacement are stored centrally in the database and are reflected in all subsequent instances when the challan is used. As a result, the defaced challan becomes unusable for any further services from Government. By implementing this mechanism, Government aimed to prevent fraudulent practices and maintain the integrity of receipts and transactions. The challan amount is refundable upto the value of the remaining undefaced portion of the challan. The process flow of defacement and refund process are as given in **Exhibit 4.2**.

Exhibit 4.2
Process flow of Defacement and Refund process



When an e-challan is produced to DDO for any service, the DDO verifies the e-challan in the e-Treasury application and defaces it prior to providing the required service. Refund can be availed for those e-challan for which service has not been availed. Refund request can be raised in the e-Treasury application by providing the necessary details. Once the DDO verifies and approves the refund claim, the e-Treasury officer sanctions the refund for crediting it to the customer's bank account.

Audit noticed the following deficiencies in defacement and refund of challans as detailed in the succeeding paragraphs.

4.4.1 Discrepancies in defacement reports and data analysis

The application provides for the MIS report 'Defacement Report'. The details of defacement are captured in tables of the GRASKL database in the e-Treasury modules.

Audit noticed that the application could not generate the reports for the years 2016-17, 2017-18 and 2022-23. Further, Audit scrutiny of Defacement report generated revealed that out of 3,04,97,837 challans received during the period 2018-19 to 2021-22, only 1,01,39,579 were defaced (33.25 *per cent*) by departments, as per e-Treasury defacement report thereby 2,03,58,258 e-challans amounting to ₹14,232.26 crore remained not defaced as detailed in **Appendix 4.2**.

On verification of database tables used for receipts and defacement of challans for the period 2018-19 to 2021-22, Audit noticed that out of 7,01,96,745 challans generated amounting to ₹1,69,629.76 crore, only 3,47,29,797 challans were defaced (49.47 *per cent*) leaving the balance of 3,54,66,948 challans amounting to ₹1,48,384.52 crore not defaced. The year-wise detail is given in **Appendix 4.3**.

Audit observed that the defacement report generated by system did not match with data analysis conducted by Audit.

Government stated (November 2024) that defacement reports for the year 2016, 2017 *etc.* are available in treasury now.


Reply is not tenable as although some reports have been generated, the department has not explained the discrepancies between the Defacement report and the source database. Further the report for 2022-23 has not been generated.

4.4.2 Defacement of challans over and above challan amount

A challan can be defaced completely or to the extent of service provided, thereby enabling full or partial defacement. Multiple partial defacements are possible against a challan, but the total defaced amount should be restricted to the challan amount.

On verification of treasury data for the period from 2016-17 to 2021-22, Audit noticed that out of 3,73,73,538 challans amounting to ₹26,739.15 crore that were defaced, 14,608 challans amounting to ₹25.59 crore were defaced for ₹56.59 crore. An illustrative case is given in **Exhibit 4.3**.

Exhibit 4.3.


 GOVERNMENT OF KERALA
 DEPARTMENT OF TREASURIES
 e-CHALLAN
 (See rule 102(c) and 124 of Kerala Treasury Code)

GRN: KL012520520201819M		Date : 05/03/2019-12:32:23	
Department	Treasuries	Department Ref No.	01057700185
Remittance Type	General Duty	DATE	05/03/2019 cra
Office Name	Deface Number	REMARK	01057700185
Sub-Treasury	0003964902201819	Payer Details	01057700185
Amount	342000.00	TREASURER'S Code (If Any)	
Remittance Details	342000.00	PAN No. (If Applicable)	
Amount in Words: Six Lakh Eighty Four Thousand Rupees		Full Name	dhanapal stamp vendor
0000-02-102-99-00 Non judicial	342000.00	Flat/Block No. Premises/Building	kazhakut tom
		Road/Street	
		Area/Locality Town/City/District	
		PIN	
		Purpose (If Any) :	general
Total	342000.00		

The challan number KL012520520201819M amounting to ₹3.42 lakh is seen defaced for ₹6.84 lakh.

Government stated (March 2023) that the issue of incorrect defacement has been reported to NIC for making corrections/ rectification and the same is in progress. It was further stated that the error came because of fetching the data from an intermediate table and shared into the new database table³³.

On re-verification of treasury data for the period 2016-17 to 2021-22 in the new table reported by Government, it was seen that the issue of incorrect defacement was resolved to some extent. However, the issue still persisted in 258 challans amounting to ₹1.84 crore. These challans were seen defaced for ₹3.48 crore. On further analysis of data for 2022-23, out of 93,56,945 challans amounting to ₹8,553.17 crore that were defaced, it was seen that in respect of two challans amounting to ₹5.20 lakh the challans were defaced for ₹10.39 lakh. The details are provided in **Appendix 4.4**.

Government stated (November 2024) that the issue has been resolved. However, Audit noticed that the issue persists for the challans as detailed above.

³³ Receipt_defaced_details.

4.4.3 Failure to capture defacement details in challans

On verification of treasury data for the period from 2016-17 to 2022-23, Audit observed that 14,376 challans amounting to ₹53.80 crore pertaining to head of account '0030-01-800-99-00 Legal benefit funds stamp' were defaced by the department. It was seen that even though defacement numbers were generated for these challans in the underlying database table, these challans were not seen defaced with the watermark details in e-Treasury portal.

It was seen that Government had rectified the same at the instance of Audit.

4.4.4 Absence of uniqueness in defacement numbers

Any challan defaced should have a unique autogenerated defacement number to ensure that it could be used to trace the exact challan and amount defaced.

Audit observed that for the period from 2016-17 to 2022-23, a total of 15,04,384 defacement numbers were used for defacing 33,09,145 challans. Out of the above, 21 defacement numbers were used more than 50 times for defacement of challans as detailed in **Appendix 4.5**. Audit further noticed that defacement numbers contain a sequential number and the year of defacement while some contain a sequential number alone. This points to multiple methods of generation of defacement number through various processes.

Government stated (November 2024) that the issue has been resolved. However, Audit on reverification found that the deficiency persists.

Recommendation No. 12

Government should modify the application to ensure that every challan defaced is stamped with unique defacement number and the total defaced amount do not exceed the challan amount.

4.5 Deficiencies in refund of E-challans

Article 36 of Kerala Financial Code Vol I stipulates that when an application for a refund is received for any revenue item, the officer who recorded the original revenue should locate the relevant records, verify the claim, and issue the refund order. The refund details must be recorded against the original receipt to prevent any accidental duplicate of refund claims.

e-Treasury has a facility for online submission of refund request. The claimant can submit the request for refund against a Government Reference Number (GRN)³⁴ through the option 'refund request' in e-Treasury portal and can track the status of refund. On refund of challan, a watermark is

³⁴ GRN is a unique reference number generated against a challan for identifying the challan in the database.

stamped on the face of the concerned E-challan as 'Refunded for Rs.....'. Multiple refunds are possible against a single challan until the unused amount of challan is exhausted.

Audit noticed the following deficiencies.

4.5.1 Incomplete Generation of Refund Reports and non-recording of GRN in receipts

a) The year-wise status of refund request received, as per refund report generated in e-Treasury, is detailed in **Appendix 4.6**. It was revealed that the e-Treasury is not generating the reports for the periods 2017-18 and 2018-19 and for the period 2022-23. It was seen that only department-wise monthly reports could be generated.

b) Audit noticed that 20 integrated departments did not provide GRN for the receipts, which is essential for claiming refund. Thus, the public who were provided such receipts would not be able to claim refund, if needed. For example, the Revenue Land Information System (ReLIS) application of Revenue Department which is an online platform used for the payment of land tax, transfer of registry etc., does not record the GRN of challan in the generated receipt.

Government stated (November 2024) that GRN is being sent to customer's mobile through SMS.

The reply is not tenable as a complete report regarding refund requests is essential to identify lapses and take corrective action. Further, the non-inclusion of GRN in receipts of integrated department would prevent the submission of refund claim.

4.5.2 Other deficiencies noticed in refund of challans

Audit noticed that:

a) in three cases the refunded amount was greater than the actual challan amount by ₹0.13 lakh.

b) in case of 151 challans amounting to ₹13.53 lakh, though the refund status shown in e-Treasury as 'pending with department for approval', in the challans it was watermarked as 'Refunded'.

c) in five challans, the defaced value displayed in Refund Request page was higher than the actual challan amount of ₹12.96 lakh.

It was seen that Government had rectified the same at the instance of Audit.

4.5.3 System deficiency in processing of refund requests

Audit observed that in the case of 72 challans which were already refunded for its entire amount of ₹29.36 lakh, subsequent refund requests were

submitted. Some of these challans were not seen watermarked as refunded even though refunds were issued.

Government stated (March 2023) that the issue pointed out by Audit has now been rectified which has been confirmed in audit. However, Audit noticed another instance³⁵ where the issue persisted. Government stated in November 2024 that the issue has been resolved.

On verification, it was observed that the above case was rectified. However, though the instances pointed out were rectified, the repeated occurrence of such instances indicates that the system lacks controls to restrict the request.

Recommendation No. 13

Application's self-sufficiency may be ensured by including comprehensive reporting on refund requests to identify lapses and take corrective actions. GRN needs to be included in receipts generated by integrated departments.

4.6 Deficiencies in refund of M-challans (Manual Challan)

The refund of government revenue through treasury (other than e-Treasury) is made based on written request received from claimant through the DDO concerned. On verification of original challan remittance by DDO, a sanction order for refund is forwarded to treasury. The treasury again rechecks the remittance and enables provision through refund entry³⁶ for DDO to draw bill in the BIMS application for processing the refund request. The DDO draws bill which is subsequently passed in treasury for final credit to refund claimant. Test check revealed the following shortfalls with respect to refunds:

4.6.1 Wrong classification of refund on Judicial Stamps

In the Finance Accounts, negative figure appears as receipt under the head of account 0030-01-101 (Court fee realised in stamp).

Audit observed that this was due to misclassification of refund on account of Stamps judicial - Sale of Stamps (0030-01-102-10) under the head 'Court fees realised in stamps' (0030-01-101-10 Deduct Refunds).

In the sanction order for refund of court fee, the sanctioning authority wrongly classified the heads, and the serial number of stamps used were not specified. The Treasury does not insist for serial number of stamps used and without verification allows the refund entry for drawing bills to the same head specified in the sanction order, which results in wrong classification. Further, the system has no functionality to track the original receipt and head

³⁵ KL015177959202122E.

³⁶ Refund entry is a facility in CREDIT application through which allocation of amount were made available to DDO for drawing refund amount.

of account to which the refund is made. As no validation control is available in CREDIT software to ensure the same, there is a risk of multiple refund in case the sanction order and certificate of payment is presented to treasury again.

Government stated (November 2024) that as the implementation of the online platform for the sale of stamps will come into existence by 2025, it is expected that the refund procedures will also become completely online and the issues would be resolved.

Recommendation No. 14

Government should fix a time frame for refund procedures on sale of stamps to be made online.

4.6.2 Lack of provision for ‘Refund Entry’ for partial refund

Audit observed that in the case of partial refund requests processed through the CREDIT application for which corresponding government receipt challan details are available, treasury is only able to provide refund entry for the whole challan amount. Hence, treasury is making ‘refund entry’ for the whole challan amount even in cases of partial refund request of challan amounts. As a result, BIMS application allows submission of bills by DDO for refund for entire amount without restriction to the partial amount requested for refund.

Government stated (March 2023) that the treasury officer is only confirming the challan available at Treasury for the refund. The Department concerned can fully or partially refund the challan. Government further stated (November 2024) that provision is available in offline mode to process partial refund requests.

The reply is not tenable as the CREDIT system has no facility to provide partial refunds and the Treasury officer can only provide a refund of the whole challan amount even in case of partial refund requests.

Recommendation No. 15

Government should implement a functionality in IFMS-K to provide partial refund in the Treasury so that the concerned departments can draw bills only for the sanctioned amount.

4.6.3 Non-mapping of DDO code

Audit observed that Treasury, while taking receipts through challans in CREDIT the entry is made as ‘general receipt’ instead of specifically mapping it against the DDO concerned. At the time of refunds, since the Treasury is not able to map the DDO code, it reports the case to Treasury Directorate for locating the DDO code to the respective challan.

Government stated (November 2024) that selecting DDO code while accepting the general receipts by the treasury department is not practical at present as those challans only contain the purpose of remittance and depositor details.

The reply is not tenable as non-updation of DDO code in challans results in unwanted correspondence and delay in refund.

Recommendation No. 16

Government should develop a functionality in IFMS-K to map the DDO codes while accepting the challans through the CREDIT.

4.7 Other observations on refund of M-Challans

- No acknowledgement is being given to the claimant as and when a refund request is being raised.
- The claimants of refund have no assurance that their claims were raised by the respective DDO or have any knowledge of the status of their refund claim.
- The status of refund of manual challan cannot be tracked.

Government stated (March 2023 and November 2024) that the DDO has to satisfy himself before giving a refund to the customer and as such DDO concerned is responsible for acknowledgement, status of refund, assurance to claimants and time period for settling claims.

The manual intervention in the refund procedure as stated by Government is time consuming and defeats the purpose of implementation of IFMS-K. Further, Government failed to take remedial measures even though 19 months have passed since its initial response and eight years from inception of IFMS-K.

CHAPTER V

EXPENDITURE MANAGEMENT

CHAPTER-V EXPENDITURE MANAGEMENT

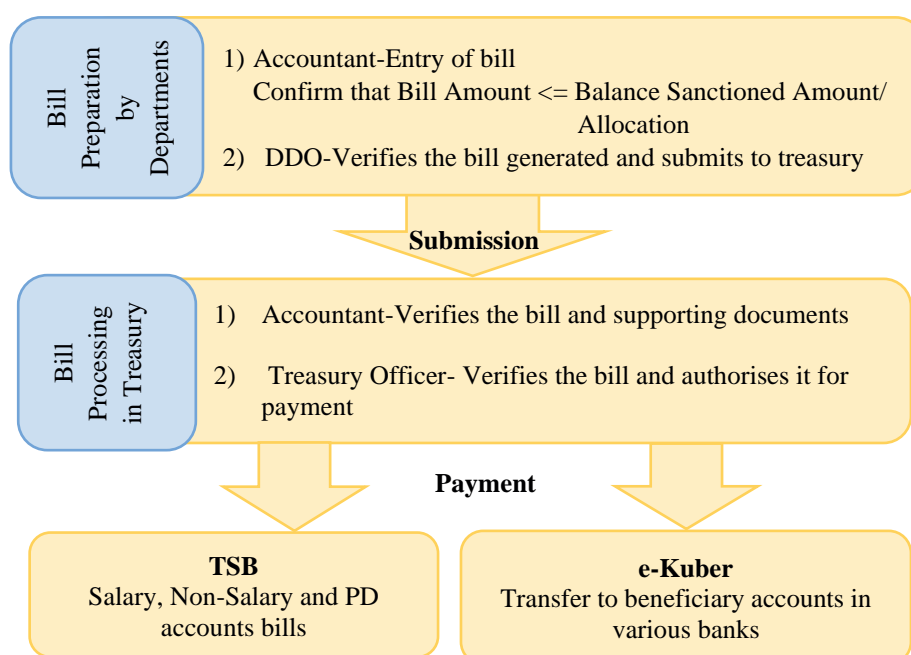
In the Expenditure management module, bill processing applications enable the DDOs to generate bills electronically and allow treasury to process and approve the bills and forward electronic payment advice to banking interface. Deficiencies in the applications such as delay in processing bills, shortfalls in officer level controls in bill processing, lack of integration between SPARK Human Resource application and treasury system, shortfalls in Bill Discounting System, non-settlement of advance bills posed major hurdles in attaining the objective of implementing IFMS-K.

5.1 Introduction

The Core Treasury Information System (CoreTIS) is an integral part of the expenditure management module through which the bills of all departments are processed in Treasury. The CoreTIS centrally manages the functioning of all treasury systems to have a Single Source of Truth. Bills generated through various applications like the BIMS for contingent bills, the SPARK for Human Resource management, the EMLI and Bill Discounting System (BDS) for work related claims and other integrated applications are populated in the CoreTIS. After Treasury approval, electronic advice is sent to e-Kuber system of RBI or Treasury Savings Bank (TSB) for crediting the amount to the beneficiary's account.

The process of bill creation, bill processing and bill payment in IFMS-K is shown in **Exhibit 5.1** below:

Exhibit 5.1
Bill payment process



During bill preparation, the department's Accountant prepares the bill, and the DDO verifies and submits it to the treasury for approval. At the treasury, the Accountant reviews the claim with the supporting documents before forwarding it to the Treasury Officer. The Treasury Officer then verifies and authorises the bill for payment. The payment is effected to concerned TSB account if it is Salary, Non-salary and PD accounts bills and effected to bank account of beneficiaries through the e-Kuber system in case of other bills.

For the period from 2016-17 to 2022-23, 2,23,53,931 bills amounting to ₹9,63,001.01 crore were passed for payment as detailed in **Appendix 5.1**.

5.2 Deficiencies in the CoreTIS application

Scrutiny of the application revealed the following deficiencies:

5.2.1 Delay in processing of bills for payment in Treasuries

As per notification (January 2013) issued by Directorate of Treasuries in accordance with the Kerala Right to Service Act 2012, specific time limits have been prescribed for the processing of bills in Treasuries. The maximum time limit prescribed for processing any bill is seven days.

On analysis of the data from the CoreTIS (October 2023) for the period from 2016-17 to 2022-23, Audit noticed significant delay in processing various bills. The delays were arrived by calculating the difference between the bill_pass_date³⁷ and bill_received_date³⁸ captured in the CoreTIS and the findings are outlined as follows:-

- Out of 69.67 lakh Contingent bills authorised for payment through Treasuries, the time taken to process 15.16 lakh bills (21.76 *per cent*) were more than seven days.
- Out of 104.24 lakh Salary Payment bills authorised for payment through Treasuries, the time taken to process 9.31 lakh bills (8.93 *per cent*) were more than seven days.
- Out of 33.54 lakh Non-Salary bills authorised for payment through Treasuries, the time taken to process 4.14 lakh bills (12.35 *per cent*) were more than seven days.

Delay in the above cases ranged from seven to more than 365 days.

Though a First In First Out (FIFO) model is envisaged in the FRS, it was not implemented in the treasury application. In respect of contingent payment bills, copy of the bills with vouchers need to be produced physically at treasury to authorise the payment to the recipient. Audit noticed that in the case of contingent bills, there is no provision in the Treasury system to capture the date of submission of physical copy at treasuries and to automatically reject the bills if the physical submission of bills along with

³⁷ The date when the bill is approved at treasury.

³⁸ The date when the bill is received at treasury.

vouchers are delayed by more than the prescribed number of days. Also, sanction order details which is the pre-requisite for authorising contingent bills were not available in the system against the bill as pointed out in Paragraph 5.2.4 of this Report which also augments the delay.

Government stated (November 2024) that the Department of Treasuries will explore the possibility of implementing a check system with built-in verification for required fields and documents before submission, tracking submission dates with alerts for approaching due dates to prevent delays, generating regular reports on pending bills to identify and address bottlenecks, and providing clear information and checklists for required documents to reduce rejection and delays.

Recommendation No. 17

Government should implement a validation system to ensure completeness of data and documents before submission, reducing errors and improving process efficiency.

5.2.2 Officer level control shortfalls in bill processing

DDOs utilise bill preparation applications such as BIMS, SPARK, etc., to generate bills, which are then electronically received in the treasuries and displayed in the CoreTIS application's dashboard for verification by the dealing Accountant. The Accountant of the treasury, through the application, checks the bills and verifies the supporting documents. For contingent bills, the physical copies of the bills, along with vouchers, need to be examined. If the bill and supporting documents are found to be in order during scrutiny, they are forwarded to the Treasury Officer for approval. Once the bill is verified and approved by the officer, payment is made.

In the system of bill processing in Treasury, Audit observed that:

- Only bills scrutinised at accountant level are available in Officer's dashboard. Thus, the pendency of the bills at the Accountant level cannot be watched by the Officer and there is no report generation for Treasury Officer on the status of bills received in Treasuries.
- The dealing Accountant has the authority to raise objections on any bill and return it to the respective DDOs from where the bill originated without being submitted to the Treasury Officer for countersigning. If a bill is rejected by the Accountant, it is directly forwarded to the DDOs without allowing the Treasury Officer to review the objection made by the Accountant.

Government stated (November 2024) that the Department of Treasuries will explore the possibility to upgrade CoreTIS in IFMS-K to allow Treasury Officer to monitor pending bills at the Accountant level, access detailed reports on bill status and required actions and review Accountant's objection to ensure accountability and prevent delays.

Recommendation No. 18

Government should upgrade the CoreTIS application to incorporate facilities to allow the Treasury Officer to monitor pending bills at the Accountant level, access detailed reports on bill status and required actions, and review Accountant objections to ensure accountability and prevent delays.

5.2.3 Absence of integration between SPARK and Treasury system for DDO-DSC registration process

Government issued (December 2020) detailed guidelines regarding the registration of the DDOs in SPARK and BIMS. A newly designated or newly posted DDO immediately after taking charge as DDO, has to register his/ her Digital Signature Certificate (DSC) with the DDO code of the office in BIMS application. The registration details thus created will be readily made available in the CoreTIS application of corresponding treasury. This has to be approved by the treasury to activate the DDO privilege in BIMS application.

Audit observed that while the registration details are accessible to the Treasury Officer in CoreTIS, essential documents such as the DDO appointment order and report of transfer of charge are not available online. Consequently, DDOs are physically submitting these documents along with a printout of the DDO-DSC registration form to the treasury for approval. Though these details are recorded in SPARK, the lack of integration between SPARK and treasury systems led to delays and manual intervention, complicating the DDO-DSC approval process.

Government stated (November 2024) that necessary software modifications will be incorporated in the treasury applications in the next phase of software upgradation.

Recommendation No. 19

Government should fix a time frame for integration of SPARK with treasury systems for efficient DDO-DSC approval.

5.2.4 Absence of sanction order/ proceedings in bill creation

The sanction order/ proceedings from the competent authority is required for bill creation. In the bill preparation system, DDOs create bills using a physical copy of the sanction order and the order numbers are recorded against the bill. System includes provisions to scan and upload the sanction orders, though it is not mandatory. An analysis of the bill data showed that the sanction order reference data often contained Null or unreliable data instead of a valid sanction order number. A few illustrative bill data are given in **Appendix – 5.2**.

Government stated (November 2024) that necessary software provision to ensure uploading of the scanned copy of sanction order will be made mandatory for the bill passing.

Recommendation No. 20

Government should fix a time frame for software modification to ensure uploading of sanction order for passing bills.

5.2.5 Incorrect DDO code in the report generated

The DDO code in Treasury applications is a 10-digit code. The first four digits depict the code of treasury assigned to the DDO, the next three digits depict the Department code and the last three digits are unique for that particular DDO.

Audit observed that the report generated through 'Bill-wise Search' displays incorrect DDO code consisting of 13 digits.

Government stated (March 2023 and November 2024) that the data is to be analysed in detail to identify the issue and necessary corrective measures will be taken immediately on identifying the same.

The fact remains that even after initiation of the project in 2015 and a lapse of 17 months from the initial Government reply, no action has been taken to address the issue. Populating incorrect DDO codes renders the report unfruitful.

5.2.6 Non-settlement of advance bills

As per Article 99 of KFC Vol I, advances drawn for specific purposes must be adjusted with detailed bills and vouchers within three months. If the adjustment bill is not submitted on time, the entire advance is recoverable, with 18 *per cent* interest from the drawal date to recovery.

In January 2020, the government issued guidelines to ensure timely settlement of advances:

- The BIMS should capture the Permanent Employee Number (PEN) of employees to prevent new advances without settling previous ones.
- A maximum of 10 advances are allowed; if the first advance exceeds three months, further advances are not permitted.
- No further advances will be allowed if previous advances remain unsettled in the same department.

As of 31 March 2023, ₹190.22 crore in temporary advances remained unsettled, with ₹188.36 crore (99 *per cent*) drawn before April 2022, indicating the system allowed advances contrary to these guidelines.

Government stated (November 2024) that the primary level discussions are going on to develop a novel system to implement automatic interest charges for the delayed settlement of advances. Strict instructions are issued to all the Treasury Officers to make sincere efforts for settling the pending advances made by the DDOs under each Treasury jurisdiction.

Recommendation No. 21

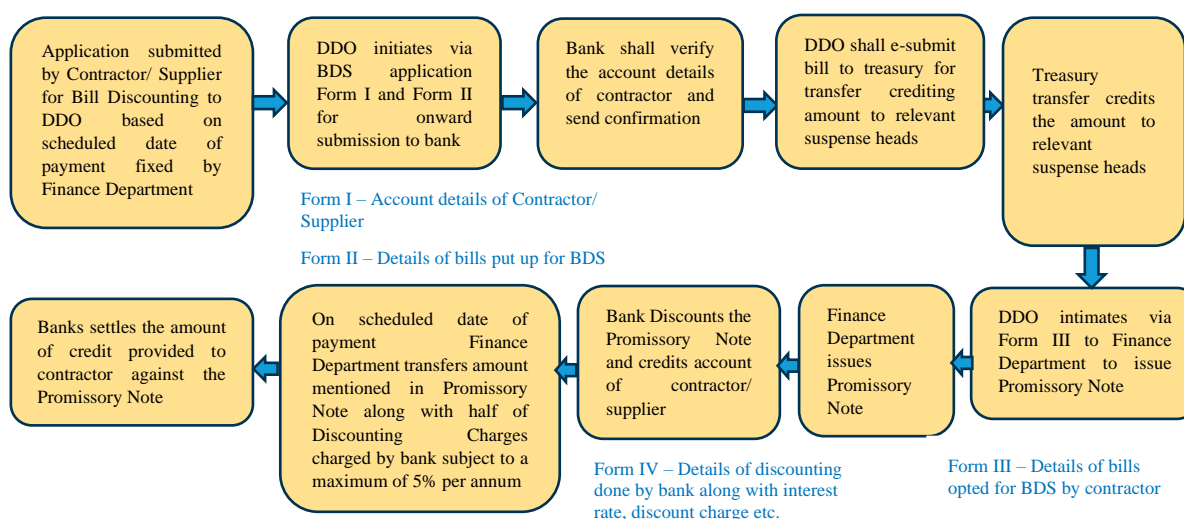
Government should strengthen the system to prevent the issuance of advance bills in violation of the guidelines and implement automatic interest charges for delayed settlement of advances.

5.3 Deficiencies in Bill Discounting System (BDS)

Government introduced BDS which facilitates the contractors/ suppliers to get their bills cleared at a discounted rate from banks on the guarantee of a Promissory Note (PN) issued by Government.

Government, on receiving bills from contractors/ suppliers for a month, schedules a future date for settling the bills of that month, called the Scheduled date of payment. Process flow of BDS is shown in **Exhibit 5.2** below:

Exhibit 5.2
Process flow of BDS



The process begins with contractor or supplier submitting application for Bill Discounting to the DDO and the DDO e-submits the bill to treasury. Upon receipt of the bill, the treasury debits the functional head of account of the department and transfer credits to the suspense head. Subsequently, Department of Finance issues PN to the contractor, who in turn submits it in the Bank, for enabling bank to discount the bills. The bank subsequently discounts the bill and transfers amounts to the contractor's account. On the

Scheduled date of payment, the government transfers amounts to the bank along with applicable discounting charges³⁹ and the suspense head is cleared.

Audit observed following deficiencies in the implementation of BDS as detailed below:

5.3.1 Absence of validation control to restrict bill discounting of Deposit Work Bills

BDS facilitates the contractors to get their bills cleared at a discounted rate on priority and with assurance. Deposit works are works where upfront amount is made available for the work concerned.

On scrutiny, Audit noticed that the deposit works made during the audit period were included in BDS even though Government receives advance payments from departments to facilitate project execution. Audit observed that deposit work bills being cleared under BDS were causing additional burden to the Government via discount charges being reimbursed. During the period 2016-2023, 611 deposit work bills amounting to ₹211.26 crore were cleared through BDS for which government paid discount charges of ₹3.20 crore.

The Government (November 2024) stated that deposit work bills might get cleared in BDS due to the lack of familiarity among DDOs. The reply is not tenable as the fund for clearing deposit work bills are already available for disbursement, eliminating the need for BDS.

Recommendation No. 22

The system should be updated to ensure that bills are not routed through BDS when the original debit head pertains to a deposit head of account.

5.3.2 Delay in submission and accounting of BDS bills in treasury

As per guidelines⁴⁰ issued by Government of Kerala, Government shall, after receiving bills for a month, schedule a date for settling the bills of the month. On the Scheduled date of payment, Government shall settle the bills and pass on the credit to the account of contractors/suppliers.

Five suspense head of accounts were opened for settling of BDS bills and three heads for settling claims against discounting charges. Audit observed that in the BDS application there is no provision to ensure settlement of bills by debiting functional head of account and crediting the suspense accounts before scheduled date of payment. This led to suspense account lying unsettled for prolonged period. For the period from 2017-18 to 2022-23 the total suspense pending settlement was ₹403.27 crore as detailed in

³⁹ Half the discounting charges up to a maximum of five *per cent* per annum of the bill amount.

⁴⁰ GO(P) No.63/2022.

Appendix – 5.3. Out of this ₹302.85 crore was pending settlement against PN issued and ₹100.42 crore against discount charges claimed.

The suspense heads remained unsettled due to inordinate delay in settlement of bills in treasury which prevented the transfer of credit from functional head to suspense head before the scheduled date of payment. A few instances of delay in settlement of suspense account are given in **Table 5.1**.

Table 5.1
Illustrative cases of delay in settlement of suspense account

Sl. No.	Bill No.	Scheduled Date of Payment	Date of recoupment of suspense head of account	Difference (No. of days)
1	850	25-01-2023	24-03-2023	58
2	1650	22-02-2022	31-03-2022	37
3	2203	23-04-2021	05-01-2022	257

(Source: Report generated from BDS application).

Government stated (November 2024) that now the workflow of the system is re-shuffled and transfer crediting is carried out before the issuance of PN in order to perform settlement at that instance. It was also stated that directions are delivered to the concerned DDO for settling the bills at the earliest.

Recommendation No. 23

A separate weekly report of unsettled bills may be generated with detailed bill specifications, DDO information, and an age analysis to prioritise overdue cases.

5.4 Shortfalls in Human Resource Management System – SPARK

Service and Payroll Administrative Repository for Kerala (SPARK) is an integrated Personnel, Payroll and Accounts information system designed to manage the data of employees working under Government of Kerala.

Every employee is assigned with a unique six-digit Permanent Employee Number (PEN) generated by the system and serves as an identifier of each employee. The system captures and stores the personal information, present service details and contact information of the employee. In addition, the system also stores various details related to employee salaries, deductions from their salaries and bank account information.

The system further facilitates the processing of monthly salary bills for each employee and streamlines the payment of salaries from the Treasury. The Kerala Service Rules govern a set of regulations pertaining to the general conditions of service, pay fixation, leave, joining time and other important aspects concerning Government employees in Kerala.

A detailed scrutiny of the system has uncovered several deficiencies under employee registration, career events, monthly salary processing and retirement which are given in the succeeding paragraphs:

5.4.1 Absence of validation checks during registration

Employee data is captured in the ‘*employeepersonneldetails*’ table that includes personal information like employee code, name, designation, address, date of birth, date of joining service *etc.* This is the master table for employees where entries are made by DDOs when an employee joins the government service. The system allots PEN on registering the employee and thereafter PEN will be the unique code to identify the employee in the SPARK database. Audit analysis of the data in this table showed that inconsistent data continued to reside in the database due to absence of validation checks as detailed in succeeding paragraphs:

5.4.1.1 Failure to detect multiple Permanent Employee Number for same employee

Audit noticed that multiple PENs are allotted for the same employee, even with same PAN and Voter ID. Illustrative cases of employees with multiple PEN are given in **Table 5.2**.

Table 5.2
Illustrative cases of employees with multiple PEN

PEN	Name	Present Dept	Present Office	Date of birth	PAN	Date Of Joining
905166	Abhishek V	16B	14070413	06-11-1993	BVDPA4614F	01-06-2020
908010	Abhishek V	16B	14070413	06-11-1993	BVDPA4614F	01-06-2020
763520	Ajith K S	530	19010004	23-10-1991	IGNPS8508C	17-02-2020
887405	Ajith K S	530	19010004	23-10-1991	IGNPS8508C	17-02-2020

(Source: SPARK database).

Government stated (November 2024) that efforts to avoid duplication through SPARK 2.0 software will be ensured.

5.4.1.2 Deficiencies relating to capturing of Permanent Account Number

Audit analysis of the data showed that out of 8,28,063 employee records, 2,72,076 (33 *per cent*) records contain junk value in Permanent Account Number (PAN) field or did not contain the details of PAN. Audit also noticed duplicate PAN value in 6,374 records.

Government stated (November 2024) that the Department has not yet implemented online PAN updates. It was also stated that this feature will be integrated in the next generation HR software, SPARK 2.0.

5.4.1.3 Failure to detect duplicate or invalid GPF numbers

Audit noticed that the database table contained 13,049 records with same General Provident Fund (GPF) (Kerala) numbers and contained records with invalid GPF (Kerala) numbers. Illustrative details are given in **Table 5.3** and **Table 5.4**.

Table 5.3
Duplication in GPF number

PEN	Name	PF Account No.	Date of Joining
105923	Krishanan Kutty N	AIT279287	13-07-2001
175717	Geetha K U	AIT279287	26-03-2001
623209	Ajikumar M	AJ19982	15-06-2001
620565	Sreenivasan K C	AJ19982	07-07-1999

(Source: SPARK database).

Table 5.4
Illustrative cases of invalid GPF numbers

EMPCD	Name	PF Account No.	Date of joining
895557	Nabeel Hussain M M Dr	not received	27-08-2020
813669	Vija Das	oooo	06-10-2017
864563	Rincy Jose	notget	14-06-2019

(Source: SPARK database).

Government stated (November 2024) that, for old data, corrections are made based on the data received from office of the AG (A&E). Now, the data shared *via* API from the GPF application of AG (A&E) is being updated in SPARK.

5.4.1.4 Other inconsistencies

- There were 78 records where the date of birth (DOB) was the same as the date of joining the Government service (**Appendix – 5.4**).
- In 89 records the DOB was later than the date of joining the Government service (**Appendix – 5.5**). Further in one record the DOB is 30 September 2032.
- There were 231 records where the difference between DOB and the date of joining was less than 18 years, implying that these employees had joined service before the age of 18 years (**Appendix – 5.6**).
- In 12,801 records, it was noticed that the year of DOB or the year of date of joining is 1900. Illustrative cases are as shown in **Appendix – 5.7**.

Audit on test check noticed that in some cases the ‘Present Service Details’ page of the employees throws an error message and the ‘Service History’ page provides nil or partial information.

Government stated (November 2024) that instructions were issued to lock all records of each and every employee in SPARK, after verifying the same with the actual data available in the service book of the employee before sanctioning the increment of the employee.

Recommendation No. 24

Government should implement validation checks to ensure data consistency and accuracy by enforcing unique identifiers (*e.g.*, PEN and GPF numbers) and validating mandatory fields like PAN.

5.4.2 Multiple employee treasury savings bank accounts opened against Permanent Employee Number

Government introduced (June 2019) a new type of TSB account namely, e-TSB for the disbursement of pay and allowances of all Government employees. It was further provided that new e-TSB accounts would be opened for all employees with data from SPARK as KYC for opening the account. The e-TSB account thus generated would be automatically updated in SPARK. As the new e-TSB account generated is based on PEN, only one account should be created for a government employee.

Audit observed that in 20 cases out of 5,23,389 cases, instead of opening one e-TSB account for a PEN of an employee from SPARK, multiple accounts were opened as shown in **Appendix – 5.8**.

Government stated (November 2024) that the duplicate e-TSB accounts were opened due to automatic generation of e-TSB account based on PEN from SPARK and opened manually based on request from employees. Now the extra accounts are identified and deleted.

Recommendation No. 25

Government should implement validation check to ensure that e-TSB accounts are created only once per unique PEN.

5.5 Deficiencies in Employee data management and salary processing

During the course of their employment, government employees experience various career events including leaves, promotions, increments, departmental exams *etc.* The career event records in SPARK contribute to the professional development of government employees. The following deficiencies were noticed in the recording of career events of employees in SPARK.

5.5.1 Non-availability of details of Departmental Exam in SPARK

Rule 12 of Kerala Service Rules stipulates that a pass in Departmental Tests is necessary for successful completion of probation, making an officer eligible for increment or for confirmation in any post and as a qualification for continuance in the post.

An analysis of SPARK data found that out of 8,28,063 employees, departmental exam pass details were recorded for only 1,40,561 employees, leaving 6,87,502 employees' details unrecorded. Furthermore, 1,16,341 records had missing certificate numbers and dates.

In the 'increment sanctioned details' table, records of 4,20,803 employees were available. However, for 2,94,298 employees, second and subsequent increments were sanctioned without verifying the departmental exam pass details in SPARK.

Government stated (November 2024) that the best suited recommendation is to fetch the data from KPSC⁴¹ website/ database to SPARK as and when an employee passes the mandatory departmental exams. For this, the integration of SPARK with software of KPSC is being planned to implement through SPARK 2.0.

Recommendation No. 26

Government should fix a time frame for integration of SPARK with software of KPSC for recording details of departmental exams.

5.5.2 Irregular sanction of Leave Without Allowance (LWA) for a continuous spell of more than five years

Employees of the State Government were eligible for availing Leave Without Allowance (LWA) either for engaging in better employment or for joining spouse as per Appendix XII A and Appendix XII C of Kerala Service Rule-Vol I. Up to 04 November 2020, employees could avail LWA for 20 years in their entire service with a spell of continuous five years. However, Government⁴² had amended the rule provision, there by the LWA has been fixed to a maximum of five years in the entire service of a government servant from 05 November 2020 onwards. On verification of 921 records of LWAs availed by the state government employees after 05 November 2020, Audit observed the following discrepancies in implementing the order:

⁴¹ Kerala Public Service Commission.

⁴² Vide order No.83/2020/Fin dated 30 December 2020.

(i) Irregular Sanction of LWA for more than five years in a spell

It was noticed that in the cases of two employees in Directorate of Health Services, leaves beyond five years were sanctioned as detailed below in **Table 5.5**.

Table 5.5
Sanction of LWA for more than five years

Sl. No	PEN	From Date	To Date	No. of days
1	891402	01-01-2022	31-12-2027	2,191
2	820736	01-01-2022	31-12-2027	2,191

(Source: SPARK database).

(ii) Irregular sanction of LWA for employees who had already availed five years' leave in their entire service

It was noticed that in 14 cases, employees who had already availed the LWA for five years before 05 November 2020, were again sanctioned LWA as detailed in **Appendix – 5.9**.

The analysis reveals that the current SPARK system lacks the capability to enforce the rule provision stipulated by Government regarding the limitation of the entire Leave Without Allowance (LWA) to a maximum of five years.

Government stated (November 2024) that necessary software changes are being enabled within the system so as to restrict the LWA period to five years.

Recommendation No. 27

Government should fix a time frame for software modification to restrict the LWA period to five years.

5.5.3 Deficiencies in Monthly salary processing

The monthly salary bill processing through the SPARK system involves three steps: salary initiation, bill making, and e-submission of bills to treasury for payment. The first step, salary initiation, is the process of creating the payroll for employees within the SPARK system. Once the salary initiation is completed, the next step is bill making. During this phase, the system generates the salary bill based on the verification of the salary details in payroll for the employees. Finally, after the bill is prepared, it is electronically submitted to the treasury concerned for payment. Audit noticed the following deficiencies:

5.5.3.1 Incorrect mapping of House Rent Allowance Class of locality of the offices

Pay Revision Order (February 2021) stipulates that House Rent Allowance (HRA) is payable as a percentage of basic pay based on the class of locality in which the office is situated.

Test check in the SPARK database for the audit period of the monthly salaries drawn by officials of five offices located in Civil Station Kasargode in Chengala Grama Panchayath revealed that HRA was paid at the rate of six *per cent* of the basic pay classifying the location as Class C instead of Class D in which HRA is payable at the rate of four *per cent* only.

The incorrect mapping of HRA class in the database resulted in excess payment of HRA amounting to ₹14.75 lakh for the test checked offices as detailed in **Appendix-5.10**.

Audit also observed that the table 'OFFICES' in SPARK data which contains the fields 'TALUK', 'VILLAGE' and 'LOCALBODY' did not have information on the location of the office in 7,494 out of 48,012 records, though it was relevant for regulating HRA class.

Government stated (November 2024) that strict instructions have been issued to all DDOs for checking and curtailing the practise of irregular drawing of allowance through SPARK and making the concerned DDOs personally accountable for the irregular drawing of allowance if occurred.

The reply is not tenable, as the application must be strengthened to map the HRA class, so that such cases are prevented in the future.

5.5.3.2 Irregular processing of salary of employees who were on Leave Without Allowances

Analysis of SPARK database with respect to Leave Without Allowance (LWA) availed showed that during the audit period, in 18 Departments, payroll for processing salary was generated for 54 employees during their LWA period.

Audit cross verified six cases with the data available in CoreTIS database and found that salary was processed for the employees as detailed in **Appendix-5.11**, resulting in ineligible salary amounting to ₹4.48 lakh being paid.

Deficiency of the system in detecting and excluding LWA cases resulted in inclusion of employees on LWA in the payroll.

Government stated (November 2024) that necessary software modification will be proposed in the next version of SPARK.

5.6 Irregular processing of salary of employees who retired/ superannuated, took voluntary retirement, died while in service, declared invalid from service

On analysis of data of 1,17,286 employees under 147 departments, who retired or took voluntary retirement from service or became invalid or died while in service, it was noticed that in 228 cases under 30 departments, payrolls for processing salary were generated for these employees after they exited from Government service as mentioned above.

Audit cross verified this with salary bills passed in CoreTIS and found that in four cases salaries were processed, which resulted in drawing of ineligible salary amounting to ₹6.59 lakh as detailed in **Appendix-5.12**. It was observed that SPARK application does not have a feature to mark the end of service of an employee. As a result, salary was processed to these employees.

Government stated (November 2024) that already SPARK provided option for processing salary of employees, who retired/ superannuated/ died while in service.

Recommendation No. 28

Government should implement a functionality in SPARK to mark end of service event in employee data and to process further payments to ex-employees only after this is specifically permitted by the DDO in the system.

5.7 Absence of mechanism for monitoring of utilisation certificate of Grants-in-Aid

Article 210 of the Kerala Financial Code (Vol I) provides that the authority sanctioning grant-in-aid has to stipulate, in every order sanctioning the grant, a time limit not exceeding one year from the date of sanction for utilisation of the grant and a time limit of nine months for the submission of audited accounts. The Utilisation Certificate (UC) should be furnished within three months from the date of receipt of audited accounts. The UCs for grants-in-aid exceeding ₹2 lakh have to be forwarded to the AG (A&E), Kerala. UCs outstanding beyond the specified period indicates absence of assurance on utilisation of grants for intended purposes.

Audit noticed that the controls for monitoring of the utilisation of grants was not made part of IFMS-K. Tracking funds drawn on grant-in-aid bills were not facilitated as there was no provision for monitoring the submission of UCs.

Government stated (November 2024) that a new feature called 'Grant-in-aid Monitoring Module', which is integrated with BiMS and WAMS software applications and is currently in the testing phase. Under the system, the Administrative Department can sanction the next grant to a Grant-in-Aid Institution only after UC for the previous grant has been submitted *via* the

WAMS application. By the introduction of the new feature accurate monitoring of grant in aid will be possible.

Government may fix a timeline for updating the system to enable the above features.

5.8 Deficiencies in Effective Management of Issuance of Letter of credit (EMLI)

EMLI is a web-based application, which was introduced by Department of Finance for automating the issuance of Letter of Credit (LOC) based on the bills submitted by the works executed departments.

5.8.1 Non-recording of Contractor Details in Database

Audit analysed the contractor information maintained in the EMLI database. Total number of contractors as per the EMLI database is 31,810. Essential details such as Aadhaar numbers, GSTIN (Goods and Services Tax Identification Number) and PAN were not mandatorily captured in the database.

Aadhaar details were not recorded for 31,761 contractors, GSTIN field remained blank for 3,668 contractors and junk values were detected in PAN for 183 contractors.

Government stated (November 2024) that the EMLI system will be updated to capture additional information such as Aadhar number and GSTINs.

Recommendation No. 29

Government should fix a time frame for updation of the EMLI application to capture additional information.

CHAPTER VI
ACCOUNTS AND AUDIT
MANAGEMENT

CHAPTER-VI

ACCOUNTS AND AUDIT MANAGEMENT

Integrated Accounts Management System (iAMS) is envisaged to streamline the preparation and submission of treasury account to the AG (A&E). There is a risk of backend access to the database of iAMS, which allows stored procedures to be executed by manually editing 'date' variables. Further, the system lacks capability to reconcile GST transactions which resulted in unreconciled amount of GST.

6.1 Introduction

Accounts Management is a systematic process of recording the monthly accounts received from treasuries and verifying the account information obtained. Integrated Accounts Management System (iAMS) is utilised to streamline the preparation and submission of Treasury accounts to the AG (A&E). After completing closing procedures of treasury such as day close, cash close, treasury close *etc.*, the system facilitates transfer of data to the VLC system of the Accountant General through the iAMS.

IFMS-K envisaged that AG (A&E) should be able to prepare Monthly Accounts through the system itself and furnish the same online to Department of Finance.

6.2 Risk due to execution of back end script for monthly e-Treasury accounts

The monthly consolidation of the accounts of e-Treasury (Core Treasury) is transferred electronically to the VLC system for the preparation of monthly accounts. Audit noticed that consolidation process is done through execution of a set of scripts and stored procedures provided by NIC in the backend. Scripts and database stored procedure were executed every month after editing the defined date range manually in the backend of CoreTIS, TSB and GRASKL databases.

Audit observed that backend access of database for execution of script and stored procedures for manually editing the 'date' variables poses risk of data errors and manipulation.

The issue has been rectified at the instance of Audit and Government stated (November 2024) that monthly consolidation of e-Treasury accounts is processed through the iAMS application now.

6.3 Short/ Excess credit of SGST revenue due to non-reconciliation of GST transactions

The Central government simplified the indirect taxation system with the introduction of Goods and Services Tax (GST) by integrating the tax systems of the Central and State Governments. The key agencies involved in the process of GST transactions are Goods and Services Tax Network (GSTN), Banks and the Reserve Bank of India (RBI).

The components of GST include:

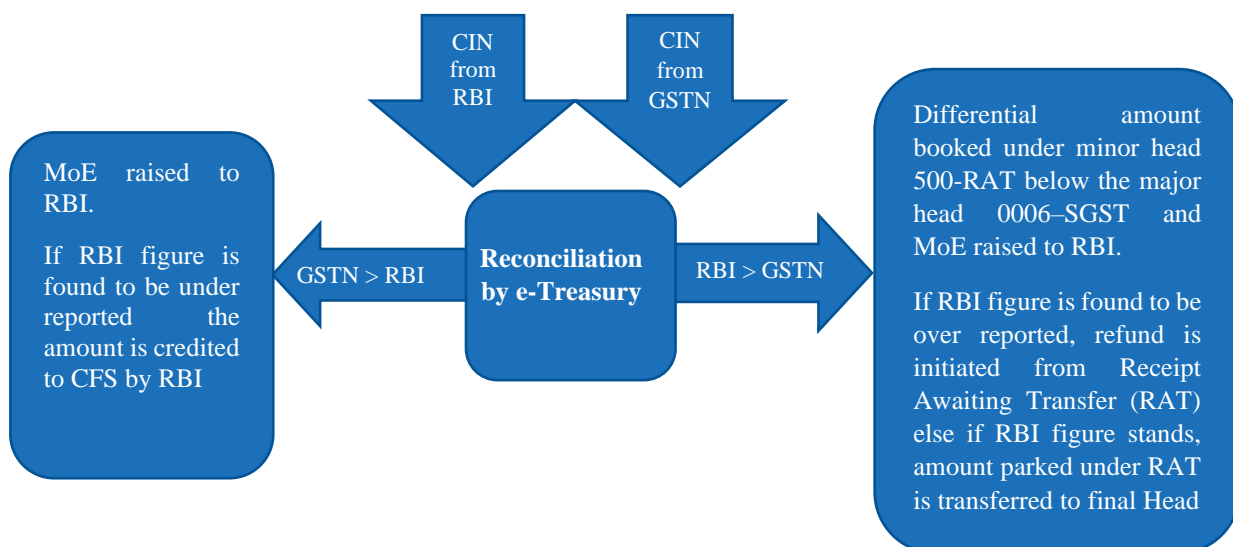
1. State Goods and Services Tax (SGST): This portion of tax collected is entirely receivable by the State and accounted under Major Head 0006.
2. Central Goods and Services Tax (CGST): This portion of tax collected is initially retained by the Central Government under Major Head 0005 and is later shared between the Central and State Governments as per the recommendations of the Finance Commission.
3. Integrated Goods and Services Tax (IGST): This portion of tax collected by the Central Government under Major Head 0008 is equally shared between the Central and State Governments depending on the final destination of goods or services delivered.

Taxpayers use GST portal for remitting tax due and on completion of payment through banks, a unique identification number called CIN (Challan Identification Number) is generated to identify the challan against which payment is made. The electronic scroll of all the CINs thus generated are shared by GSTN and RBI to the State Accounting Authority (e-Treasury). RBI credits the amount in the Consolidated Fund of the State as per the e-scroll sent to the accounting authority (e-Treasury).

The treasury has to reconcile the SGST figures on the basis of e-scrolls submitted by RBI with the scrolls received from GST portal. If any discrepancy is found, e-Treasury is required to intimate the mismatch to RBI *via* Memorandum of Errors (MoE) for corrective measures. RBI then addresses the issues in MoE and if any amount is receivable by the State, RBI credits the Consolidated Fund of the State. In case of excess credit already provided, a refund procedure would be initiated.

In case of missing CINs in any of the scrolls received by e-Treasury, the reconciliation mechanism involved is depicted in **Exhibit 6.1** below:

Exhibit 6.1
Reconciliation by e-Treasury



Audit noticed from the figures of AG (A&E) that there are differences in the State Goods and Services Tax figures in respect of Government of Kerala between the amount credited to the State's account by RBI and the corresponding amounts booked as receipts by e-Treasury of the State. The year wise split up of differences is depicted below in **Table 6.1**.

Table 6.1
Year wise differences in GST collection

(₹ in crore)			
Year	RBI figure	e-Treasury figure	Difference
2017-18	5,491.67	5,212.79	278.88
2018-19	8,269.92	8,260.52	9.40
2019-20	9,456.52	9,214.04	242.48
2020-21	8,338.23	8,311.38	26.85
2021-22	9,886.75	9,860.06	26.69

(Source: Records of AG (A&E))

Audit analysed (August 2022) data tables of scrolls received from RBI and GSTN for the period from 2017-18 to 2021-22 and noticed the following lapses against which MoEs were not generated by e-Treasury.

- 48,449 CINs amounting to ₹204.72 crore reported by GSTN did not appear in RBI e-scroll indicating probable shortage in SGST credit to the State.
- 7,38,903 CINs with SGST component amounting to ₹5,750.09 crore reported by RBI had no matching CINs in GSTN indicating chances of excess SGST credit received by State.

Government stated (December 2022) that NIC has developed a system for online generation of MoE and on generation certain CINs were found missing and this was intimated to RBI. Later, Government stated (March 2023) that e-Treasury received the required files from RBI and as per this SGST collected by Federal Bank has gone to another state. Final direction from RBI to Federal Bank is awaited to settle the issue. Government further stated (November 2024) that the delay in developing the MoE will not affect the GST revenue of the State.

Based on the reply Audit restored the treasury data including the updated files of RBI and on further analysis (April 2023) observed that:

- a) 3,054 CINs with SGST component amounting to ₹8.16 crore were still missing in RBI scroll up to March 2023. Out of 3,054 CINs, 2,190 CINs amounting to ₹7.17 crore related to transactions of Federal Bank and the remaining 864 CINs amounting to ₹0.99 crore related to six⁴³ banks. The month-wise split up of the missing CINs is detailed in **Table 6.2**.

Table 6.2
Details of SGST component of CINs missing in RBI scroll

Year	Month	No. of CINs	SGST (₹)
2018	September	2	9,850
	December	13	1,56,065
2020	September	4	11,778
	December	2	5,000
2021	February	1	35,642
	July	2	540
2022	April	1	35,011
	November	1,065	3,11,00,402
	December	1,125	4,05,98,637
2023	March	839	96,56,543
Total		3,054	8,16,09,468

(Source: GRASKL database).

- b) 8,43,230 CINs with SGST component amounting to ₹6,521.12 crore (**Appendix 6.1**) reported by RBI have no matching CINs in the data shared by GSTN as detailed in **Table 6.3**.

⁴³ Canara Bank -100, IDBI-3, SBI-3, Bank of Maharashtra-4, UCO Bank-15 and RBI -739.

Table 6.3
Details of RBI CINs with no matching CIN in e-treasury

Year	No. of RBI CINs with no matching CIN in e-Treasury	SGST (₹ in crore)
2017-18	32,535	189.87
2018-19	68,742	529.83
2019-20	2,10,814	1,378.54
2020-21	3,448	4.84
2021-22	4,25,660	3,665.98
2022-23	1,02,031	752.06
Total	8,43,230	6,521.12

(Source: GRASKL database).

The replies of Government are not tenable as failure on the part of Director of Treasuries under the administrative control of Department of Finance to make timely reconciliation of GST receipts reported by GSTN and RBI resulted in non-compliance with guidelines and loss of GST revenue to the State. Further, absence of functionality in IFMS-K system to automatically reconcile scrolls from both the RBI and GSTN, and to generate Memorandum of Error (MoE) based on such reconciliation, highlights a system deficiency.

Recommendation No. 30

Government should enhance the IFMS-K system to enable automatic reconciliation of scrolls from the RBI and GSTN, facilitating the generation of a Memorandum of Error.

CHAPTER VII
CORE TREASURY
SAVINGS BANK (TSB)

CHAPTER-VII

CORE TREASURY SAVINGS BANK (TSB)

TSB provides facilities for both Savings Bank (SB) operations and Fixed Deposits. This application also handles the operation and maintenance of Personal Deposit (PD) accounts. However, TSB had deficiencies, such as non-migration of accounts from Treasury Information System (TIS) to TSB and the lack of system controls for closing inoperative PD accounts. Negative balances in many accounts, non-capturing of KYC details for accounts, deficiency in signature verification and absence of maker-checker process for transactions below ₹50,000 were noticed.

7.1 Introduction

TSB Accounts are being maintained in the Treasuries in accordance with Rule 37(3) of Kerala Treasury Code. There are two categories of TSB accounts viz., Individual TSB accounts (Savings Bank accounts, Fixed Deposit accounts, Pensioners Savings Bank accounts, Employees Treasury Savings Bank accounts *etc.*) and Institutional TSB Accounts [Social Security Pension accounts, Special Treasury Savings Bank account (STSB), Treasury Public account (TPA), Plan Scheme TSB account (PSTSB) *etc.*]. Government employees open ETSB accounts to get their salary credited into their account and the Pensioners open PTSB account to get their pensions credited. Fixed Deposit (FD) account holders can open TSB account to get their interest credited automatically into their TSB Account.

The operation and maintenance of PD accounts are also done through TSB application. PD Accounts are in the nature of banking accounts which enable designated Drawing Officers to incur expenditure for specific purposes pertaining to a scheme.

The deficiencies noticed in the operation of TSB are detailed in succeeding paragraphs:

7.2 Non-migration of Personal Deposit accounts from Treasury Information System to Treasury Savings Bank

Rule 282(5)(d) of Kerala Financial Code Vol.I provides that the Administrators (deposit holders) of personal accounts should close the Personal Deposit (PD) Accounts at the end of the financial year and credit the unspent balances back to the Consolidated Fund under the expenditure Heads of Accounts concerned. However, if any PD accounts are not operated for a period of three completed financial years the same shall be closed.

Before the evolution of TSB System in 2016, PD accounts were maintained in the then standalone Treasury Information System (TIS). The PD accounts maintained in TIS needed to be migrated to the new TSB system. However, Audit noticed that non-migrated PD Accounts including deposits of

educational institutions existed even after eight years, in test-checked Treasuries.

From the details made available to Audit by Directorate of Treasuries (January 2023), in four District Treasuries, out of six selected District Treasuries, there exists non-migrated personal deposit accounts which were non-operational from the year 2000 onwards. Details of the PD accounts which were not migrated to the TSB amounting to ₹9.62 crore are detailed in **Appendix - 7.1**.

Government stated (March 2023) that a team have been constituted to speed up the process of rectifying the defects existing in PD accounts and efforts are in progress. Government further stated (November 2024) that the evaluation process of reconciliation has already been started and reviewed at the Directorate level at regular intervals.

Recommendation No. 31

Government should take necessary action to reconcile and migrate data to TSB in a time-bound manner.

7.3 Non-updation of ‘Know Your Customer’ details in Treasury Savings Bank

The RBI has issued guidelines as part of ‘Know Your Customer’ (KYC) principle relating to identification of depositors and advised the banks to put in place systems and procedures to help control financial frauds, identify money laundering and suspicious activities, and for scrutiny/ monitoring of large value cash transactions.

KYC is essential for verifying individuals or corporations for opening accounts. Officially valid documents for KYC purpose include passport, driving licence, voters’ ID card, PAN card, Aadhaar issued by UIDAI and job card issued by NREGA signed by a State Government official.

Audit noticed that the master table in the CoreTSB database contains 19,11,074 unique customer IDs, along with three key columns to record essential KYC details: ID card, Aadhaar, and PAN. Data analysis revealed that KYC details were missing for 5,98,498 customers (31 *per cent*). Further, it was observed that there was duplication of values, junk values *etc.*, in Aadhaar and PAN as given in **Table 7.1**.

Table 7.1
Details of customers linked with Aadhar and PAN

Description	Aadhaar	PAN
No. of customers having	8,98,907	11,50,171
No. of customers having unique and proper	8,42,693	9,77,775
No. of customers having duplicate values	56,085	1,28,451

Description	Aadhaar	PAN
No. of customers having junk values	129	43,945

(Source: CoreTSB database).

Analysis also revealed that:

- 27,025 number of Aadhaar numbers were repeated for 56,085 customers. For instance, a number '999999999999' is repeated 373 times. Also, there were 129 junk values in these columns.
- 56,874 PANs were repeated for 1,28,451 customers. Also, there were 43,945 number of customers with junk value for PANs.

The reports generated from the TSB system also indicate that customer KYC details are not completely updated. There was no mechanism in place for periodic updation of KYC as well as for categorisation of customers based on risk associated.

Government stated (March 2023) that Aadhaar based e-KYC updation for TSB customers is in development stage. Government further stated (November 2024) that the progress of updation of the same is reviewed on a monthly basis at the Directorate level.

Recommendation No. 32

Government should initiate action to mandatorily update the KYC details of customers in TSB system.

7.4 Passing of cheques without signature verification

In core banking, a Customer ID is a unique identifier assigned to each customer, enabling the system to consolidate and manage all accounts, transactions, and services related to that customer under a single profile. This ensures accurate record-keeping and reporting against individual customers.

Further, every TSB account holder is eligible to operate his account using cheques issued to him. The cheque being a bearer instrument could be issued to anyone the account holder wishes and the bearer can encash it from the counter in the treasury. The primary evidence proving the authenticity of the cheque is that it is being properly signed by the account holder.

Audit scrutinised cheque based transactions data regarding Savings Bank (SB) and pensioner SB account types for the period 2016-17 to 2022-23 and noticed that out of 19,11,074 unique Customer IDs generated, additional details consisting of photo and signature against Customer IDs were available only for 9,93,895. Among these, photos were not available in 60,162 cases and signatures were not available in 24,800 cases. On verification of the cheque passing functionality in TSB system, Audit observed that the space provided for showing signature in system was very

small and it was impossible to verify the details of the signature with such a small portion provided on screen.

Audit identified cases where the processing of cheques was done without proper signature verification as detailed in **Appendix 7.2**.

Analysis revealed that:

- Out of 3,01,71,498 number of cheque transactions, signatures were not verified in 94,30,119 number of transactions.
- There were 7,95,535 number of cheque transactions passed in the bank amounting to ₹18,291.36 crore with no signature available in the database.

Government stated (November 2024) that strict instructions have been issued to all treasury officers to verify the existing signature and update the missing, if any, after collecting fresh KYC form. All internal inspection teams have been instructed to monitor this procedure in their inspections as an item. It was also stated that size and clarity of scanned image will be increased in the upcoming version of the proposed TSB 2.0.

Recommendation No. 33

Government should update the system by making it mandatory to capture the signature of all customers in the database and ensure that cheques are passed only after verification against signature captured.

7.5 Absence of Maker-Checker process for transactions below ₹50,000

Maker-Checker is a control that requires two separate people to authorize a transaction. The first official is responsible for creating the request (known as the maker), while the second official checks and approves the activity (known as the checker). This process helps to protect banking business and also employees from making unintended errors or deviating from process. Once Maker-Checker has been enabled, all eligible maker transactions performed will be transferred to a pre-selected pool of checkers for authorisation.

Audit observed that in TSB, no maker-checker exists for transactions below ₹50,000. The teller being the maker also authorises the payment thereby acting as the checker too. This payment is never checked or verified again in the system to ascertain the correctness of payments.

During the period 2016-17 to 2022-23, there were 2,61,53,918 number of cheque transactions amounting to ₹53,989.39 crore under ₹50,000. Out of these, 6,77,159 transactions amounting to ₹1,259.58 crore were authorized without a signature being available in the system for verification as detailed in **Appendix 7.3**.

Government stated (March 2023 and November 2024) that although the maker is passing the cheque and making payment, the instruments are again verified by the Savings Bank passing officer after the payment is over and before doing the day close activities. Also, during the compilation of monthly accounts thorough checking is done in each treasuries and in District Treasuries.

The reply is not tenable as the system is not enabled for maker-checker process for amounts below ₹50,000. Government's contention that the instruments are again verified by the passing officer after the payment is over is of no consequence as the payment has already been effected.

Recommendation No. 34

Government should initiate action to enable maker-checker process for transactions below ₹50,000 in TSB system to prevent unauthorised or fraudulent transactions.

7.6 Non-adherence of RBI directions on validity of cheques

In exercise of the powers conferred by Section 35A of the Banking Regulation Act, 1949, Reserve Bank directs that starting from 01 April 2012, banks are not allowed to pay cheques, drafts, pay orders, or banker's cheques that are presented more than three months after the date on the instrument.

On verification of cheque based transactions of all types of accounts in TSB for the period 2016-17 to 2022-23, Audit observed that out of 3,71,58,824 cheque transactions, 3,157 number of cheques were honoured after the validity period of three months and 53 cheques were honoured after a year.

This indicates that RBI direction on validity of cheques is not incorporated in the TSB applications which led to acceptance of expired cheques undermining the reliability and integrity of the TSB's cheque processing system.

Government stated (November 2024) that strict instructions were issued to all the Treasury Officers to avoid passing of time barred instruments.

The reply is not tenable as the system should primarily be equipped with functionality to prevent passing of time barred instruments.

7.7 Lack of validation control resulted in negative balance in various accounts

On scrutiny of the CoreTSB database, Audit observed that 3,136 numbers of TSB accounts were seen transacting with negative balance for the period from 2016-17 to 2022-23 as detailed in **Appendix - 7.4**. It was seen that the negative figures varies from (-)1,02,53,77,000 to (-)3.

The type-wise split-up details of negative figures in TSB accounts is detailed in **Appendix - 7.5**. Further, verification of TSB accounts for the last working

day of the financial year for the audit period, revealed that 31 accounts as detailed in **Appendix - 7.6** transacted in negative balances on that particular day.

Failure in proper testing of applications before deployment and absence of proper acceptance testing of applications were detailed in Paragraph 2.9 of this Report.

Government stated (November 2024) that a provision is made available to block the negative balances in all types of accounts now. This error happened due to the corrections made in accounts. These type corrections are also restricted now.

Recommendation No. 35

Government should implement measures to prevent negative balances in TSB accounts in order to curb fraudulent transactions and proper testing needs to be conducted to ensure the same.

7.8 Lack of system control for the operations of Personal Deposit accounts and closure of inoperative accounts

Audit observed that as on 31 March 2023, there were balances amounting to ₹7.72 crore remaining unspent in 107 PD Accounts under the Head 8443-00-106. However, treasuries did not take any action under Rule 282(5)(d) of Kerala Financial Code, to credit the unspent balances back to the consolidated fund. Out of the 107 PD Accounts, it was noticed that 26 PD Accounts amounting to ₹1.31 crore were inoperative for more than three years as detailed in **Appendix - 7.7**.

Audit observed that no system control exists in the Treasury modules to generate reports about the PD account balance going to be lapsed. Separate module in IFMS-K for the operation of PD accounts was also not available.

Government stated (March 2023) that the Department will explore the possibility of designing a new module exclusively for the operation of PD accounts and necessary provision will be enabled.

However, Government had already envisaged a module for the operation of PD accounts in the approved FRS. As the requirements in FRS were not tracked through the review meetings, the functionality is not developed for managing the PD accounts.

Government stated (November 2024) that modifications are expected to be hosted with upcoming version.

Recommendation No. 36

Government should initiate action to specifically accommodate all the operations of PD accounts in IFMS-K.

7.9 Incorrect resumption of funds from TSB Accounts to common head of account

As per para 3.10 of General Directions contained in List of Major and Minor Heads (LMMH) of Controller General of Accounts, recoveries of overpayments pertaining to previous year/ years under revenue expenditure are to be recorded under distinct Minor Head (Deduct Recoveries of Overpayments) below the concerned major/ sub major head from where the expenditure was initially incurred.

Audit observed that during the period 2017-18 to 2022-23, the resumed funds pertaining to revenue expenditure heads were credited to a common head of account (2075-00-911-Deduct Recoveries of Overpayments), instead of crediting to concerned heads from where the expenditures were initially incurred.

During 2022-23, ₹6,243 crore was resumed into the common head of account and the reason for not crediting to the concerned heads of account was stated as inability to identify heads of account from where original debit was made as the TSB system is not modified to capture the revenue/ capital expenditure head of account to which the resumed amount is to be credited.

Government stated (November 2024) that the modifications are expected to be hosted with upcoming version.

Recommendation No. 37

Government should update the TSB module, so that on resumption the amounts are credited to the concerned heads of account from where the expenditure was initially incurred.

CHAPTER VIII
INFORMATION SYSTEM
SECURITY CONTROLS

CHAPTER-VIII

INFORMATION SYSTEM SECURITY CONTROLS

The Department failed to conduct third party independent testing. Security Audit was not conducted for some IFMS-K applications. The budget application used for the state budget was running in an unlicensed DB2 version. The system allowed multiple logins in various web-based applications. IFMS-K is not identified as Critical Information Infrastructure (CII) under GoI guidelines. Disaster Recovery (DR) Plan and Data Retention Policy were not formulated and far DR centre to ensure data protection is not available.

8.1 Introduction

IFMS-K plays vital role in managing and safeguarding details of funds and transactions of Government of Kerala, making it a potential target for internal and external threats. Security controls are, therefore, crucial to ensure the protection of financial assets and sensitive information of Government and the public. Identification of vulnerabilities for enhancing security controls and ensuring compliance with applicable regulations and standards is essential in protecting financial assets, maintain integrity of financial transactions and uphold public trust in the system.

Key areas of security controls of information systems are:

- Physical security: Ensures that only authorised personnel have access to sensitive areas and that appropriate security measures are in place.
- Information Security: Protects against unauthorised access, data breaches, and cyber-attacks.
- Network and Network Infrastructure Security: Detects and responds to any suspicious activity.
- Internal Controls and Processes: Ensures that adequate controls are in place to prevent fraud, errors, or misappropriation of funds.
- Compliance with Regulatory Requirements: Compliance with relevant regulations, such as Government Accounting Standards, RBI guidelines, IT Act and any specific regulatory requirements.
- Incident Response and Business Continuity: Evaluates incident response plans, disaster recovery procedures, and business continuity strategies to ensure that appropriate measures are in place to respond to and recover from security incidents or disruptions in operations.

Security lapses noticed during audit of IFMS-K are detailed in succeeding paragraphs.

8.2 Non-conducting of System testing by third party

Government of India guidelines (January 2009) for Indian Government websites stipulates that each website/ application must undergo a security audit from empanelled agencies and clearance prior to hosting and also after addition of new modules.

Audit observed that no such third-party independent testing of the IFMS-K to identify design flaws was performed for assurance on the reliability of the system.

Government stated (March 2023) that third party security testing of applications under the direct control of the Department of Finance have been initiated.

While noting the action initiated by State Government, the fact remains that security testing has not been undertaken for the applications managed by Department of Treasuries.

8.3 Non-reception of Safe to Host Certificate

Government direction (October 2015) stipulates that 'Safe to Host' security audit certificate is mandatory for any websites to be hosted at State Data Centre. Government further reiterated (April 2019) the requirement of 'Safe to Host' security audit certificate for all e-governance application, from CERT-In⁴⁴ empaneled security auditing agency.

Audit observed that Safe to Host certificates were not received for any of the IFMS-K applications. Further, though the applications maintained by Department of Treasuries have been security audited, those maintained by Department of Finance have not been security audited.

Government stated (March 2023) that the treasury applications are security audited and subsequent versions are being audited by STQC. 'Safe to Host' certificate would be furnished by Treasury Department. Further, in case of other IFMS-K applications security auditing status and 'Safe to Host' certificate would also be furnished.

While noting the reply, the fact remains that the Safe to Host Certificate has not been arranged for the last eight years.

8.4 System permits Multiple Login

Simultaneous multiple logins from a single computer and same user logging in from different systems simultaneously are to be disabled in all web-based applications having public access to internet for security reasons.

Audit observed that multiple logins were allowed with no IP restrictions and the users could access applications from multiple computers simultaneously regarding applications managed by Department of Finance. Test check (BIMS,

⁴⁴ Indian Computer Emergency Response Team.

BAMS) also revealed that internet-based applications permitted multiple user sign in. This lapse has made the applications vulnerable to security incidents.

Government stated (March 2023) that IP binding is not possible for Internet based applications and possible only for Intranet applications.

The reply is not tenable. The Audit comment is not about IP binding of Internet based applications but about simultaneous login with same username and password from different computers which can be restricted.

Recommendation No. 38

Government should limit user sessions to single login per account and a single account from a computer at a time to enhance security.

8.5 Usage of unsupported DB2 Database Management System

Unsupported software lacks vendor support and access to regular updates and security patches leaving the organisation vulnerable to potential software bugs, security vulnerabilities, and other technical issues. Use of unsupported software potentially impacts effective management of data, streamlining of processes, and integration with critical applications or databases.

Audit observed that the Budget 2.0 application used for the preparation of State Budget in Department of Finance was running in an unsupported DB2 version 8 of IBM. As per official website of IBM, extended support of DB2 version 8 ended on 30 April 2012.

Government stated (November 2024) that steps for database migration is in progress.

Recommendation No. 39

Government should fix a timeline for completing the data migration and ensure supported Database Management Systems are used.

8.6 Delay in implementation of Single Sign-On

Single Sign-On (SSO) is a technology that lets users log in to multiple applications and websites with one set of credentials. SSO makes the authentication process more efficient for users.

During IFMS-K review meeting (April 2017) it was decided to implement proper security features in IFMS-K using Single Sign-On. NIC was to provide technical opinion on the matter. In the IFMS-K review meeting (July 2017), the Department of Treasuries was directed to complete the Lightweight Directory

Access Protocol (LDAP)⁴⁵ and SSO in all applications of treasury within two weeks.

Audit observed that even after a lapse of eight years, SSO is not completed.

Government stated (December 2022 and March 2023) that LDAP for intra-treasury was started implementing during the beginning of year 2018 and was later disabled during 2020-21 due to server issues. Later, after installation of new servers during 2021-22, AEBAS⁴⁶ based OTP for multi-factor authentication was enabled in the Intra-treasury applications and implemented SSO using *Parichay* for internet-based applications during the current financial year and hence there was no undue delay in the implementation of SSO for IFMS-K applications.

The reply is not tenable, as this does not fulfill the purpose of Single Sign-On. Audit verified various intra-treasury applications (*eg*: CoreTIS, CoreTSB, CRA, PIMS *etc.*) during July 2024 and noticed that the users had to still login to these modules separately each time. For the internet-based applications (BIMS, BAMS, WAMS *etc.*) of IFMS-K, even though NIC's SSO is implemented, it was optional. For certain other applications such as SPARK, BDS *etc.*, the NIC's SSO was not implemented.

8.7 Non-identification as Critical Information Infrastructure

Information Technology Act, 2000 defines Critical Information Infrastructure (CII) as a computer resource, the incapacitation or destruction of which, shall have debilitating impact on national security, economy, public health or safety. The Information Technology (National Critical Information Infrastructure Protection Centre (NCIIPC)⁴⁷ and Manner of Performing Functions and Duties) Rules, 2013 mandates that the basic responsibility for protecting CII system shall lie with the agency running that CII. The NCIIPC has identified Government among others as critical sector and laid down guidelines for identification of CII based on a set of parameters such as the total number of transactions per day, the value of all types of transactions per day, number of connected devices and network size, number of customers of different categories *etc.* NCIIPC shall monitor and forecast national level threats to CII for situational awareness for early warnings alerts. IFMS-K qualifies to be identified and notified as CII.

Audit observed that the department was yet to assess the criticality of the system and take measures to notify IFMS-K as a CII under GoI guidelines, depriving the project of an enhanced security infrastructure commensurate with its significance.

⁴⁵ An open, vendor-neutral, industry standard application protocol for accessing and maintaining distributed directory information services over an Internet Protocol (IP) network.

⁴⁶ Aadhaar Enabled Biometric Attendance System.

⁴⁷ NCIIPC is an organisation of the Government of India created under Section 70A of the IT Act, 2000 and designated as the national nodal agency for Critical Information Infrastructure Protection vide Gazette Notification G.S.R 18(E) dated 16 January 2014.

Government stated (November 2024) that steps for notifying IFMS-K as a CII under Government of India guidelines are in the initial phase of discussion with NIC.

Recommendation No. 40

Government should fix a time frame to notify IFMS-K as a Critical Information Infrastructure.

8.8 Non-formulation of Data Retention Policy

Data protection is the process of safeguarding important information from corruption, compromise or loss. It is a set of strategies and processes used to secure the privacy, availability, and integrity of the data. A data protection strategy is vital for any organisation that collects, handles, or stores sensitive data. A successful strategy can help prevent data loss, theft, or corruption and can help minimise damage caused in the event of a breach or disaster. A Data Retention Policy (DRP) has to have provisions for classification of data, risk assessment of data, data retention period, data security aspects, disposal of data once the retention period is over and ensure that the data centre architecture supports the DRP.

Audit observed that the department is yet to formulate an appropriate Data Retention Policy (DRP). There were no documents available regarding the period for which the transactional data would be retained in live database and as of how the data pertaining to lapsed period is to be handled.

Government stated (November 2024) that an appropriate Data Retention Policy specifying the period for which the transactional data would be retained in live database and management of the data pertaining to lapsed period shall be formulated sooner after deliberation with the stakeholders.

Recommendation No. 41

Government should fix a time frame to implement a Data Retention Policy.

8.9 Absence of Business continuity/ Disaster management plan

Disaster Recovery (DR) aims at protecting the organisation from the effects of significant catastrophic events. It allows the organisations to quickly resume mission-critical functions after a disaster. The goal for any organisation with DR is to continue operating as close to normal as possible in case of system crash, calamities like theft, fire, floods, *etc.*

As part of the implementation of Government Receipts Accounting System (GRAS), servers and other IT equipment were procured and installed at State Data Centre-1 (SDC-1)⁴⁸ as primary Data Centre and National Data Centre (NDC), New Delhi as Far Disaster Recovery (DR) site on 31 January 2014.

⁴⁸ Co-Bank Tower, Thiruvananthapuram.

However, later, new server and IT equipment were installed at SDC-2⁴⁹, and made operational from May 2021 as primary Data Centre. Four servers and one Network Attached Storage (NAS) were shifted to SDC-1, and database replication started there as near DR site from 09 January 2022.

8.9.1 Non-availability of Far Disaster Recovery Centre and futile claim of service charges

A Far DR site should be located at a significant distance from the primary site or production environment. This geographic separation helps to mitigate the risk of a single point of failure. It ensures that if a disaster such as a natural calamity or infrastructure failure affects the primary site, the Far DR site remains unaffected, allowing critical operations to continue. Far DR site plays a vital role in ensuring the resilience, data protection, and continuous operations of treasuries, particularly in the face of unforeseen disasters or disruptions.

The IT equipment installed at NDC, New Delhi for far DR could not conduct real time data transfer and the Technical Committee in its meeting (May 2021) recommended that the far DR at NDC, New Delhi to be discarded and the equipment installed there is to be disposed of as scrap.

Audit noticed that initially no charges were levied for Data Centre Services at NDC, New Delhi. Later, it was informed by NIC that, starting from 01 August 2018, DR services would be provided on payment basis, with payments required in full advance for the services. Therefore, NIC claimed an amount of ₹0.83 crore for hosting the Far DR at NDC, New Delhi.

Audit observed that due to non-availability of Far DR, real time data transfer could not be ensured.

Government stated (November 2024) that the Kerala State IT Mission has already allotted space for setting up a Far DR at Secunderabad and the configuration process is underway. Government also stated that communication with NIC is going on to settle the issue without any financial commitment to Government.

Recommendation No. 42

Government should fix a time frame to establish a Far DR and also for settling the claim of NIC.

8.9.2 Absence of a Disaster Recovery Plan

A Disaster Recovery Plan (DRP) is a documented strategy that outlines the steps and procedures to be followed to recover critical systems, data, and operations in the event of a disaster or major disruption. It provides a roadmap for an organisation to effectively respond, recover, and resume normal operations following an incident. As per MeitY⁵⁰ guidelines on Disaster Recovery Best

⁴⁹ Technopark Campus, Thiruvananthapuram.

⁵⁰ Ministry of Electronics and Information Technology, Government of India.

Practices, while documenting DR Plan, Departments should take a holistic view and focus on recovering the application services and not just servers. The technical recovery plan for each application/ service should be documented in a way that all the activities that need to be performed during recovery should be defined in a sequential manner.

Audit observed that the Department has not formulated and documented any Disaster Recovery Policy or Business Continuity Plan.

Government stated (November 2024) that Disaster Recovery Plan is being prepared as part of ISO 27001 Certification process.

Recommendation No. 43

Government should fix a time frame for Disaster Recovery Plan.

8.9.3 Non-conducting of Disaster Recovery drill

DR Drill is a routine activity done by an organisation to check if there is business continuity in case the Data Centre is down due to an unexpected event. Conducting a proper disaster recovery drill involves a systematic and well-planned approach to simulate a real disaster scenario and test the effectiveness of the treasury's disaster recovery plan.

Audit observed that there was no record of periodic test check conducted to determine whether recovery plans would work in case of any disaster. Details of training to IT personnel to respond effectively in emergency situations were also not produced.

Government stated (March 2023) that DR drill was conducted on 09 July 2022 by shifting the database connection to the Near DR location at SDC-1 and work on it and switch back to Production site (SDC-2). A full-fledged Near DR implementation work is going on a war footing. Once it is implemented, the treasury operation can resume in a short time from Near DR if the production DR at SDC-2 fails.

Recommendation No. 44

Periodic DR drills may be scheduled, conducted and recorded and post-drill analysis may be undertaken to review the lessons learned.

8.10 Ineffectiveness of software error reporting mechanism

Department of Treasuries introduced (August 2020) a software error reporting mechanism wherein error reporting was colour-coded as Red, Yellow and White Reports with descending order of importance of software issues and urgency for remedial action as stated below:

- Red report- Software issues of serious nature or issues relating to financial transactions that demanded immediate corrective and preventive action or there would be damage.
- Yellow report- Important software issues both financial, non-financial that require appropriate software intervention, but demand no immediate corrective and preventive action as there is no immediate damage due to the existence of the issue.
- White Report- Suggestion for software modification and upgradation for enhancing system efficiency and quality of service delivery and suggestion and information on best practices.

The reports e-mailed were to be prominently superscribed indicating the category of report so as to ensure priority action on such reports. The reports were to be finally addressed by Information System Management Cell (ISMC) who shall maintain a register for recording and monitoring the software changes reported to NIC.

Audit observed that most of the communication regarding software issues were unofficially dealt with. Neither the pendency of tasks nor details of issues raised could be ascertained. It was also observed that though a mechanism of error reporting existed in the treasury, there was no mechanism in Department of Finance to deal with the same.

Government stated (March 2023) that all software issues reporting from treasuries are classified as Red, Yellow and White according to their importance. A register is set up for this purpose. Also, the issues reported are recorded through the e-office file system and necessary steps were taken for resolution.

The reply is not tenable. Audit scrutinised the register maintained at Directorate of Treasuries and found that only one entry has been recorded. Further, no e-file has been opened exclusively for error reporting. Moreover, the e-office file system is used for movement of online files. As such, through the e-office system, the ISMC would not be able to trace the pendency of tasks and details of all issues raised. Further, recording and monitoring the software changes could not be achieved through e-office.

Recommendation No. 45

A ticket based online issue reporting mechanism should be designed for entire suite of applications in IFMS-K, categorising issues based on nature and urgency and fixing timeline for resolution.

8.11 Absence of Database Administrator

Database Administrator (DBA) is responsible for performance, integrity, and security of a database. A DBA is essential in disaster recovery standpoint also. DBA has tools to establish controls over the database and the ability to override these controls.

As per clause 19 of the agreement with the supplier of DB2 database⁵¹, they will provide training on DBA through IBM for three officials from Treasury department to get certificate on DBA. As per Government order (September 2013), NIC shall provide one exclusive DBA from NICS I for one year from the date of installation and the trained DBA shall be with department for a period of five years.

⁵¹ M/s RP Techsoft International Pvt. Ltd.

Audit observed that Treasury department did not nominate anyone for the training and hence there is no certified DBA in the department. Instead, the department hired DBA from M/s RP Techsoft International Private Limited on a monthly payment basis. The service of DBA was discontinued by M/s RP Techsoft International Private Limited from 16 August 2019 and the post of DBA has been vacant in the Treasury Department since August 2019. Since then, the Department is depending on NIC for DBA activities.

Government stated (March 2023) that seven treasury officials were given basic training in DBA for six days with the support of IBM and it is expected that DBA services may be made available through them gradually. Moreover, in a recent tender process, the department hired 50 Man Day support as DBA for 12 months without any extra cost *w.e.f.* 01 February 2023 from another vendor of IBM.

The reply is not tenable as for a database where transaction data is of critical financial nature and of high volume, the availability of full-time, fully trained and experienced DBA who can operate database in a secure and error-free manner is essential.

8.12 Non-levy of liquidated damage charges from Database Administrator service provider

Government granted (January 2019) permission to hire the service of Database Administrator provided by M/s RP Techsoft International Pvt. Ltd. (at the rate of ₹85,000 + GST per month). The period of contract was for one year from 24 October 2018 to 23 October 2019. Clause 9.1 of Agreement with M/s RP Techsoft International Pvt. Ltd. stipulates that, the contractor should invariably provide a suitable substitute in the event of the incumbent DBA leaving the job due to his personal reasons. Any delay in providing a suitable substitute beyond three working days would attract liquidated damages at the rate of ₹10,000 per day on the contracting agency.

Audit observed that even though the service of DBA was discontinued from 16 August 2019, Treasury department did not take any steps to levy liquidated damages from the contracting agency. The failure of the Treasury department in levying liquidated damages for the delay of 66 days⁵² from the firm had resulted in loss of ₹6.60 lakh to Government.


⁵² 16 August 2019 to 23 October 2019.

Government stated (November 2024) that the matter had been brought to the notice of the firm and steps in connection with availing the refund is in progress.

Recommendation No. 46


Government may expedite follow-ups with the firm and promptly recover the amounts due by enforcing contractual obligations.

Thiruvananthapuram,
The 10 June 2025


(VISHNUKANTH P B)
Accountant General
(Audit II), Kerala

Countersigned

New Delhi,
The 01 July 2025


(K. SANJAY MURTHY)
Comptroller and Auditor General of India

APPENDICES

Appendix – 3.1

(Reference: Paragraph 3.3.1)

Limitation of the system in restricting Additional Authorisation

(₹ in crore)

Sl. No.	Head of Account	Net budget	Expenditure	Sub-head description	Additional Authorisation	Unregularised Additional Authorisation
1	4055-00-207-92-4-P-V	3.35	4.82	Construction of building for new police stations	1.47	1.47
2	4055-00-207-92-7-P-V	0	0.09	Construction of lower subordinate quarters	0.09	0.09
3	4055-0-207-92-12-P-V	1.12	1.70	Kerala police academy	0.58	0.58
4	4055-0-207-92-20-P-V	0.73	0.79	Integrated Training Centre- Construction Works	0.06	0.06
5	4055-0-207-88-0-P-V	0	11.89	Installation of CCTV cameras in Police Stations	11.89	11.89
6	4055-0-207-97-1-P-V	0	0.44	Major Works	0.44	0.44
7	4055-0-207-94-0-N-V	0.25	0.49	Projects under Legislative Assembly Constituency Asset Development Scheme (LAC-ADS)	0.24	0.24
Total					14.77	14.77

(Source: Budget database).

Appendix – 3.2

(Reference: Paragraph 3.3.2)

Absence of controls to validate and limit expenditure in salary heads

(₹ in crore)

Grant No.	Head of Account	Budget Net	Expenditure	Head Description	Excess
XIII-Jails	2056-00-101-99-0-1-2-N-V	8.41	18.15	DA	9.74
	2056-00-101-99-0-1-3-N-V	4.18	6.18	HRA	2.00
	2056-00-101-99-0-2-5-N-V	1.65	7.55	Daily Wages	5.90
XXVIII-Misc Eco. Services	3475-00-106-99-0-1-2-N-V	4.02	6.08	DA	2.06
XXXI-Animal Husbandry	2403-00-101-98-0-1-2-N-V	17.20	41.46	DA	24.26
	2403-00-101-97-0-1-2-N-V	10.62	14.61	DA	3.99
XL-Ports	3051-02-001-98-0-1-2-N-V	5.15	6.13	DA	0.98

(Source: Budget database).

Appendix – 3.3

(Reference: Paragraph 3.3.3)

Discrepancy between expenditure in the books of Accountant General (A&E) and Budget Data

(₹ in crore)

Year	Grant No.	Head of Account	Final Budget	Expenditure	Final savings not surrendered
2021-2022	15	5054-03-337-97-V-P	644.54	391.64	252.90
2021-2022	41	5055-00-800-79-V-P	50.00	1.23	48.77
2021-2022	26	2245-80-102-95-V-P	58.25	44.00	14.25
2021-2022	22	4217-01-800-99-V-P	12.02	1.95	10.07
2021-2022	24	2230-01-103-60-V-P	62.05	52.47	9.58
2021-2022	37	2851-00-106-34-V-P	38.00	28.93	9.07
2021-2022	29	4702-00-101-65-V-P	12.00	3.64	8.36
2021-2022	22	2217-80-800-60-V-P	9.66	1.66	8.00
2021-2022	24	2230-01-103-46-V-P	25.04	17.24	7.80
2021-2022	17	4202-01-203-67-V-P	20.50	13.83	6.67
2022-2023	18	2210-05-105-52-V-P	68.00	62.38	5.62
2022-2023	29	2435-01-101-85-V-P	26.15	24.31	1.84
2022-2023	27	2425-00-108-47-V-P	4.55	3.10	1.45
2022-2023	37	4854-01-190-98-V-P	2.21	0.95	1.26
2022-2023	38	2700-01-800-99-V-NP	10.20	9.00	1.20
2022-2023	32	2404-00-102-79-V-P	5.00	3.82	1.18

(Source: VLC data of AG (A&E) and Budget Database).

Appendix – 3.4**(Reference: Paragraph 3.4.3)****Absence of controls in the Budget Allocation and Monitoring System to validate and limit expenditure within allotments**

Sl. No.	Financial Year	CCO Code	CO Code	DDO Code	HeadID	Head of Account	Allotted Amount (₹)	Expenditure Amount (₹)
1	2016-17	140A	140A00	0102140001	41938	2404-0-102-75-0-5-3-N-V	13,000	13,330
2	2016-17	140A	140A00	0104140005	11821	2404-0-1-99-0-5-3-N-V	77,872	81,063
3	2016-17	210A	210A00	0104210011	1856	2039-0-1-99-0-45-0-N-V	0	74,600
4	2016-17	830A	830A00	0104830001	42761	2225-3-277-99-0-12-0-P-V	15,00,00,000	20,00,00,000
5	2016-17	200A	200A01	0105520017	24575	2230-2-198-50-0-0-0-N-V	1,81,440	2,15,040
6	2016-17	330A	330A00	0201330117	31608	2230-3-101-99-0-28-0-N-V	57,358	63,258
7	2016-17	620A	620A02	0203620014	1823	2030-3-1-95-0-5-4-N-V	0	2,000
8	2016-17	460A	460A00	0301460241	1967	2041-0-1-99-0-5-4-N-V	1,52,223	1,63,073
9	2016-17	360A	360A00	0305360600	5401	2210-1-102-98-0-5-3-N-V	2,390	2,445
10	2016-17	500A	500A03	0502500001	38026	2047-0-103-87-0-0-0-N-V	2,69,84,925	2,70,96,391
11	2016-17	200A	200A04	0502520033	24575	2230-2-198-50-0-0-0-N-V	34,200	36,600
12	2016-17	020A	020A00	0601020012	28726	4435-1-101-97-0-0-0-P-V	0	25,00,000
13	2016-17	530A	530A00	0801530001	2983	2055-0-109-99-0-5-3-N-V	9,91,018	9,92,526
14	2016-17	780A	780A00	0801780001	42549	2062-0-104-99-0-5-4-N-V	95,000	97,741
15	2016-17	030A	030A05	0803030033	36574	2403-0-103-84-0-0-0-P-V	72,000	72,250
16	2016-17	250A	250A08	1002250002	12509	2406-1-102-99-0-5-4-N-V	21,000	30,000
17	2016-17	210A	210A06	1010210005	1849	2039-0-1-99-0-5-4-N-V	14,521	15,702
18	2016-17	280A	280A08	1102280067	5476	2210-1-110-99-0-24-0-N-V	8,400	55,789
19	2016-17	200A	200A08	1302520018	24575	2230-2-198-50-0-0-0-N-V	2,19,680	2,36,880
20	2016-17	200A	200A08	1306470002	24524	2230-2-192-50-0-0-0-N-V	74,880	79,080
21	2016-17	150A	150A00	1401150001	7770	2210-6-104-99-0-6-0-N-V	1,99,855	2,09,115
22	2016-17	200A	200A09	1402520037	24575	2230-2-198-50-0-0-0-N-V	2,36,380	2,41,080
23	2016-17	650A	650A10	1506650004	39782	2225-1-102-96-0-0-0-P-V	0	1,77,000
24	2016-17	650A	650A10	1506650004	37422	2225-1-277-99-0-12-0-N-V	0	11,01,750
25	2016-17	210A	210A12	1601210001	1849	2039-0-1-99-0-5-4-N-V	39,054	40,837
26	2016-17	210A	210A13	1801210002	1856	2039-0-1-99-0-45-0-N-V	0	11,268
27	2016-17	250A	250A06	1801250008	21219	4406-1-800-91-0-0-0-P-V	14,75,494	14,87,747
28	2016-17	330A	330A00	1801330001	9763	2230-3-101-99-0-45-0-N-V	7,962	7,981

Sl. No.	Financial Year	CCO Code	CO Code	DDO Code	HeadID	Head of Account	Allotted Amount (₹)	Expenditure Amount (₹)
29	2016-17	530A	530A00	1901530002	2991	2055-0-109-99-0-45-0-N-V	2,53,00,000	2,53,67,228
30	2016-17	61BA	61BA13	2203470002	24525	2235-2-192-50-0-0-0-N-V	16,20,000	16,46,133
31	2016-17	200A	200A08	2301470002	24524	2230-2-192-50-0-0-0-N-V	2,34,000	2,46,000
32	2016-17	200A	200A08	2301520002	24575	2230-2-198-50-0-0-0-N-V	77,280	87,600
33	2016-17	200A	200A08	2306520040	24575	2230-2-198-50-0-0-0-N-V	1,39,320	1,46,040
34	2016-17	200A	200A08	2306520141	24575	2230-2-198-50-0-0-0-N-V	83,250	96,240
35	2016-17	59EA	59EA00	190159E008	40192	5054-1-800-97-0-0-0-N-C	1,07,729	10,49,434
36	2016-17	59EA	59EA00	190159E008	39992	5054-5-337-97-0-16-0-P-V	0	2,21,47,716
37	2016-17	59EA	59EA00	120259E149	16394	5054-1-800-99-0-0-0-P-V	7,27,630	10,59,695
38	2016-17	16FA	16FA00	010416F037	39773	2202-2-105-95-0-0-0-P-V	0	70,000
39	2016-17	67DF	67DF00	011167D042	42035	2052-0-90-66-0-0-0-N-V	3,00,000	4,00,000
40	2016-17	16BA	16BA02	030116B255	24946	2204-0-101-97-0-34-0-N-V	0	1,000
41	2016-17	59EA	59EA00	030159E360	42644	5054-1-337-95-0-0-0-P-V	9,79,01,634	34,67,13,280
42	2016-17	59EA	59EA00	030159E360	39992	5054-5-337-97-0-16-0-P-V	10,02,90,698	12,32,76,525
43	2016-17	490A	490A21	080416B218	44121	2204-0-102-99-0-34-3-N-V	1,85,476	1,86,863
44	2016-17	180B	180A08	140159D001	44156	2015-0-109-99-0-34-3-N-V	7,744	18,000
45	2016-17	16FA	16FA00	150616F172	43909	2202-2-1-94-0-34-3-N-V	0	6,500
46	2017-18	030A	030A03	0511030002	44517	2403-0-109-96-0-34-3-P-V	52,300	53,650
47	2017-18	390A	390A04	0601390005	9580	2230-1-103-99-0-5-3-N-V	14,023	15,278
48	2017-18	61BA	61BA07	1103520030	24576	2235-2-198-50-0-0-0-N-V	8,40,000	8,70,000
49	2017-18	360A	360A00	1401360001	32657	2210-1-102-96-11-0-0-N-V	8,142	29,071
50	2017-18	660A	660A09	1401660001	39661	2225-2-277-37-0-0-0-P-V	18,01,750	18,02,800
51	2017-18	59BA	59BA02	010159B029	3351	2059-80-1-97-0-5-3-N-V	7,700	10,850
52	2017-18	240A	240A03	090516B045	38137	2405-0-800-92-0-12-0-N-V	0	750
53	2017-18	16BA	16BA06	100516B069	3807	2202-1-102-98-0-0-0-N-V	0	13,140
54	2017-18	59BA	59BA08	111059B002	38846	4202-1-800-88-0-0-0-N-V	44,86,018	83,02,900
55	2018-19	650A	650A02	0307650668	8994	2225-1-800-57-0-0-0-P-V	4,31,741	4,45,436
56	2018-19	460A	460A00	0703460003	1989	2041-0-102-99-0-45-0-N-V	1,75,223	1,83,779
57	2018-19	320A	320A06	0806320017	24573	2210-2-198-50-0-0-0-N-V	12,070	12,535
58	2018-19	090A	090A07	1003090005	47239	3456-0-1-78-0-0-0-P-V	0	2,82,500
59	2018-19	320A	320A09	1305320040	24573	2210-2-198-50-0-0-0-N-V	1,629	2,363
60	2018-19	16AA	16AA00	150116A028	29906	2202-3-800-69-0-0-0-P-V	0	20,000

Sl. No.	Financial Year	CCO Code	CO Code	DDO Code	HeadID	Head of Account	Allotted Amount (₹)	Expenditure Amount (₹)
61	2019-20	200A	200A01	0106520001	24575	2230-2-198-50-0-0-0-N-V	3,83,160	3,84,000
62	2019-20	740A	740A03	0502740003	48705	2043-0-101-97-0-45-0-N-V	58,929	63,911
63	2019-20	740A	740A03	0502740003	48882	2043-0-101-97-0-5-3-N-V	4,320	4,664
64	2019-20	760A	760A00	0601760001	24432	2217-5-1-69-0-34-0-P-V	0	1,66,162
65	2019-20	020A	020A04	0706020045	17750	2401-0-102-90-0-34-0-P-V	(-)28,62,781	39,39,661
66	2019-20	200A	200A05	0810520016	24575	2230-2-198-50-0-0-0-N-V	74,280	75,120
67	2019-20	860A	860A07	1109860003	48096	2235-2-103-56-0-0-0-P-V	90,403	90,628
68	2019-20	210A	210A09	1301210001	49473	2039-0-1-88-0-0-0-P-V	26,61,030	28,58,869
69	2019-20	81AA	350A08	1301350003	23947	2851-0-103-64-0-0-0-P-V	(-)1,97,500	1,70,000
70	2019-20	61BA	61BA10	1508470021	24525	2235-2-192-50-0-0-0-N-V	90,000	1,20,000
71	2019-20	240A	240A00	1601240004	11967	2405-0-1-99-0-5-3-N-V	12,458	13,857
72	2019-20	16BA	16BA03	050116B048	3819	2202-1-104-99-0-5-4-N-V	13,432	13,500
73	2019-20	01BA	01BA21	110801B063	41872	2014-0-800-86-0-5-3-N-V	12,711	14,510
74	2019-20	16BA	16BA11	160316B413	47245	2202-2-1-80-0-0-0-P-V	0	10,000
75	2020-21	030A	030A01	0101030003	11616	2403-0-102-99-0-45-0-N-V	2,931	3,000
76	2020-21	210A	210A01	0104210004	1856	2039-0-1-99-0-45-0-N-V	2,71,157	2,76,657
77	2020-21	770A	770A01	0104770004	17341	2054-0-95-99-0-19-0-P-V	13,731	14,000
78	2020-21	200A	200A04	0504520003	24575	2230-2-198-50-0-0-0-N-V	0	720
79	2020-21	61BA	61BA04	0602470001	24525	2235-2-192-50-0-0-0-N-V	15,00,000	24,00,000
80	2020-21	860A	860A07	1101860001	50040	2235-2-102-28-0-0-0-P-V	4,09,762	4,10,333
81	2020-21	61BA	61BA09	1401470001	24525	2235-2-192-50-0-0-0-N-V	27,00,000	30,90,000
82	2020-21	61BA	61BA09	1404470002	24525	2235-2-192-50-0-0-0-N-V	4,50,000	7,50,000
83	2020-21	61BA	61BA10	1506470024	24525	2235-2-192-50-0-0-0-N-V	2,40,000	8,70,000
84	2020-21	650A	650A10	1506650021	35347	2225-1-283-89-0-0-0-P-V	1,19,70,000	1,19,95,000
85	2020-21	61BA	61BA10	1508470021	24525	2235-2-192-50-0-0-0-N-V	2,10,000	3,30,000
86	2020-21	680A	61BA11	1603520008	24576	2235-2-198-50-0-0-0-N-V	0	3,60,000
87	2020-21	680A	61BA11	1603520012	24576	2235-2-198-50-0-0-0-N-V	1,50,000	3,00,000
88	2020-21	61BA	61BA11	1604470002	24525	2235-2-192-50-0-0-0-N-V	13,50,000	16,80,000
89	2020-21	540A	540A02	1605540004	36256	5051-2-200-83-0-0-0-P-V	2,69,19,130	2,95,53,363
90	2020-21	540A	540A02	1605540004	34695	5051-80-800-62-0-0-0-P-V	(-)41,24,962	25,93,929
91	2020-21	540A	540A02	1605540004	16368	5051-80-800-98-0-19-0-P-V	3,36,894	10,17,222

Sl. No.	Financial Year	CCO Code	CO Code	DDO Code	HeadID	Head of Account	Allotted Amount (₹)	Expenditure Amount (₹)
92	2020-21	540A	540A02	1605540004	24201	5051-80-800-98-0-24-0-P-V	28,42,524	30,96,088
93	2020-21	61BA	61BA11	1703470001	24525	2235-2-192-50-0-0-0-N-V	9,60,000	11,70,000
94	2020-21	61BA	61BA11	1707520035	24576	2235-2-198-50-0-0-0-N-V	90,000	3,90,000
95	2020-21	61BA	61BA09	2102470001	24525	2235-2-192-50-0-0-0-N-V	9,00,000	12,90,000
96	2020-21	61BA	61BA09	2108470002	24525	2235-2-192-50-0-0-0-N-V	3,60,000	5,70,000
97	2020-21	61BA	61BA01	020261B851	2450	2053-0-94-99-0-5-4-N-V	15,000	22,020
98	2020-21	59DC	59DA08	040459D005	31567	2700-27-101-98-0-18-0-N-V	26,20,158	26,88,648
99	2020-21	59DA	59DA08	060159D013	13572	2701-80-1-97-0-5-4-N-V	25,000	50,000
100	2020-21	16BA	16BA10	150716B020	39699	2202-2-109-70-0-0-0-P-V	82,13,350	83,81,150
101	2020-21	16BA	16BA11	160516B316	24501	2202-1-191-50-0-0-0-N-V	32,000	51,000
102	2021-22	280A	280A02	0101280014	25331	2210-6-101-49-0-34-0-P-V	8,85,832	8,87,832
103	2021-22	360A	360A00	0304360433	5401	2210-1-102-98-0-5-3-N-V	5,300	5,796
104	2021-22	650A	650A18	0503650021	40016	2225-1-277-57-0-34-0-P-V	8,82,786	9,89,546
105	2021-22	700A	700A00	0602700001	3210	2058-0-1-99-0-5-3-N-V	9,374	10,374
106	2021-22	200A	200A06	1010520018	24575	2230-2-198-50-0-0-0-N-V	19,560	20,520
107	2021-22	280A	280A10	1401280009	23905	2210-1-110-47-0-34-0-P-V	12,23,354	13,91,677
108	2021-22	180B	180A08	1401630003	44156	2015-0-109-99-0-34-3-N-V	7,500	9,000
109	2021-22	020A	020A09	1403020027	12822	2415-1-277-98-0-34-0-P-V	21,439	22,967
110	2021-22	650A	650A10	1508650024	35347	2225-1-283-89-0-0-0-P-V	1,35,70,000	1,36,30,000
111	2021-22	61EA	61BA05	080461B013	1706	2029-0-800-92-0-0-0-N-V	49,932	51,150
112	2021-22	59DE	59DE04	140459D017	31287	2700-5-101-99-0-0-0-N-V	1,75,280	2,53,160
113	2021-22	01BA	01BA10	150501B010	43906	2014-0-800-93-0-34-3-N-V	5,568	20,795
114	2022-23	01BA	01BA05	090401B805	37599	2014-0-800-88-0-5-3-N-V	11,014	12,507
115	2022-23	280A	280A15	2001280011	25317	2210-6-101-49-0-24-0-P-V	173	999
116	2022-23	59DD	59DA03	010759D001	14641	3075-60-800-97-0-0-0-N-V	3,40,900	16,87,397
117	2022-23	020A	020A05	0804020016	39714	2401-0-107-78-0-0-0-P-V	3,59,468	3,70,838
Total							49,21,28,606	87,03,10,422

(Source: CoreTIS Database).

Appendix – 3.5

(Reference: Paragraph 3.4.4)

Discrepancies in reports generated by the Budget Allocation and Monitoring System (BAMS)

Sl. No.	Financial Year	CCO Code	CO Code	DDO Code	Head ID	Head of Account	Allotted Amount (₹)	Expenditure Amount (₹)
1	2016-17	320A	320A11	1502320051	6079	2210-2-101-97-0-4-1-N-V	(-)7,400	0
2	2017-18	520B	520B1090	1901995031	43613	3604-0-200-87-5-0-0-N-V	(-)3,480	0
3	2019-20	020A	020A04	0706020045	17750	2401-0-102-90-0-34-0-P-V	(-)28,62,781	39,39,661
4	2019-20	81AA	350A08	1301350003	23947	2851-0-103-64-0-0-0-P-V	(-)1,97,500	1,70,000
5	2019-20	16BA	16BA06	101216B339	44307	2202-1-112-90-2-0-0-P-V	(-)16,000	0
6	2019-20	16BA	16BA02	030316B793	44307	2202-1-112-90-2-0-0-P-V	(-)17,361	25,813
7	2020-21	540A	540A02	1605540004	14385	3051-2-102-99-0-4-1-N-V	(-)35,826	42,087
8	2020-21	59EA	59EA07	160159E017	14463	3054-1-1-98-0-5-1-N-V	(-)974	2,513
9	2020-21	540A	540A02	1605540004	34695	5051-80-800-62-0-0-0-P-V	(-)41,24,962	25,93,929
10	2021-22	61BA	61BA11	160361B004	52839	2210-6-101-11-3-0-0-N-V	(-)75,000	0
11	2021-22	16BA	16BA13	220516B500	47263	2202-1-112-89-0-0-0-P-V	(-)39,001	0

(Source: CoreTIS Database).

Appendix – 4.1
(Reference: Paragraph 4.1)
Applications in e-treasury

Sl. No.	Name of Department	Sl. No.	Application
1	Registration	1	PEARL
2	Revenue	2	RELIS
3	Motor Vehicle	3	VAHAN
		4	SARATHI
4	Mining and Geology	5	Mining and Geology
5	High Court	6	Virtual Court
6	GST	7	GSTN
		8	KVATIS
7	PWD	9	PRICE
		10	Rest House
8	Lottery	11	LOTIS
9	Electrical Inspectorate	12	Electrical Inspectorate
10	Labour	13	Labour
11	Police	14	POLAPP
		15	Traffic e-chalan
12	Legal Metrology	16	Legal Metrology
13	Food Safety	17	Food Safety
14	Civil Supplies	18	Civil Supplies
15	Drugs Control	19	Drugs Control
16	Excise	20	Excise
17	Fisheries	21	Fisheries
18	Industrial Training	22	Industrial Training
19	IT Mission	23	Service Plus
20	KSIDC	24	KSWIFT

(Source: Records of Finance Department).

Appendix – 4.2

(Reference: Paragraph 4.4.1)

Discrepancies in defacement reports and data analysis

(₹ in crore)

Year	Total Challan	Total Challan Amount	No of non Defaced Challan	Non Defaced Challan Amount	No of Defaced Challan	Defaced Challan Amount
2018-19	1	0.003	0	0	1	0.003
2019-20	65,10,956	3,861.20	42,49,368	2,942.96	22,61,588	918.24
2020-21	1,13,44,423	7,612.53	77,29,289	5,810.69	36,15,134	1,801.84
2021-22	1,26,42,457	7,501.88	83,79,601	5,478.61	42,62,856	2,023.27
Total	3,04,97,837	18,975.613	2,03,58,258	14,232.26	1,01,39,579	4,743.353

(Source: Report generated from E-treasury application).

Appendix – 4.3

(Reference: Paragraph 4.4.1)

Discrepancies in defacement reports and data analysis

(₹ in crore)

Year	Total E-challans	E-challan Amount	Total E-challan not Defaced	Total E-challan amount not defaced	Total M-challans	M-challan Amount	Total M-challan not Defaced	Total M-challan amount not defaced
2016-17	22,300	22.62	19,907	14.69	11,80,078	11,622.50	10,57,554	11,233.86
2017-18	61,83,483	4,073.10	45,59,295	2,812.86	45,58,754	41,782.68	36,64,118	37,945.58
Total	62,05,783	4,095.72	45,79,202	2,827.55	57,38,832	53,405.18	47,21,672	49,179.44
2018-19	91,50,603	4,649.27	51,03,126	3,171.46	34,06,075	37,153.14	24,91,762	33,273.37
2019-20	1,15,28,925	5,509.68	62,48,263	4,086.69	31,96,064	36,468.63	22,37,464	32,572.56
2020-21	1,66,96,589	7,689.84	76,97,047	5,792.26	24,20,425	31,179.02	16,37,493	28,541.31
2021-22	2,12,34,802	7,862.93	83,17,049	5,420.70	25,63,262	39,117.25	17,34,744	35,526.17
Total	5,86,10,919	25,711.72	2,73,65,485	18,471.11	1,15,85,826	1,43,918.04	81,01,463	1,29,913.41
2022-23	2,28,00,855	10,388.29	1,43,58,795	6,170.00	25,03,226	46,382.70	15,88,341	42,047.82
Grand Total	8,76,17,557	40,195.73	4,63,03,482	27,468.66	1,98,27,884	2,43,705.92	1,44,11,476	2,21,140.67

(Source: GRASKL Database).

Appendix – 4.4**(Reference: Paragraph 4.4.2)****Defacement of challans over and above challan amount**

Sl. No.	Treasury Name	No. of challans	Total Receipt Amount (₹)	Defaced Amount (₹)
1	Additional Sub Treasury, Ernakulam	11	26,12,520	48,63,650
2	Core Treasury	182	69,76,804	1,33,50,812
3	District Treasury, Alappuzha	1	3,000	6,000
4	District Treasury, Kannur	2	5,24,000	10,48,000
5	District Treasury, Kottayam	1	19,453	38,900
6	District Treasury, Palghat	1	3,60,000	5,60,000
7	District Treasury, Irinjalkuda	1	1,36,700	2,73,400
8	District Treasury, Muvattupuzha	2	1,63,000	3,26,000
9	Principal Sub Treasury, East Fort	1	1,10,000	2,20,000
10	Sub Treasury, Kazhakkootam	2	4,03,000	8,06,000
11	Sub Treasury, Murikkassery	2	6,88,400	13,76,800
12	Sub Treasury, Nooranad	2	10,870	15,908
13	Sub Treasury, Angamaly	1	2,40,000	3,42,000
14	Sub Treasury, Areacode	1	3,10,000	6,20,000
15	Sub Treasury, Balussery	1	2,00,000	4,00,000
16	Sub Treasury, Chadayamangalam	1	2,850	5,700
17	Sub Treasury, Chalakudy	1	2,05,000	2,23,600
18	Sub Treasury, Changaramkulam	2	3,38,000	6,76,000
19	Sub Treasury, Chavakkad	6	8,80,596	17,61,192
20	Sub Treasury, Chavara	1	7,070	14,140
21	Sub Treasury, Iritty	1	12,800	12,900
22	Sub Treasury, Kasaragod	1	12,500	25,000
23	Sub Treasury, Kayamkulam	1	1,60,000	3,20,000
24	Sub Treasury, Kolenchery	1	10,580	21,160
25	Sub Treasury, Konni	1	3,000	6,000
26	Sub Treasury, Kozhencherry	1	10,00,000	20,00,000
27	Sub Treasury, Kunnankulam	1	1,15,000	2,30,000
28	Sub Treasury, Kunnathunad	1	9,350	10,132
29	Sub Treasury, Kuthiathode	1	1,36,000	2,70,000
30	Sub Treasury, Malayinkil	2	1,57,080	2,39,160
31	Sub Treasury, Mananthavady	1	85,000	1,70,000
32	Sub Treasury, Manjeri	1	15,000	30,000
33	Sub Treasury, Mannarkkad	1	200	3,695

Sl. No.	Treasury Name	No. of challans	Total Receipt Amount (₹)	Defaced Amount (₹)
34	Sub Treasury, Mattanchery	4	8,03,060	14,44,730
35	Sub Treasury, Mattannur	1	2,670	2,820
36	Sub Treasury, Nileswar	1	6,50,000	13,00,000
37	Sub Treasury, North Parur*	1	44,505	89,010
38	Sub Treasury, Payyannur	1	9,600	19,200
39	Sub Treasury, Pooyappally	1	600	1,717
40	Sub Treasury, Rajakumary	1	5,050	6,925
41	Sub Treasury, Shornur	2	3,38,550	3,68,500
42	Sub Treasury, Taliparamba	1	9,600	19,200
43	Sub Treasury, Thalappilly	1	12,000	1,00,000
44	Sub Treasury, Thalassery	6	4,85,600	9,71,200
45	Sub Treasury, Tirur	2	1,15,570	2,31,910
46	Sub Treasury, Vadakara	1	49,200	49,300
47	Sub Treasury, Valancherry*	1	4,75,000	9,50,000
	Total	260	1,89,08,778	3,58,20,661

(Source: GRASKL Database).

* Data relating to the year 2022-23.

Appendix – 4.5

(Reference: Paragraph 4.4.4)

Absence of uniqueness of defacement numbers

Sl. No.	Period	Defacement Number	Count
1	2019-20	5398804201920	123
2	2019-20	5416041201920	93
3	2019-20	4674912201920	90
4	2019-20	5495896201920	90
5	2019-20	5500610201920	80
6	2019-20	4627505201920	78
7	2019-20	5341504201920	63
8	2019-20	5498840201920	58
9	2019-20	4673661201920	55
10	2019-20	5510691201920	54
11	2020-21	3572799202021	123
12	2020-21	1370052202021	112
13	2020-21	8170531202021	93
14	2020-21	1416973202021	93
15	2020-21	7068756202021	74
16	2020-21	1717078202021	71
17	2020-21	3781034202021	65
18	2020-21	7362548202021	57
19	2020-21	3107167202021	52
20	2020-21	3477273202021	53
21	2022-23	3988506202223	51

(Source: GRASKL Database).

Appendix – 4.6

(Reference: Paragraph 4.5.1)

Incomplete Generation of Refund Reports

Year	No of Offices	No of Refund Request	No of GRN	Requested Refund Amount in Total (₹)	No of Officer Approval	No of e-Treasury Officer Approval	Total Refund Amount (₹)	Processed (Per cent)	Pending (Per cent)
2016-17	1	1	1	5,000	1	1	5,000	100	0
2019-20	213	1,415	1,415	78,87,795	878	865	65,95,353	61.13	38.87
2020-21	568	10,909	10,896	7,97,59,936	7,128	7,072	6,47,39,715	64.83	35.17
2021-22	779	16,118	16,058	16,65,66,003	11,778	11,750	13,95,90,771	72.90	27.10
Total	1,561	28,443	28,370	25,42,18,734	19,785	19,688	21,09,30,839	69.22	30.78

(Source: Report generated from e-Treasury application).

Appendix – 5.1

(Reference: Paragraph 5.1)

Bill passed in various categories

(₹ in crore)

Year	Salary/ Non salary		Contingent		Pension		Total	
	No. of bills	Amount	No. of bills	Amount	No. of bills	Amount	Total bills	Total Amount
2016-17	17,60,547	32,460.85	6,28,049	45,379.41	45,390	4,293.62	24,33,986	82,133.88
2017-18	20,92,506	38,938.68	9,09,798	67,492.57	2,74,158	18,886.65	32,76,462	1,25,317.90
2018-19	21,08,338	40,324.70	10,28,297	68,648.35	2,94,507	18,673.49	34,31,142	1,27,646.54
2019-20	19,49,984	40,767.82	10,77,029	65,127.05	2,47,622	18,462.61	32,74,635	1,24,357.48
2020-21	16,68,958	36,726.85	10,91,991	97,194.53	1,65,789	18,320.19	29,26,738	1,52,241.57
2021-22	23,08,901	54,324.63	11,28,800	96,570.55	2,50,255	25,751.83	36,87,956	1,76,647.01
2022-23	18,89,075	49,817.60	11,02,812	99,950.80	3,31,125	24,888.23	33,23,012	1,74,656.63
Total	1,37,78,309	2,93,361.13	69,66,776	5,40,363.26	16,08,846	1,29,276.62	2,23,53,931	9,63,001.01

(Source: CoreTIS database).

Appendix – 5.2

(Reference: Paragraph 5.2.4)

Absence of sanction order/ proceedings in bill creation

Sl. No.	Bill Control Code	Bill Nature	Treasury Code	DDO Code	Date of Passing	Sanction Order No.	Sanction Order Date	Amount (₹)
1	16220603003700251800	CGT	+2206	2206030037	23-11-2016	/16	26-10-2016	25,000
2	16200465000700209567	CGT	+2004	2004650007	30-09-2016	/2015	28-09-2016	1,87,500
3	16150552034900790633	MCC	+1505	1505520349	28-03-2017	work	28-03-2017	3,00,000
4	16081044001200134270	CGT	+0810	0810440012	17-08-2016	0000	09-08-2016	2,40,066
5	16140768007200188450	CGT	+1407	1407680072	29-09-2016	0	19-09-2016	55,350
6	16170361B01000113696	CGT	+1703	170361B010	16-08-2016		25-07-2016	18,985
7	16110159C00600520242	DEP	+1101	110159C006	25-02-2017		20-02-2017	3,00,000
8	17111043000200547109	CGT	+1110	1110430002	24-10-2017	Proceedings Attached	12-10-2017	48,60,000
9	17010814000900824008	CGT	+0108	0108140009	16-01-2018	/2017-18	22-12-2017	3,14,500
10	17060529000800800677	CGT	+0605	0605290008	19-12-2017	/chl	18-12-2017	1,00,000
11	17220403001101077339	CGT	+2204	2204030011	27-02-2018	...../18	26-02-2018	26,400
12	17130216F01800992371	SCP	+1302	130216F018	12-02-2018	xxxx	27-01-2018	20,000
13	17010752065901314341	LGP	+0107	0107520659	31-03-2018			11,57,944
14	17020252001800401112	CGT	+0202	0202520018	25-08-2017	0	19-08-2017	2,58,600
15	17010716F01100678737	GRP	+0107	010716F011	24-11-2017	Nil	29-08-2017	2,23,255
16	18100572000100878367	CGT	+1005	1005720001	13-12-2018	nil	01-04-2018	18,47,355
17	18200199600100744932	CGT	+2001	2001996001	07-11-2018	pay bill	01-11-2018	1,65,408
18	18100572000101099055	CGT	+1005	1005720001	25-01-2019	nil	01-04-2018	26,868
19	18130216F01801270987	CGT	+1302	130216F018	14-03-2019	xxxxxxx	23-02-2019	18,500
20	18140152012400104148	LGP	+1401	1401520124	26-05-2018			41,28,957
21	18100572000100966406	CGT	+1005	1005720001	24-12-2018	Nil	01-04-2018	71,414
22	18020616A60001497253	EBT	+0206	020616A600	27-03-2019	0	18-01-2019	70,000
23	19120177000101261258	MCC	+1201	1201770001	13-02-2020	lic	13-02-2020	92,87,264
24	19130152000100229983	MCC	+1301	1301520001	14-06-2019	Jacob J Mandumpal	14-06-2019	7,47,519
25	19230665001001437981	CGT	+2306	2306650010	12-03-2020	m/	09-03-2020	3,75,000
26	19220403001100628785	CSP	+2204	2204030011	30-09-2019	...../19	27-09-2019	32,500
27	19040416B53601271765	CGT	+0404	040416B536	24-02-2020	00	14-02-2020	10,000
28	20150509000500260667	CGT	+1505	1505090005	22-06-2020	cs1	16-06-2020	1,23,94,463
29	20050261B02100828135	CGT	+0502	050261B021	28-12-2020	of Enadimang alam GP	25-09-2020	5,00,000

Sl. No.	Bill Control Code	Bill Nature	Treasury Code	DDO Code	Date of Passing	Sanction Order No.	Sanction Order Date	Amount (₹)
30	20151952009501376384	CGT	+1519	1519520095	29-03-2021	malappuram pmc 2020-21	21-03-2021	2,30,000
31	20100259B00200846750	CGT	+1002	100259B002	24-12-2020	Bims/2016	21-12-2020	11,371
32	20220403000401031150	CSP	+2204	2204030004	06-03-2021	...../2020	03-02-2021	1,25,000
33	20081152002901445594	GRP	+0811	0811520029	31-03-2021	0	30-03-2021	94,000
34	20070416F01301059201	CGT	+0704	070416F013	27-02-2021	0	21-01-2021	40,000
35	21010459C00600107027	DVP	+0104	010459C006	14-06-2021	null		27,37,40,652
36	21230359E00100090968	DVP	+2303	230359E001	08-06-2021	null		7,56,61,417
37	21180402003900806683	CGT	+1804	1804020039	27-12-2021	Wayanad Package various sch	18-12-2021	1,44,500
38	21070965000300368620	CGT	+0709	0709650003	13-09-2021	m	03-09-2021	82,275
39	21011503009100463540	CGT	+0115	0115030091	01-10-2021		29-09-2021	75,000
40	21220403000400500225	CSP	+2204	2204030004	10-11-2021	...../21	08-10-2021	32,800

(Source: CoreTIS Database).

Appendix – 5.3

(Reference: Para 5.3.2)

Delay in submission and accounting of BDS bills in treasury

(₹ in crore)

Head of Account		Year					
		2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
8782-00-102-96-01	Opening Balance	0	(-)13.44	(-)41.54	(-)23.03	(-)30.20	(-)34.51
	Disbursement	1,584.88	1,094.37	1,100.34	2,049.47	2,383.16	2,291.27
	Receipt	1,571.44	1,066.27	1,118.85	2,042.30	2,378.85	2,309.66
	Balance	(-)13.44	(-)41.54	(-)23.03	(-)30.20	(-)34.51	(-)16.12
8782-00-102-96-02	Opening Balance	0	(-)0.13	(-)1.14	(-)6.58	(-)38.67	(-)16.34
	Disbursement	16.38	9.99	12.36	39.51	33.81	41.95
	Receipt	16.25	8.98	6.92	7.42	56.14	5.30
	Balance	(-)0.13	(-)1.14	(-)6.58	(-)38.67	(-)16.34	(-)52.99
8782-00-102-95-01	Opening Balance	0	0	0	0	(-)342.08	(-)246.74
	Disbursement	0	0	0	794.03	46.34	83.62
	Receipt	0	0	0	451.95	141.68	517.58
	Balance	0	0	0	(-)342.08	(-)246.74	187.22
8782-00-102-95-02	Opening Balance	0	0	0	0	461.93	(-)17.98
	Disbursement	0	0	0	1,199.40	579.47	0
	Receipt	0	0	0	1,661.33	99.56	116.81
	Balance	0	0	0	461.93	(-)17.98	98.83
8782-00-102-95-03	Opening Balance	0	0	0	0	(-)27.59	(-)40.25
	Disbursement	0	0	0	27.59	12.66	1.58
	Receipt	0	0	0	0	0	0
	Balance	0	0	0	(-)27.59	(-)40.25	(-)41.83
8782-00-108-92-01	Opening Balance	0	0	0	0	0	(-)4.80
	Disbursement	0	0	0	0	4.80	150.41
	Receipt	0	0	0	0	0	0
	Balance	0	0	0	0	(-)4.80	(-)155.21

Head of Account		Year					
		2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
8782-00-108-92-02	Opening Balance	0	0	0	0	0	(-)78.06
	Disbursement	0	0	0	0	78.06	60.32
	Receipt	0	0	0	0	0	6.86
	Balance	0	0	0	0	(-)78.06	(-)131.52
8782-00-108-92-03	Opening Balance	0	0	0	0	0	(-)1.64
	Disbursement	0	0	0	0	1.64	3.96
	Receipt	0	0	0	0	0	0
	Balance	0	0	0	0	(-)1.64	(-)5.60

(Source: Handbook of DDR heads of AG(A&E)).

{Total suspense account lying unsettled: 16.12 + 52.99 + 41.83 + 155.21 + 131.52 + 5.60 = ₹403.27 Crore}

Appendix – 5.4**(Reference: Paragraph 5.4.1.4 Bullet 1)****General inconsistencies noticed - Date of birth same as date of joining**

Sl. No.	PEN	Name	Present Department	Designation	Present Office	Date of Birth	Date of Joining
1	794895	Ariya S Pillai	280	2141	06010002	30-01-2017	30-01-2017
2	792581	Kiran S Gopinath	280	7845	21064563	20-01-2017	20-01-2017
3	779711	Vaysakh M	16D	0310	00000000	25-07-2016	25-07-2016
4	787152	Sherin Alias Arthungal	280	1011	18040028	16-06-2016	16-06-2016
5	762027	Gokul K M	995	26	09064587	07-12-2015	07-12-2015
6	762749	Faseela P E	330	0041	08080003	01-12-2015	01-12-2015
7	762746	Anitha Mol K R	330	0041	08080003	01-12-2015	01-12-2015
8	759327	Sumod Kumar K K	250	1303	NCK43000	11-11-2015	11-11-2015
9	713676	Soumya Sivan	01B	17	11030031	01-10-2013	01-10-2013
10	712339	Sarika L S	440	2141	01130083	01-08-2013	01-08-2013
11	339792	Shiny R	330	2253	03050539	19-12-2012	19-12-2012
12	163598	Shaju T A	530	2127	00000000	17-12-2012	17-12-2012
13	700599	Shiny P Sonny	440	2141	13020018	27-08-2012	27-08-2012
14	700602	Lini Balan	440	2141	13020018	27-08-2012	27-08-2012
15	702350	Sukanya Mani	440	2141	01130083	27-08-2012	27-08-2012
16	612274	Prakashan T	01B	5569	20010001	27-12-2010	27-12-2010
17	589430	Aliamma M P	630	2600	02040312	20-09-2010	20-09-2010
18	589414	Sobha K N	630	2600	02040312	16-09-2010	16-09-2010
19	211450	Abdu Salam K	380	1879	00000000	23-03-2007	23-03-2007
20	267493	Sajid P	530	4113	00000000	01-09-2005	01-09-2005
21	123302	Sajeev O S	61D	0889	03030658	18-02-2005	18-02-2005
22	268210	Sooraj C Mathew	530	4113	05030013	24-01-2005	24-01-2005
23	604142	Saffiya O	020	2158	17010009	01-10-2003	01-10-2003
24	171267	Suresh Kumar V	530	4113	14010001	24-02-2003	24-02-2003
25	133107	PK Narayanaswami	61D	0889	21040003	25-01-2003	25-01-2003
26	133327	EM Ramlath	61D	0890	11030014	22-01-2003	22-01-2003
27	133323	Mallika Devi G	61D	B050	00000000	17-10-2002	17-10-2002
28	132799	Beena A R	61B	0890	00000000	10-10-2002	10-10-2002
29	132687	Chandran P	61D	0890	20010001	09-10-2002	09-10-2002
30	132879	Manoj Kumar K	61D	0890	10020006	07-10-2002	07-10-2002
31	133373	Prabhakaran K	61D	0889	10020009	29-10-2001	29-10-2001
32	217289	Lilly	16B	2035	17050464	01-01-2000	01-01-2000
33	279034	Joyees John	16B	0931	09050467	22-11-1999	22-11-1999

Sl. No.	PEN	Name	Present Department	Designation	Present Office	Date of Birth	Date of Joining
34	665049	Muhammad Asslam	01B	6333	07040010	23-04-1999	23-04-1999
35	430132	TR Sudeer	16B	0931	02030161	19-08-1998	19-08-1998
36	121647	Anil Kumar S	530	2200	06010001	01-06-1998	01-06-1998
37	108599	Harikumar R	530	2200	01040030	27-01-1998	27-01-1998
38	133300	Kanjanavally V S	61D	B050	11040007	07-08-1997	07-08-1997
39	596232	Kunju Mon M	16B	0932	01080132	02-06-1997	02-06-1997
40	121454	Santhosh Kumar K P	530	2171	19010085	01-04-1997	01-04-1997
41	132953	Jayakumar V S	61D	0890	03030658	30-09-1996	30-09-1996
42	138081	Vilber Raj V	530	2200	06010001	04-04-1994	04-04-1994
43	506991	Prem Kumar S	16B	5046	04040525	01-07-1993	01-07-1993
44	122131	Salas T J	530	2200	06010001	15-03-1993	15-03-1993
45	121967	Prakash Babu V K	530	2200	06010001	22-03-1989	22-03-1989
46	133246	Mohanan C V	61B	B039	06010029	24-01-1985	24-01-1985
47	123335	Bava A K	61B	B039	10021139	18-06-1984	18-06-1984
48	778929	Dhanlekshmi M R	520	2106	12030821	31-05-1984	31-05-1984
49	118008	Vinodhababu V M	530	2158	11030001	07-12-1983	07-12-1983
50	115489	Shivasankara Pillai C	530	2200	03010065	31-03-1982	31-03-1982
51	675389	Gracy P C	16B	9990	15020359	02-06-1980	02-06-1980
52	429641	Arun Prakashj R	59E	4022	59031231	15-05-1980	15-05-1980
53	136325	Arun	530	2200	01040107	20-12-1979	20-12-1979
54	675322	Skaria E M	16B	0945	15020359	06-06-1979	06-06-1979
55	430325	Ayisha Beevi M	16B	0932	02030161	10-05-1979	10-05-1979
56	214239	Sreedevi J	680	7232	01010001	23-01-1979	23-01-1979
57	430330	Alavikutty Konnengal	16B	0931	02030161	05-08-1978	05-08-1978
58	133052	Balan K	61D	B020	00000000	12-10-1977	12-10-1977
59	128283	Padmanabhan P	59B	4021	59023620	14-09-1977	14-09-1977
60	121184	Kunhikrishnan K	530	2200	19040002	08-09-1977	08-09-1977
61	168823	Kuttappan PP	530	5124	13010004	03-01-1976	03-01-1976
62	584141	Rajesh M N	240	7458	23070016	13-03-1974	13-03-1974
63	121844	Purushan K	530	5124	06010001	05-04-1973	05-04-1973
64	121711	Soman P	530	5117	06010001	05-04-1973	05-04-1973
65	645963	Ajai S Kumar	16B	0952	05010125	21-03-1972	21-03-1972
66	139321	Kunji Raman M	530	4114	16010003	27-09-1971	27-09-1971
67	430309	Mariyam Pandikkad	16B	0931	02030161	29-05-1970	29-05-1970
68	672483	Miridulakumari	440	6670	00000000	03-05-1970	03-05-1970
69	261321	Sumangala K B	330	2253	07020001	08-05-1969	08-05-1969
70	155559	Unnikrishnan N	61B	4566	15030004	15-04-1965	15-04-1965

Sl. No.	PEN	Name	Present Department	Designation	Present Office	Date of Birth	Date of Joining
71	169471	Azeez K K	530	1516	11040056	02-05-1961	02-05-1961
72	526241	Molly M T	59C	4008	59011510	14-11-1958	14-11-1958
73	485490	Ubaid M	16B	1093	15050525	25-08-1956	25-08-1956
74	430306	Abdul Kadar Parambil	16B	0931	15091404	01-07-1955	01-07-1955
75	200005	Unnikrishnan K	67C	0176	01010001	28-07-1954	28-07-1954
76	258674	Sivanandan	59B	4021	59022500	21-10-1953	21-10-1953
77	258941	Ramadevi T G	16B	0931	11030168	19-10-1953	19-10-1953
78	171900	Lathika Kumari Amma J	16D	0040	02020001	27-05-1951	27-05-1951

(Source: SPARK Database).

Appendix – 5.5

(Reference: Paragraph 5.4.1.4 Bullet 2)

Date of birth later than date of joining Government Service

Sl. No.	PEN	Name	Present Department	Designation	Employee Type	Date of Birth	Date of Joining
1	834610	Remya Chandran	440	3044	4	25-05-2018	10-05-2018
2	854716	Biju R	380	6712	2	25-01-2019	29-01-2018
3	778429	Sneha Ramachandran	280	2028	2	31-03-2019	23-10-2017
4	803501	Surya S	330	2253	1	17-05-2017	03-05-2017
5	808553	Hari Kumar C	380	6712	1	10-07-2017	10-07-2016
6	771694	Biju P K	630	2600	2	05-03-2016	05-10-2015
7	751619	Suresh Kumar V	530	4113	4	20-05-2015	19-01-2015
8	744695	Leela Kalappuraparambu	020	4321	1	30-04-2019	15-06-2010
9	701231	Ambily S	280	2015	4	27-06-2012	01-10-2009
10	667644	Sardar	030	7129	1	11-11-2011	01-01-2009
11	405445	Babu P	360	1290	1	30-09-2032	23-09-2006
12	343160	Sabira Parayil	16B	0931	1	27-05-2007	06-12-2005
13	158936	KJ	16B	2065	1	12-12-2000	01-01-2000
14	361281	Sidhik T M	280	2200	1	01-05-2010	18-08-1999
15	405521	Thulasidasan K	360	2059	1	31-08-2012	26-06-1998
16	366908	Pradeep Kumar K	440	8957	1	31-05-2019	09-06-1998
17	158266	Babu A V	61B	9501	1	05-11-1996	22-01-1996
18	188902	Mohana Chandran Nair M P	530	4108	1	22-11-1996	20-04-1995
19	158941	Radhakrishnan V K	660	2574	1	21-10-1995	02-01-1995
20	209341	Radhamony V	280	2063	1	18-12-2012	27-04-1994
21	194806	Narayanankutty S	16F	22	1	16-08-2014	17-02-1994
22	300721	Vijayakumari C	280	2064	1	31-05-2016	21-01-1994
23	101903	Prasannakumar K K	67D	0041	1	30-05-1997	01-01-1994
24	510208	Radhamma T	440	2063	1	14-10-1995	17-07-1993
25	502813	Devika Rani V R	16B	8001	1	31-05-1996	16-09-1991
26	143407	Vijayan V T	530	2200	1	10-05-1994	05-11-1990
27	158296	Unnikrishna Pillai N	61B	3644	1	20-10-1995	10-09-1990
28	572240	Mohamed Ayyoob P K	16B	0944	1	01-01-2000	11-07-1990
29	177404	Gracamma Varghese	550	2271	1	05-06-1995	15-02-1990
30	629534	Thomas T Dr	060	1082	1	28-05-2011	16-10-1989
31	114817	Balachandran Nair M B	530	5087	1	05-11-1996	01-11-1988
32	430308	Abdul Hameed Chenappurath	16B	0931	1	06-03-1996	06-08-1988
33	250758	P P Mary	16B	0946	1	26-05-1998	06-07-1988

Sl. No.	PEN	Name	Present Department	Designation	Employee Type	Date of Birth	Date of Joining
34	346594	Ramachandran M	61B	3644	1	04-04-1991	27-07-1987
35	212997	Remeshan Minikki	680	1156	1	30-06-2013	12-05-1987
36	185748	Rajan K	280	1068	1	19-11-1988	09-02-1987
37	427339	Rajasekharan P	61B	4566	1	24-11-2012	11-12-1986
38	108016	Yoossufali K N	61B	3616	1	20-07-2013	04-10-1986
39	538246	Mary Joseph Arackal	16B	8080	1	31-03-2016	01-08-1986
40	660340	Remadevi T	16B	8080	1	01-04-2014	25-06-1986
41	549554	No Name	16B	0944	1	01-01-1990	27-11-1985
42	586676	Chandrika Devi S	61B	1914	1	28-09-1995	24-10-1985
43	345429	Gopalan P	16B	0931	1	15-06-1995	08-02-1985
44	123339	Raman C R	61B	B049	1	19-12-1985	30-01-1985
45	175162	Ramani R	16B	0001	1	20-03-1989	26-10-1984
46	164413	Baby E	01B	011	2	05-11-1986	09-10-1984
47	516027	Mohammed M	16B	2156	1	02-10-1986	03-07-1984
48	251605	K Yesoda	16B	0934	1	15-10-1995	20-06-1984
49	133508	Madanamohanan M K	61D	B020	1	20-05-1986	07-06-1984
50	204680	Kasu A	630	2606	1	15-06-1985	27-02-1984
51	284100	David P S	16B	0935	1	16-08-2012	09-01-1984
52	128720	Haridas V	59B	4025	1	30-11-1995	08-12-1983
53	104797	Abdul Gafoor	61B	9505	1	20-04-1984	22-09-1983
54	422443	Mariamamma Mathew C	16B	5576	1	28-11-2013	15-06-1983
55	230000	Jamal P A	030	0677	1	13-04-1989	24-12-1982
56	254158	Janaky Ammal K S	16B	0931	1	19-11-1995	20-12-1982
57	181908	Santha K B	16B	0935	1	23-02-1986	06-06-1982
58	344870	P Abdusalam	16B	0931	1	24-11-1995	27-01-1982
59	207400	Bhaskaran PV	210	8575	1	20-08-1983	12-10-1981
60	129580	Clement K V	59B	4024	1	05-10-1995	01-10-1981
61	121843	Gopinathan M	530	3030	1	31-03-2012	01-09-1981
62	289041	Annamma Punnoose	16B	5576	1	31-03-2014	17-07-1981
63	132744	Abraham P U	61D	B020	1	21-06-1984	15-06-1981
64	164257	Emgalse N	01B	010	1	13-11-1985	15-06-1981
65	345866	Ayisha Karuvarathodi	16B	0952	1	01-06-1995	09-06-1981
66	128651	Abdul Latheef T P	59B	3560	1	16-06-2014	22-08-1980
67	200824	Sekharan K	350	1753	1	26-11-1982	18-08-1980
68	676464	Mathew P M	16A	3589	1	24-08-2012	04-10-1979
69	570463	Alavi Kakkamoolakkal	16B	8001	1	05-09-1985	16-07-1979
70	342646	C Indira	16B	0931	1	13-11-1995	26-10-1978

Sl. No.	PEN	Name	Present Department	Designation	Employee Type	Date of Birth	Date of Joining
71	430135	Madhssodaran SD	16B	0934	1	12-07-1998	12-07-1978
72	268330	P R Madhu Kumar	530	4113	1	08-11-1985	01-12-1977
73	135181	Indira M M	460	32	1	08-10-1982	25-04-1977
74	104799	Rajendran Nair D	61B	9505	1	11-05-1982	09-09-1976
75	132956	Kochumaman M	61B	B049	1	18-11-1985	01-09-1975
76	673865	Jayaari C	440	1970	1	30-08-1976	12-02-1975
77	149364	Gopalan K	530	4113	1	12-09-1992	15-09-1973
78	251736	V C Xavier	16B	0951	1	01-12-1976	03-06-1968
79	270990	Mohanadas G	280	2200	1	01-06-1967	09-01-1966
80	147864	Ammad N P	530	3489	1	07-04-1968	15-03-1963
81	144498	Adul Latheef K K	530	4115	1	07-06-1962	07-12-1961
82	139559	Sasikumar P	530	1516	1	26-06-1959	14-05-1959
83	355069	Joykutty	530	3030	1	25-05-1959	04-02-1959
84	672899	Rahumath O	16B	2574	1	18-06-1956	01-06-1956
85	224306	Rugmini Amma E	16B	8901	1	28-11-1958	01-08-1954
86	137452	Sunny Joseph	530	3489	1	02-01-1962	07-02-1950
87	130433	Sankarannair K	59C	4007	1	07-11-1999	21-01-1946
88	154047	Jyothi Prasad N	250	0038	1	02-05-1965	06-10-1940
89	274567	Chithra C G	16B	5570	1	22-05-1965	23-10-1922

(Source: SPARK Database).

Appendix – 5.6**(Reference: Paragraph 5.4.1.4 Bullet 3)****Difference between date of birth and date of joining was less than 18 years**

Sl. No.	PEN	Name	DOB	DOJ	Difference between DOB & DOJ (days)	Difference in years
1	804129	Maria Femina C Francis	01-06-2017	02-06-2017	1	0
2	759448	Anjali T	01-11-2015	02-11-2015	1	0
3	713096	Ratheesh R S	19-09-2013	20-09-2013	1	0
4	262376	Kochumol K K	23-10-1978	27-10-1978	4	0
5	716557	Dinesh K K	15-11-2013	25-11-2013	10	0
6	174167	Padma Kumari C	03-05-1985	01-07-1985	59	0
7	778927	Sreejith M	30-05-2016	03-08-2016	65	0
8	685294	Asharaf A K	20-05-2013	01-08-2013	73	0
9	754518	Deepa VM	25-04-2015	14-07-2015	80	0
10	346583	P Radha	27-04-1986	28-07-1986	92	0
11	758482	Thomas Mathew	24-04-2015	01-08-2015	99	0
12	505263	Ajikumar K	21-03-2010	14-07-2010	115	0
13	893455	Sivadas A M	05-06-1980	01-10-1980	118	0
14	645458	Nandini P K	10-05-1993	10-09-1993	123	0
15	638036	Vijayalakshmi Meethalekandiyil	15-04-2011	03-09-2011	141	0
16	715415	Fayas C H	19-05-2013	09-10-2013	143	0
17	872136	Sudha S	01-04-2019	27-08-2019	148	0
18	346355	Sethumadhavan	15-11-1995	13-04-1996	150	0
19	260517	Aneesha A	20-01-1982	09-07-1982	170	0
20	346608	Subrahmanian C	08-04-1996	27-09-1996	172	0
21	706629	Rosmey James	03-05-1985	01-11-1985	182	0
22	713590	Pramod Karakkandi	10-03-2013	15-09-2013	189	1
23	818423	Sajimon N	10-05-2017	28-11-2017	202	1
24	158389	Saleem P V	20-05-2006	08-12-2006	202	1
25	646104	Muralidharan M P	01-04-2011	09-11-2011	222	1
26	852006	Vasantha M	20-04-2018	19-12-2018	243	1
27	123709	Souphyamol T M	17-03-2012	30-11-2012	258	1
28	138130	Rajan Punnathiriyar	16-03-1998	01-12-1998	260	1
29	644087	Venugopalan P C	25-08-1956	21-05-1957	269	1
30	686451	Surendran Nair G	08-04-1960	18-03-1961	344	1
31	610183	Chandrika P	10-06-1987	01-06-1988	357	1
32	132729	Sanil Kumar K R	07-08-2002	07-08-2003	365	1

Sl. No.	PEN	Name	DOB	DOJ	Difference between DOB & DOJ (days)	Difference in years
33	820655	Reji S L	03-05-1974	01-06-1975	394	1
34	144557	Rajan P C	25-05-1961	23-07-1962	424	1
35	196627	K G Girija	21-05-1996	17-09-1997	484	1
36	561334	Geetha V K	30-11-1979	01-06-1981	549	2
37	636288	Hasainar K	02-05-1988	01-01-1990	609	2
38	759012	Shiji Joseph	28-01-1978	01-01-1980	703	2
39	244182	Mridula S	11-05-1990	07-07-1992	788	2
40	100158	Sreekantan Nair M	30-05-1979	24-08-1981	817	2
41	670140	Jatyakumasr	25-05-1988	06-02-1991	987	3
42	604390	Viji	10-01-1981	08-11-1983	1032	3
43	227386	Subhramonian P	15-05-1976	01-05-1979	1081	3
44	501642	Shivarama P V	04-12-1957	05-12-1960	1097	3
45	148187	Abdul Rahiman K	19-12-1971	12-08-1975	1332	4
46	277311	Laila P	21-10-1954	13-08-1958	1392	4
47	301111	Saffiya Cheeroth	11-05-1989	03-05-1993	1453	4
48	652297	AB	12-12-1984	12-02-1989	1523	4
49	346364	Antony J	01-01-1997	24-10-2001	1757	5
50	342229	Pathumma N	20-05-1991	15-07-1996	1883	5
51	131087	Pramod Pareth	20-05-1996	22-10-2001	1981	5
52	136188	Asokan Thampy C	01-04-1952	01-02-1958	2132	6
53	196996	Sunathamma KK	10-05-1995	31-05-2001	2213	6
54	104167	Resmi K R	12-05-2000	16-06-2006	2226	6
55	605198	Subaida Beevi N M	02-05-1956	31-07-1962	2281	6
56	344532	Vaheeda EM	01-05-1977	30-08-1983	2312	6
57	132838	Muraleedharan N	01-06-1990	01-10-1996	2314	6
58	132698	Babu P P	20-05-1996	08-10-2002	2332	6
59	291441	Ambika A	25-05-1962	11-11-1968	2362	6
60	208453	Subaida Beevi A	20-05-1970	01-02-1977	2449	7
61	346414	Naveen UN	31-05-1994	28-05-2001	2554	7
62	257098	Reghunathana M C	01-06-1990	13-06-1997	2569	7
63	154107	Jaya Kumar R	25-05-1996	16-06-2003	2578	7
64	569683	Seenath N T K	04-01-1985	01-06-1992	2705	7
65	165215	KKK	01-10-1990	18-09-1998	2909	8
66	684838	Beatries	31-05-1957	31-05-1965	2922	8
67	135638	Padmanabhan T	15-03-1983	01-04-1991	2939	8
68	825812	Simon R	28-05-1962	04-09-1970	3021	8

Sl. No.	PEN	Name	DOB	DOJ	Difference between DOB & DOJ (days)	Difference in years
69	841267	Prajeesh Raj R P	19-02-1992	30-07-2000	3084	8
70	203632	Sumathi Devi K	30-11-1983	12-06-1992	3117	9
71	489891	Ummer Vadakkan	15-07-1951	14-08-1960	3318	9
72	211934	Premalatha L	22-11-1986	19-01-1996	3345	9
73	227273	Puhspavally K	10-05-1994	16-08-2003	3385	9
74	498102	Sosamma C G	22-04-1973	01-08-1982	3388	9
75	389006	Anish Kumar C A	26-12-1974	06-07-1984	3480	10
76	132910	Viswambharn	14-06-1991	25-01-2001	3513	10
77	375754	Santha P K	09-02-1980	29-09-1989	3520	10
78	125291	Gopalan T K	05-11-1962	01-07-1972	3526	10
79	158573	XY	11-11-1990	10-10-2000	3621	10
80	226470	Seetha Lekshmi K D	31-05-1979	24-07-1989	3707	10
81	609685	Sudheer V N	03-12-1997	23-05-2008	3824	10
82	134868	Padmavathi Amma A	25-05-1972	20-02-1983	3923	11
83	100193	Nirmala D	13-05-1972	21-02-1983	3936	11
84	491427	Anithakumari V M	05-04-1997	21-02-2008	3974	11
85	673594	XX	01-01-1990	17-02-2001	4065	11
86	747422	Mohammed Sanofar S	09-02-1989	06-04-2000	4074	11
87	652416	Kayyakutty M	26-11-1943	14-02-1955	4098	11
88	389129	Beena GL	01-06-1997	28-08-2008	4106	11
89	324378	Mohammed Haneefa N P	10-10-1967	07-01-1979	4107	11
90	178825	Ashokan P T	01-06-1959	08-09-1970	4117	11
91	598234	Shyju P	24-07-1999	10-11-2010	4127	11
92	346095	Durga Devi Vellat	01-06-1959	01-10-1970	4140	11
93	679643	Mary Anitha Ruben	30-05-1985	05-12-1996	4207	12
94	146733	Jacob N K	10-02-1972	01-09-1983	4221	12
95	862826	Geetha Lakshmi K	29-12-1971	02-08-1983	4234	12
96	618125	Naseema Beevi P	09-09-1957	25-07-1969	4337	12
97	230896	Kuriakose Abraham	27-11-1987	30-10-1999	4355	12
98	783024	Fathimath Shanima K	28-01-1988	01-01-2000	4356	12
99	164236	Hareendran Nair V	10-06-1991	24-05-2003	4366	12
100	158930	Jim	01-01-2000	02-02-2012	4415	12
101	219308	Jaseentha P X	28-06-1965	01-08-1977	4417	12
102	868013	Mohammed Abdul Rasheed T P	10-10-1964	15-11-1976	4419	12
103	133571	Parameswaran H	03-05-1964	04-09-1976	4507	12
104	170989	Lekshmi Paru	20-04-1941	04-02-1954	4673	13

Sl. No.	PEN	Name	DOB	DOJ	Difference between DOB & DOJ (days)	Difference in years
105	279581	Premaja Poyilil	16-03-1968	02-01-1981	4675	13
106	837686	Jes Mathew	16-02-1987	01-01-2000	4702	13
107	230840	Mohammed M K	09-11-1950	17-10-1963	4725	13
108	178728	Gangadharan C	15-09-1954	01-01-1968	4856	13
109	464330	George K Peter	30-05-1958	12-10-1971	4883	13
110	245640	Gopalan A P	01-07-1949	14-11-1962	4884	13
111	204054	Sreekumar T N	21-04-1983	16-09-1996	4897	13
112	467251	Joy K Paul	13-04-1958	12-10-1971	4930	14
113	105196	Shaji E K	30-05-1991	08-12-2004	4941	14
114	632769	Anntrisa Varghese	08-11-1999	10-06-2013	4963	14
115	384175	Sainudeen M	01-04-1963	01-11-1976	4963	14
116	565053	Jolly A K	04-01-1972	07-08-1985	4964	14
117	645608	Gayathri K G	21-05-1976	01-01-1990	4973	14
118	564908	Dinesh D K	02-02-1997	16-09-2010	4974	14
119	687360	Usha J	18-06-2001	02-02-2015	4977	14
120	165554	Beena Rani R	09-04-1975	15-12-1988	4999	14
121	357011	Omana TV	03-11-1966	16-07-1980	5004	14
122	606329	Sinimol Z A	26-03-1976	01-01-1990	5029	14
123	668064	Manju T S	22-03-1976	01-01-1990	5033	14
124	464180	Vijayakumari N	12-12-1958	11-10-1972	5052	14
125	687186	Sabithamol P M	11-01-1998	14-12-2011	5085	14
126	227142	Sureshan K	23-11-1955	08-11-1969	5099	14
127	464340	Mariamamma M Kurian	25-07-1961	12-07-1975	5100	14
128	645610	Biju B K	07-01-1976	01-01-1990	5108	14
129	465300	Musthafa	21-05-1966	02-06-1980	5126	14
130	346429	Sneha Prabha UP	15-07-1963	29-08-1977	5159	14
131	151356	Yohannan K M	08-05-1963	02-07-1977	5169	14
132	288599	Agnes Matew	27-05-1971	26-07-1985	5174	14
133	555964	Isbella Joseph	21-05-1991	24-07-2005	5178	14
134	593071	Mary Femy Louiz	16-05-1984	13-08-1998	5202	14
135	495133	Sainaba P	01-07-1951	01-11-1965	5237	14
136	810576	Adheesh S Neduvila	04-04-1991	18-08-2005	5250	14
137	464338	Rosamma Sebastian	30-05-1960	25-10-1974	5261	14
138	226328	Unni V	12-06-1953	26-11-1967	5280	14
139	219211	Rose Preethy P R	01-05-1973	27-10-1987	5292	14
140	458573	Joy K Jose	27-05-1972	06-01-1987	5337	15

Sl. No.	PEN	Name	DOB	DOJ	Difference between DOB & DOJ (days)	Difference in years
141	605742	Indumol VA	15-05-1975	01-01-1990	5345	15
142	713399	Geethu S Nandan	12-01-1999	11-09-2013	5356	15
143	641222	Celia A George	01-11-1990	01-07-2005	5356	15
144	370364	Jayanandan K P	01-02-1966	09-10-1980	5364	15
145	774845	Sudha R	24-08-1974	01-06-1989	5395	15
146	401972	Leela K	11-09-1968	26-07-1983	5431	15
147	272490	Kunjamina K V	19-12-1953	13-11-1968	5443	15
148	149167	Valsala K A	10-12-1957	06-11-1972	5445	15
149	187084	Radhakrishnan Nair V	25-04-1965	25-04-1980	5479	15
150	130792	Suresh M K	30-05-1973	07-06-1988	5487	15
151	575608	Vikraman M	30-05-1959	01-07-1974	5511	15
152	158719	Kunju Pillai P	19-09-1952	07-11-1967	5527	15
153	555575	Mahesh Kumar Yadav	05-01-1998	23-03-2013	5556	15
154	183526	Nadarajan V	04-12-1952	01-03-1968	5566	15
155	568672	Rasheeda P S	20-08-1980	01-01-1996	5612	15
156	439004	Ummer N	01-04-1994	19-08-2009	5619	15
157	687084	Vijaya Kumar R	25-05-1965	01-11-1980	5639	15
158	226672	Padmakumar K S	25-05-1969	02-11-1984	5640	15
159	513120	K Appu	06-05-1965	03-11-1980	5660	16
160	262998	Suresh Naduthody	06-05-1966	07-12-1981	5694	16
161	672842	Sumathi	21-09-1995	17-06-2011	5748	16
162	305932	John P J	20-05-1958	01-03-1974	5764	16
163	344930	Amina T P	07-10-1954	20-07-1970	5765	16
164	230982	Bharathi K	27-08-1941	24-06-1957	5780	16
165	231716	Govindan K V	09-05-1948	10-03-1964	5784	16
166	201723	Hiranmayi K R	10-05-1975	18-03-1991	5791	16
167	138973	Sajeev T R	24-05-1969	01-04-1985	5791	16
168	160965	Ramachandan K	01-07-1967	09-05-1983	5791	16
169	745681	Anchitha MK	11-02-1994	01-01-2010	5803	16
170	214396	Rajalekshmi Amma S	28-05-1959	23-04-1975	5809	16
171	158790	Narayanan Nair K K	04-04-1952	01-03-1968	5810	16
172	178845	Chandu E K	10-08-1966	26-07-1982	5829	16
173	560538	Jeena George A	30-05-1977	20-06-1993	5865	16
174	226066	Sudhakumari K	30-05-1958	03-07-1974	5878	16
175	137471	Abu K	01-07-1949	05-08-1965	5879	16
176	659835	Preetha Mol P K	22-11-1983	01-01-2000	5884	16

Sl. No.	PEN	Name	DOB	DOJ	Difference between DOB & DOJ (days)	Difference in years
177	697801	Subhadra R	20-04-1960	01-06-1976	5886	16
178	611341	Mary Mathew	23-09-1955	19-11-1971	5901	16
179	735634	Arun A Ravi	12-05-1998	11-07-2014	5904	16
180	190600	Hari Prasad G	20-05-1964	01-08-1980	5917	16
181	136185	Ayyappan R	09-10-1971	01-01-1988	5928	16
182	805656	Lathikakumari G	01-05-1963	26-07-1979	5930	16
183	645770	Teji	16-04-1995	15-07-2011	5934	16
184	158980	Renga Swamy K	17-05-1953	22-08-1969	5941	16
185	364731	Abraham P G	31-05-1958	25-09-1974	5961	16
186	137465	Baburaj A P	14-11-1956	30-03-1973	5980	16
187	337844	Iysha K M	21-02-1954	31-07-1970	6004	16
188	357667	Vilasini C	27-12-1959	23-07-1976	6053	17
189	421184	Hamza A P	12-07-1948	11-02-1965	6058	17
190	634394	Surajadevi T M	30-05-1955	01-01-1972	6060	17
191	805980	Anupriya M R	09-10-1998	29-05-2015	6076	17
192	674761	Abu A K	28-12-1942	18-08-1959	6077	17
193	877387	Muhammedali M K	05-04-1965	01-12-1981	6084	17
194	694033	Nasheeda M	21-04-1990	01-01-2007	6099	17
195	751809	Joseph V Jinoge	16-10-1998	02-07-2015	6103	17
196	207331	Rajan K	26-01-1951	18-10-1967	6109	17
197	121242	Rajeevan Puthusseri	22-05-1976	15-03-1993	6141	17
198	480342	K S Girija	03-05-1964	16-03-1981	6161	17
199	194047	Rasheed S	02-05-1960	05-04-1977	6182	17
200	133758	Varghese A	10-11-1964	22-10-1981	6190	17
201	547202	Antony P J	14-04-1952	01-04-1969	6196	17
202	192754	Ali C K	25-02-1949	17-02-1966	6201	17
203	221071	Merly Noronha	19-03-1959	19-03-1976	6210	17
204	642716	Subhash E	15-10-1983	22-10-2000	6217	17
205	201515	Suseela K	12-03-1963	01-04-1980	6230	17
206	238403	Paulose P T	05-01-1955	01-02-1972	6236	17
207	122263	Sukumaran Nair	09-10-1948	12-11-1965	6243	17
208	888444	Suresh Babu P B	05-05-1964	12-06-1981	6247	17
209	631871	Sobhiyamol S	30-05-1980	10-07-1997	6250	17
210	262869	X	12-05-1979	23-06-1996	6252	17
211	259289	Sahira E	01-06-1959	15-07-1976	6254	17
212	688222	Suresh T P	27-04-1984	18-06-2001	6261	17

Sl. No.	PEN	Name	DOB	DOJ	Difference between DOB & DOJ (days)	Difference in years
213	510614	T	10-11-1982	02-01-2000	6262	17
214	764677	Ramesh V	08-05-1998	06-07-2015	6268	17
215	238957	Santha Kumari K K	03-11-1955	01-01-1973	6269	17
216	108972	Divakaran Nair M	28-09-1948	28-11-1965	6270	17
217	161687	Ponnan R	18-02-1953	01-05-1970	6281	17
218	527265	Mahendra Mohan C V	15-05-1957	19-08-1974	6305	17
219	715107	Sudheer M S	30-05-1973	25-09-1990	6327	17
220	343167	K R Viswanathan	03-10-1965	17-02-1983	6346	17
221	497857	Smt Juby Scaria	16-08-1982	01-01-2000	6347	17
222	149205	Girija K	15-05-1959	30-09-1976	6348	17
223	536659	Rosamma M A	08-06-1957	04-11-1974	6358	17
224	100001	Vijayakumar T	01-11-1950	30-03-1968	6359	17
225	223355	Rajani B	01-06-1958	06-11-1975	6367	17
226	126264	Usha Kumari S	25-03-1967	30-08-1984	6368	17
227	224594	Geetha E P	10-02-1967	18-07-1984	6368	17
228	106723	Rajan K K	20-10-1958	01-04-1976	6373	17
229	647563	Safiya V	20-05-1960	01-11-1977	6374	17
230	332357	Radhalakshmi V	25-02-1978	16-08-1995	6381	17
231	163306	Chandran	11-07-1959	01-01-1977	6384	17

(Source: SPARK Database).

Appendix – 5.7**(Reference: Paragraph 5.4.1.4 Bullet 4)****Date of birth or date of joining is 1900**

Sl. No.	PEN	Name	Present Office	DOB	DOJ
1	883096	Anupama K P	16020435	02-11-1988	01-01-1900
2	851910	Raju	13030393	01-01-2000	01-01-1900
3	876257	Feba M R	04010134	07-03-1988	01-01-1900
4	851760	Khairunneesa K V	15100877	30-01-1989	01-01-1900
5	823478	Anusha M K	16010004	17-11-1988	01-01-1900
6	827500	Lasitha Manapadan	19010001	27-04-1982	01-01-1900
7	858822	Sreelakshmy K B	23070107	31-05-1987	01-01-1900
8	838913	Santhi K R	07060116	27-04-1990	01-01-1900
9	848679	Maheshkumar S	04050044	22-03-1989	01-01-1900
10	897698	Revathy M	14030017	05-10-1990	01-01-1900
11	888206	Sreechithra M	09020035	01-06-1978	01-01-1900
12	689300	Jomol Jose	06070053	23-03-1990	01-01-1900
13	880419	Sureshbabu K S	13020108	25-06-1969	01-01-1900
14	859161	Kunjumol Abraham	10050010	30-04-1962	01-01-1900
15	870100	Retheesh Kukar E R	06010004	27-05-1980	01-01-1900
16	838058	Anil Kumar A	07060035	29-05-1970	01-01-1900
17	854745	Anjali Karthyayani L	01020004	30-05-1993	01-01-1900
18	899036	Midhun N B	11010062	29-05-1990	01-01-1900
19	847890	Savitha P T	13030710	24-12-1985	01-01-1900
20	899037	Nidhin Angels M	11010062	23-04-1984	01-01-1900
21	872071	Sethulekshmy S	07030311	10-12-1982	01-01-1900
22	893929	Sherin J K	23070011	24-08-1995	01-01-1900
23	863690	Shihabudheen	15180727	22-09-1987	01-01-1900
24	849346	Shiji M	22020011	25-05-1981	01-01-1900
25	868867	Remas Babu R	18030066	13-05-1966	01-01-1900
26	108349	Sureshkumar K	01110042	01-01-1900	08-02-2006
27	122514	Valsa C V	13010001	01-01-1900	02-01-1900
28	122516	Valsala Kumari M	13010001	01-01-1900	02-01-1900
29	125106	Thomas C J	01010042	01-01-1900	24-05-2006
30	193199	Mary Joseph	08010002	01-01-1900	21-11-1983
31	346533	KH Muhammed Navaz	15040005	01-01-1900	02-01-1900
32	650698	Radha Devi V	12080609	01-01-1900	02-01-1900
33	572878	Pratheesh K K	14040008	01-01-1900	02-01-1900

Sl. No.	PEN	Name	Present Office	DOB	DOJ
34	101652	Anil Kumar T N	01010001	01-01-1900	17-05-2005
35	125132	Anas Mon M A	01110042	01-01-1900	02-01-1900
36	126624	Kishorelal P S	01110042	01-01-1900	12-06-2006
37	126627	Mohandas K	01110042	01-01-1900	26-06-2006

(Source: SPARK Database).

Appendix – 5.8

(Reference: Paragraph 5.4.2)

Multiple employee treasury savings bank accounts opened against Permanent Employee Number

Sl. No.	ETSB Account No.	PEN	Beneficiary Account No.	Beneficiary Name	Name
1	799012600000029	100209	67073513078	Ajayakumar A R	Ajayakumar A R
2	799012600114701	100209	67073513078	Ajayakumar A R	Ajayakumar A R
3	799012600000031	100294	67005320268	Sadhana S Nair	Sadhana S Nair
4	799012600506590	100294	701110100016625	Sadhana S Nair	Sadhana S Nair
5	799012600006378	103566	10300100412818	Rajan S Jr	Rajan S Jr
6	799012600009473	103566	10300100412818	Sheeja S	Rajan S Jr
7	799012600003738	107292	67076016108	Pradeep K S	Pradeep K S
8	799012600004746	107292	799010100000730	Pradeep K S	Pradeep K S
9	799012600004554	215051	1507104000010423	Gadha C	Gadha C
10	799012600517218	215051	1507104000010420	Gadha C	Gadha C
11	799012600003067	239543	705070100001888	Remeshkumar R	Remeshkumar R
12	799012600003098	239543	705090100001143	Sreemol V R	Remeshkumar R
13	799012600004836	761492	67357197572	Abhijith PC	Abhijith PC
14	799012600004841	761492	67357197572	Abhijith PC	Abhijith PC
15	799012600095934	774995	20360764397	Sreedharan Nair C	Sreedharan Nair C
16	799012600114090	774995	20360764397	Sreedharan Nair C	Sreedharan Nair C
17	799012600098597	790203	35338984457	Vijith P V	Vijith P V
18	799012600004815	790203	799010100109691	Vijith P V	Vijith P V
19	799012600009166	794227	799010100106715	Sajana K V	Shameerath N
20	799012600459513	794227	20200303225	Shameerath N	Shameerath N
21	799012600004576	805938	799010100076509	Smitha A	Smith A
22	799012600517247	805938	200101011003982	Smith A	Smith A
23	799012600004595	808767	31405727005	Neethu K	Neethu K
24	799012600004624	808767	99980102399503	Neethu K	Neethu K
25	799012600004644	810705	799010100086747	Sivi C V	Sivi C V
26	799012600469926	810705	67195481353	Sivi C V	Sivi C V
27	799012600004669	810906	799010100092255	Dhanya Dileep	Dhanya Dileep
28	799012600470038	810906	20412129531	Dhanya Dileep	Dhanya Dileep
29	799012600004695	815659	799010100095360	Remya B R	Remya B R
30	799012600473086	815659	33949683347	Remya B R	Remya B R
31	799012600004717	817427	799010100098905	Babumon S	Babumon S
32	799012600104506	817427	67043242841	Babumon S	Babumon S
33	799012600004733	819316	799010100100731	Saleena Abdulsalam	Saleena Abdulsalam

Sl. No.	ETSB Account No.	PEN	Beneficiary Account No.	Beneficiary Name	Name
34	799012600004839	819316	10910100167459	Saleena Abdulsalam	Saleena Abdulsalam
35	799012600010042	851906	99980107577400	Anandu Vijayan	Anandu Vijayan
36	799012600010043	851906	37971006210	Ranjith M	Anandu Vijayan
37	799012600004855	862667	37782573932	Jayaram C P	Sudha T
38	799012600114141	862667	37782573932	Sudha T	Sudha T
39	799012600114184	866054	005700100159251	Bindhu M	Bindhu M
40	799012600114243	866054	005700100159251	Bindhu R	Bindhu M

(Source: CoreTSB Database).

Appendix – 5.9

(Reference: Paragraph 5.5.2 (ii))

Irregular sanction of LWA for employees who had already availed five years' leave in their entire service

Sl. No.	PEN	Department	Leave type	From date	To date	No. of days
1	371735	Indian Systems of Medicine	LWA as per App XII C	03-03-2021	25-07-2021	145
2	379367	Health Services	LWA as per App XII A	07-06-2021	06-07-2021	30
3	402799	Health Services	LWA as per App XII A	23-12-2020	31-10-2021	313
4	403997	Education - Technical	LWA as per App XII A	18-08-2021	15-12-2021	120
5	403997	Education - Technical	LWA as per App XII A	16-12-2021	29-12-2021	14
6	483079	Animal Husbandry	LWA as per App XII A	08-04-2021	21-04-2022	379
7	584274	Enquiry Commissioner and Special Judge	LWA as per App XII A	21-09-2021	31-10-2021	41
8	601820	Dairy Development	LWA as per App XII A	01-08-2021	31-08-2021	31
9	620999	Administration of Justice- Judiciary	LWA as per App XII C	19-04-2022	18-05-2022	30
10	903688	PWD-Irrigation	LWA as per App XII A	01-01-2021	28-01-2021	28
11	918168	Revenue	LWA as per App XII A	20-11-2020	19-02-2021	92
12	918636	Education - Technical	LWA as per App XII C	27-09-2021	10-12-2021	75
13	926499	Medical Education	LWA as per App XII C	07-09-2021	15-11-2021	70
14	930408	PWD-Irrigation	LWA as per App XII C	11-03-2022	08-06-2022	90

(Source: SPARK Database).

Appendix – 5.10**(Reference: Paragraph 5.5.3.1)****Incorrect mapping of House Rent Allowance Class**

Sl. No.	Name of Office	Amount (₹ in lakh)
1	District Collectorate, Kasaragod	4.50
2	RTO, Kasaragod	5.53
3	District Registrar Office, Kasaragod	1.03
4	District Treasury, Kasaragod	3.32
5	District Office of Mining and Geology, Kasaragod	0.37
	Total	14.75

(Source: SPARK database).

Appendix – 5.11

(Reference: Paragraph 5.5.3.2)

Irregular processing of salary of employees who were on Leave Without Allowances

Sl. No.	PEN	Department/ Office	Nature of leave	Period of leave	Month/ year for which salary processed	Bill control code	Salary Amount processed (₹)
1	620866	Administration of Justice-Judiciary/ Motor Accidents Claims Tribunal, Kottayam	LWA as per App XII C	04-02-2021 to 03-02-2022	9/2021	34994579788981889641	52,500
2	830727	Medical Education/ Medical College Hospital, Gandhinagar, Kottayam	LWA as per App XII C	24-04-2018 to 23-04-2023	5/2018 to 7/2018	63142379819397875689 (5/2018)	99,382
3	681124	Education (Collegiate)/ Sree Krishna College	LWA as per App XII A	30-06-2016 to 27-12-2016	7/2016 to 11/2016	53467079839187878452 (6/2016)	1,32,030
4	795553	Medical Education/ Medical College Hospital, Gandhinagar, Kottayam	LWA as per App XII A	02-08-2019 to 01-08-2024	09/2019 to 11/2019	63142379809072875869 (09/2019)	1,06,350
5	790971	Registration/ Kalayapuram Sub Registrar Office	LWA as per App XII A	01-08-2021 to 31-07-2022	8/2021	60259579789090877795	28,200
6	757328	Treasuries/ District Treasury Kottayam	LWA as per App XII C	25-03-2019 to 24-03-2024	1/2022	78524679779875917146	29,198
Total							4,47,660

(Source: SPARK database).

Appendix – 5.12

(Reference: Paragraph 5.6)

Irregular processing of salary of employees who retired/ superannuated, took voluntary retirement, died while in service, declared invalid from service

Sl. No	PEN	Department/ Office	Date of Birth	Date of retirement/ Voluntary/ death/ invalid	Month/ year for which salary processed	Bill control code	Ineligible Salary Amount (₹)
1	132194	Education – Technical/ Central Polytechnic College, Thiruvananthapuram	26-12-1973	01-05-2021 (Voluntary)	6/2021	5454457978 9370884777	60,138
2	682523	Education (General)/ Thundathil Madhava Vilasom HSS	30-10-1971	03-07-2021 (Death)	9/2021	3176727978 9078799766	74,529
3	293874	Education (General)/ St Marys H S Vallarpadam	01-06-1962	31-05-2018 (Retirement)	6/2018	7061257981929 3886095	88,690
4	352573	Health Services/ CHC Manambur	17-05-1966	18-10-2017 (Invalid)	11/2017 to 06/2018	5074607982 8873804799 (11/2017) 5074607981 9374829963 (6/2018)	4,35,974
Total							6,59,331

(Source: SPARK database).

Appendix – 6.1

(Reference: Paragraph 6.3)

Short/ Excess credit of SGST revenue due to non-reconciliation of GST transactions

Year	Month	No. of CINs	SGST (₹)
2017	7	1	10
2017	8	9	80,957
2017	9	6	18,86,366
2017	10	27,654	1,49,22,95,201
2017	12	7	39,986
2018	1	114	18,44,387
2018	2	1	26,910
2018	3	4,743	40,25,18,460
2018	4	2	23,976
2018	8	8,181	32,23,95,642
2018	9	15,387	1,56,26,32,418
2018	10	42,292	3,34,18,02,679
2018	11	1	10,48,707
2018	12	2	39,023
2019	1	1	946
2019	2	2,163	4,98,56,113
2019	3	713	2,04,86,838
2019	4	28,016	97,51,46,769
2019	5	1	25
2019	6	1	25
2019	8	2	499
2019	9	1	53,136
2019	10	56,057	2,82,78,22,254
2019	11	7,918	18,20,32,006
2019	12	50,027	4,24,71,94,384
2020	1	40,461	3,61,93,93,459
2020	3	28,330	1,93,37,49,074
2020	6	2	1,961
2020	7	3	17,888
2020	8	1	3,20,718
2020	10	4	1,772
2021	1	3,436	4,44,26,931
2021	2	2	36,30,177

Year	Month	No. of CINs	SGST (₹)
2021	4	1	217
2021	6	1	250
2021	7	55,371	3,77,79,25,997
2021	8	1,00,703	4,96,22,88,724
2021	9	56,161	4,87,94,19,041
2021	10	72,224	6,77,70,73,791
2021	11	55,427	6,50,31,30,443
2021	12	43,398	5,41,57,43,357
2022	1	42,374	4,34,42,15,555
2022	4	24,394	2,45,98,22,873
2022	6	10,771	1,05,83,59,990
2022	8	50,182	3,58,49,64,305
2022	9	714	2,46,79,049
2022	10	2,644	7,57,64,221
2022	11	6,067	12,85,14,506
2023	1	7,257	18,85,00,306
2023	3	2	12,500
Total		8,43,230	65,21,11,84,822

(Source: GRASKL Database).

Appendix – 7.1**(Reference: Paragraph 7.2)****Non-migration of Personal Deposit accounts from Treasury Information System to Treasury Savings Bank****PD Account (8443-00-106)**

Sl. No.	PD Code	Institution	Balance Amount (₹)	Last Transaction	Parent Treasury
1	19/1	DPI Thiruvananthapuram	3,68,75,114	16-04-2016	DT Thiruvananthapuram
2	23/1	UPS Kuzhivilla	10,691	25-11-2016	ST Kazhakkootom
3	30/01	Engineering College Thiruvananthapuram	49,76,578	27-12-2016	ST Engineering College
4	30/04	Engineering College (CD)	1,70,90,753	27-12-2016	ST Engineering College
5	39/1	Govt. School of Nursing	51,94,645	23-12-2016	ST Medical College
6	69/1	Directorate of Handloom	25,116	06-04-2006	DT Thiruvananthapuram
7	69/2	Handloom	34,150	02-04-2009	DT Thiruvananthapuram
8	142/1	DMO	91,957	11-01-2013	DT Thiruvananthapuram
9	151/1	Health Ministers Welfare Fund	6,906	19-10-2015	DT Thiruvananthapuram
10	186/1	Farm Information Bureau	2,500	15-06-2004	ST Vellayambalam
11	249/1	Charitable Endowment	1,76,79,956	09-08-2016	DT Thiruvananthapuram
12	343/1	Managing Director (ENCOS)	45,084	10-11-2000	DT Thiruvananthapuram (shifted to 104)
13	1047/1	Dental College	51,06,425	15-10-2016	DT Thiruvananthapuram
14	93/1	Fathima Matha National College Kollam	1,58,800	14-06-2016	DT Kollam
15	36/1	PD A/C of PRO MGR Friends Janasevanakendram	4,71,898	28-09-2012	DT Malappuram
16	81/1	University of Calicut	74,72,876	10-03-2016	DT Malappuram
17	271/1	HANTEX	(-)33,607	11-02-2016	DT Thiruvananthapuram
18	2120/1	SBI (HBA Loan)	(-)58,854	10-02-2016	DT Thiruvananthapuram
		Total	9,51,50,988		

Deposits of Education Institutions (8443-00-123)

Sl. No.	PD Code	Institution	Balance Amount (₹)	Last Transaction	Parent Treasury
1	91/1	HSS Kamaleswaram	683	29-03-2005	Principal ST
2	94/1	Model Boys HS	13	28-12-2006	Principal ST
3	114/1	UPS Ambalathara	859	17-06-2008	Principal ST
4	121/1	UPS Nedumangad	1,500	10-08-2015	Principal ST
5	132/1	RFT and VHSS Valiyathura	1,364	13-06-2007	DT Thiruvananthapuram
6	174/1	Govt. UPS Vanchiyoar	585	26-06-2015	Addl ST Vanchiyoar

Sl. No.	PD Code	Institution	Balance Amount (₹)	Last Transaction	Parent Treasury
7	202/1	AM High School Thirumala	24,506	15-03-2011	ST Vellayambalam
8	206/1	Concordia UPS Peroorkada	2,030	18-12-2010	ST Vellayambalam
9	229/1	Pre-primary Teachers Institute Cottonhill	115	20-03-2014	ST Vellayambalam
10	242/1	Central Polytechnic Thiruvananthapuram	2,200	28-06-2006	ST Vellayambalam
11	293/1	Govt. College Karyavattom	7,39,692	22-03-2010	ST Kazhakkootom
12	318/1	College for Engineering Thiruvananthapuram	2,500	13-03-2001	DT Thiruvananthapuram
13	404/1	Govt. UPS Perumthura	368	03-08-2009	By Cash
14	2036/1	GHSS Bharathannoor	8,815	18-06-2014	ST Kilimannoor
15	2097/1	SST College of Music Thiruvananthapuram	195	27-09-2014	Principal ST
16	2103/1	Govt. Model BHSS Thycaud	135	23-08-2005	Principal ST
17	2134/1	Govt. HSS Peroorkkada	1,700	28-06-2006	ST Vellayambalam
18	2117/1	ST Marys HSS Vettucaud	615	06-09-2007	Principal ST
19	2294/1	Govt. Model BHSS Thycaud	2,400	12-06-2012	Principal ST
20	1027/1	GHSS Ashtamudi	20,500	09-06-2016	DT Kollam
21	772/1	Principal GBHSS Manjeri	19,154	26-05-2015	DT Malappuram
22	540/1	Lourde Matha HSS Pallikkunnu	90,377	21-12-2016	DT Wayanad
		Total	9,20,306		
		Grand Total	9,60,71,294		

(Source: Data received from Directorate of Treasuries).

Appendix – 7.2

(Reference: Paragraph 7.4)

Details of cheques processed without signature

(₹ in crore)

Year	Total number of Cheque transactions	Total Amount	Sign Available			Sign Not Available			
			Sign not Verified		Sign Verified	Sign not Verified		Sign Verified	
			Total Number of Cheque transactions	Total Amount	Total number of Cheque transactions	Total Amount	Total number of Cheque transactions	Total Amount	
2016-17	13,43,047	4,136.17	485,266	2,351.46	7,50,723	53,946	436.39	53,112	85.26
2017-18	52,29,850	18,610.09	17,56,103	11,687.69	31,87,552	119,942	1,219.84	1,66,253	262.21
2018-19	50,52,824	19,960.00	19,26,897	13,207.27	29,75,004	69,570	1,608.04	81,353	119.44
2019-20	50,26,609	20,476.94	13,68,430	10,846.67	35,67,316	31,451	2,275.15	59,412	103.11
2020-21	43,10,275	23,916.57	10,10,255	12,489.25	32,41,731	19,335	4,591.40	38,954	68.28
2021-22	45,29,735	28,600.51	12,58,830	16,960.44	32,18,206	20,356	3,972.67	32,343	62.26
2022-23	46,79,158	26,959.63	12,87,990	15,668.08	33,41,660	21,748	3,434.96	27,760	52.36
Grand Total	3,01,71,498	1,42,659.91	90,93,771	83,210.86	2,02,82,192	3,36,348	17,538.45	4,59,187	752.92
Sign Available	2,93,75,963	1,24,368.54							
Sign Not Available	7,95,535	18,291.37							

(Source: CoreTSB database).

Appendix – 7.3

(Reference: Paragraph 7.5)

Absence of maker-checker process for transactions below ₹50,000

(₹ in crore)

Year	Total number of Cheque transactions	Total Amount	Sign Available				Sign Not Available			
			Sign not Verified		Sign Verified		Sign not Verified		Sign Verified	
			Total number of Cheque transactions	Total Amount	Total number of Cheque transactions	Total Amount	Total number of Cheque transactions	Total Amount	Total number of Cheque transactions	Total Amount
2016-17	12,68,273	2,371.01	4,21,007	926.14	750,721	43,433	96.66	53,112	85.26	
2017-18	48,29,161	9,894.14	13,84,334	3,947.86	31,87,552	91,022	243.72	166,253	262.22	
2018-19	45,70,582	9,366.58	14,65,468	4,096.44	29,75,004	48,757	125.45	81,353	119.44	
2019-20	44,04,153	8,700.01	8,96,206	1,997.25	34,32,203	18,135	32.22	57,609	94.09	
2020-21	37,04,246	7,399.82	5,52,129	1,234.51	31,06,070	8,356	14.01	37,691	61.96	
2021-22	35,57,160	7,841.81	5,24,110	1,285.17	29,95,195	7,043	11.94	30,812	54.61	
2022-23	38,20,343	8,416.02	6,35,982	1,508.19	31,50,778	7,048	11.78	26,535	46.23	
Grand Total	2,61,53,918	53,989.39	58,79,236	14,995.56	1,95,97,523	2,23,794	535.78	4,53,365	723.81	
Sign Available	2,54,76,759	52,729.80								
Sign Not Available	6,77,159	1,259.59								

(Source: CoreTSB database).

Appendix – 7.4

(Reference: Paragraph 7.7)

Lack of validation controls resulted in negative figures in various accounts

Year	Count of records	Sum of amount (₹)
2016-17	132	(-)27,37,05,087
2017-18	170	(-)10,51,39,915
2018-19	281	(-)1,00,54,18,203
2019-20	852	(-)1,56,60,25,644
2020-21	1,195	(-)55,20,89,143
2021-22	495	(-)26,02,00,729
2022-23	11	(-)2,10,83,336
Total	3,136	(-) 3,78,36,62,057

(Source: CoreTSB Database).

Appendix – 7.5

(Reference: Paragraph 7.7)

Lack of validation controls resulted in negative figures in various accounts

Type of Accounts	No. of accounts in Negative balance
01 - Treasury Savings Bank (TSB)	1,769
02 – Treasury Public Account	23
03 – Treasury Security Account	14
04 – Pensioners Treasury Savings Bank	581
14 – Special Treasury Saving Bank	642
15 – Journalist PTSB	5
17 – 106- Personal Deposit	1
18 – 123- Personal Deposit	2
19 – Civil Court Deposit	1
21 – Social Security Pension Account	44
26 – Employees Treasury Savings Bank	52
29 – Salary Deduction Treasury Savings Bank	1
30 – Local Government Treasury Savings Bank	1
Total	3,136

(Source: CoreTSB database)

Appendix – 7.6**(Reference: Paragraph 7.7)****Lack of validation controls resulted in negative figures in various accounts**

Sl. No.	Account No.	Account Balance (₹)	Date
1	701010100012969	(-)4,62,567	31-03-2020
2	703011400000384	(-)5,947	31-03-2020
3	704041400000023	(-)2,413	31-03-2020
4	708011400000050	(-)64,58,462	31-03-2018
5	711041400000077	(-)1,08,000	31-03-2018
6	711081400000098	(-)15,698	31-03-2020
7	713031400000003	(-)1,09,95,400	31-03-2020
8	717080100000004	(-)98,806	31-03-2017
9	719010100011788	(-)1,301	31-03-2017
10	719071400000187	(-)16,620	31-03-2020
11	720041400000018	(-)1,04,10,306	31-03-2018
12	721040100002064	(-)829	31-03-2021
13	799010100080720	(-)99,422	31-03-2021
14	799011400000072	(-)49,63,724	31-03-2021
15	799011400000894	(-)53,955	31-03-2020
16	799011400001498	(-)4,38,489	31-03-2018
17	799011400001707	(-)5,36,741	31-03-2020
18	799011400001724	(-)1,03,686	31-03-2020
19	799011400001931	(-)14,56,986	31-03-2020
20	799011400001974	(-)2,75,871	31-03-2018
21	799011400002176	(-)20,000	31-03-2018
22	799011400002636	(-)6,200	31-03-2018
23	799011400003099	(-)1,84,985	31-03-2018
24	799011400003552	(-)14,360	31-03-2020
25	799011400003959	(-)63,29,480	31-03-2020
26	799011400004030	(-)2,18,571	31-03-2020
27	799011400005312	(-)22,06,34,000	31-03-2020
28	799012100000384	(-)7,09,150	31-03-2021
29	799012100001542	(-)3,50,700	31-03-2021
30	799013000000475	(-)12,35,243	31-03-2023
31	799011400000072	(-)3,220	31-03-2023

(Source: CoreTSB Database)

Appendix – 7.7

(Reference: Paragraph 7.8)

Lack of system control for the operation of Personal Deposit accounts and closure of inoperative accounts

Sl. No.	Treasury	Customer ID	Name of Account Holder	Account Number	Account Balance (₹)	Last Transaction Date
PD Accounts inoperative for more than three years						
1	602 - Sub Treasury, Alappuzha	251413	Official Receiver District Court, Alappuzha	799011700000304	3,075	10-02-2017
2	1305 - Sub Treasury, Thalappilly	1585761	Kerala Kalamandalam	799011700000533	4,15,141	16-02-2017
3	1101 - District Treasury Ernakulam (Kakkanad)	1792365	Official Receivers Office Ernakulam	799011700000685	3,33,072	10-03-2017
4	1208 - Sub Treasury, Kothamangalam	706369	M A College of Engineering, Kothamangalam	799011700000170	1,030	29-03-2017
5	1110 - Additional Sub Treasury, Ernakulam	1798095	Dist Medical Office of Health Ernakulam	799011700000756	1,71,700	24-05-2017
6	1301 - District Treasury, Thrissur	1776277	Thrissur Development Authority	799011700000267	13,72,271	18-07-2017
7	301 - District Treasury, Kollam	1789499	Fathima Matha National College, Kollam	799011700000633	1,53,300	20-12-2017
8	1507 - Sub Treasury, Nilambur	588209	DFO, Nilambur North (167)	799011700000119	12,50,272	21-04-2018
9	2102 - Sub Treasury, Ottappalam	1794376	Special Tahsildar LR Office, Ottapalam	799011700000720	42,184	26-04-2018
10	104 - Sub Treasury, Vellayambalam	1799570	Guru Gopinath, Natanagramam	799011700000820	32,004	26-06-2018
11	1003 - Sub Treasury, Devikulam	1778127	Divisional Forest Office Munnar	799011700000289	307	07-11-2018
12	1601 - District Treasury, Kozhikode	1795526	Forest Tribunal, Kozhikode	799011700000737	6,77,370	16-11-2018
13	1906 - Sub Treasury, Pazhayangadi	1711935	Sub Treasury, Pazhayangady	799011700000396	1,750	06-03-2019
14	104 - Sub Treasury, Vellayambalam	1759000	Divisional Forest Officer, Thiruvananthapuram	799011700000188	35,275	26-03-2019
15	706 - Sub Treasury, Harippad	700729	Sub Treasury, Haripad	799011700000151	1	29-04-2019
16	201 - District Treasury, Kattakkada	26382	Christian College, Kattakada	799011700001047	4,28,494	28-05-2019
17	702 - Sub Treasury, Chengannur	270867	Sub Treasury Chenganoor	799011700001052	10,073	14-06-2019

Sl. No.	Treasury	Customer ID	Name of Account Holder	Account Number	Account Balance (₹)	Last Transaction Date
18	1303 - Additional Sub Treasury, Thrissur	664135	Kerala Agricultural University Vellanikkara	799011700001056	1,56,366	19-09-2019
19	404 - Sub Treasury, Punalur	895080	Sub Treasury Punalur	799011700001060	794	17-10-2019
20	404 - Sub Treasury, Punalur	2444292	SBT Kottarakkara	799011700001062	1,950	17-10-2019
21	404 - Sub Treasury, Punalur	2444282	HANVEEV	799011700001057	4,081	17-10-2019
22	404 - Sub Treasury, Punalur	2444289	SBI Kollam	799011700001061	72,060	17-10-2019
23	404 - Sub Treasury, Punalur	2444284	HANTEX	799011700001058	76,903	17-10-2019
24	801 - District Treasury, Kottayam	1786158	District Hospital Kottayam	799011700000558	26,66,764	04-03-2020
25	301 - District Treasury, Kollam	1788380	A.A Rahim Memorial Govt. District Hospital Kollam	799011700001035	64,670	13-03-2020
26	301 - District Treasury, Kollam	1781388	Govt. Victoria Hospital Kollam	799011700000432	51,44,330	25-03-2020
	Total				1,31,15,237	
	Other inoperative accounts					
27	301 - District Treasury Kollam	2479172	Secretary Khadi and Village Industries Board	799011700001034	404	27-04-2020
28	605 - Sub Treasury, Cherthala	1017163	Principal NSS College Cherthala	799011700000287	7,065	30-09-2020
29	101 - District Treasury, Thiruvananthapuram	1753864	Kumaranasan National Inst of Culture Thonnakkal	799011700000069	18,942	22-01-2021
30	1803 - Sub Treasury, Sulthan Bathery	1620962	Senior Supdt RGMHSS Noolpuzha	799011700000295	2,12,765	27-01-2021
31	301 - District Treasury, Kollam	382927	District Development Office for Scheduled Castes Kollam	799011700000593	3,009	12-02-2021
32	112 - Sub Treasury, Vikas Bhavan	1774899	Election Commission TVPM	799011700000258	8,831	26-02-2021
33	1901 - District Treasury, Kannur	660774	Finance Officer Kannur University	799011700000417	92,083	12-03-2021
34	1804 - Sub Treasury, Mananthavady	1823455	Revenue Divisional Office Mananthavady	799011700000851	4,61,285	17-04-2021
35	104 - Sub Treasury, Vellayambalam	1758999	Divisional Forest Officer Thiruvananthapuram	799011700000187	1,210	07-07-2021
36	703 - Sub Treasury, Kayamkulam	1119586	Milad-E-Sherief Memorial College Kayamkulam	799011700001105	63,244	14-07-2021

Sl. No.	Treasury	Customer ID	Name of Account Holder	Account Number	Account Balance (₹)	Last Transaction Date
37	404 - Sub Treasury, Punalur	1789180	Sreenarayana College, Punalur	799011700000723	14,42,162	16-08-2021
38	101 - District Treasury, Thiruvananthapuram	1751595	Deputy Labour Commissioner Trivandrum	799011700000028	1,87,403	01-09-2021
39	1105 - Sub Treasury, Mattanchery	936981	P.H.C. Thiruvankulam	799011700000657	7,19,361	03-09-2021
40	1406 - Sub Treasury, Kollengode	1587853	Divisional Forest Office Nenmara	799011700000385	16,49,449	05-10-2021
41	1401 - District Treasury, Palakkad	426782	Divisional Forest Office Palakkad	799011700000374	51,895	12-10-2021
42	1110 - Additional Sub Treasury, Ernakulam	1815476	Govt Industrial Training Centre Edappally	799011700000832	3,300	11-11-2021
43	2003 - Sub Treasury, Nileswar	595410	I.T.C.(S.C.D.D.) Cheruvathur	799011700000414	2,700	18-11-2021
44	1601 - District Treasury, Kozhikode	1800539	Govt ITC SCDD Elathur	799011700000780	11,100	09-12-2021
45	1303 - Additional Sub Treasury, Thrissur	1760147	Women Poly Technic College Nedupuzha	799011700000204	2,345	06-01-2022
46	305 - Sub Treasury, Kundara	1784649	T K M College of Arts and Science	799011700000637	3,000	19-01-2022
47	301 - District Treasury, Kollam	1798010	Regional Joint Labour Commissioner Kollam	799011700000758	3,10,754	20-01-2022
48	702 - Sub Treasury, Chengannur	270784	Sree Narayana College Chengannur	799011700000039	4,000	22-01-2022
49	305 - Sub Treasury, Kundara	1789451	Industrial Training Institute Chandanathope	799011700000632	840	02-02-2022
50	1906 - Sub Treasury, Pazhayangadi	1711930	I.T.C.(S.C.D.D.), Madai	799011700000772	1,600	03-02-2022
51	1901 - District Treasury, Kannur	962661	Port Office Azhikkal	799011700000874	18,725	23-02-2022
52	305 - Sub Treasury, Kundara	1784649	T K M College of Arts and Science	799011700000523	18,695	03-03-2022
53	304 - Sub Treasury, Chathanoor	874525	Sree Narayana College Chathanoor	799011700000530	500	27-03-2022
54	601 - District Treasury, Alappuzha	1784014	Deputy Director of Dairy Development Alappuzha	799011700000520	96,680	08-04-2022
55	1005 - Sub Treasury, Thodupuzha	1779066	Grama Soubhagya Vanchiyoor	799011700000321	1,12,286	28-04-2022
56	1306 - Sub Treasury, Chavakkad	1142978	Sub Jail Chavakkad	799011700000684	34,334	24-05-2022
57	2203 - Sub Treasury, Thalassery	793219	Govt. Brennen College Hostels Dharmadam	799011700000391	4,501	08-06-2022

Sl. No.	Treasury	Customer ID	Name of Account Holder	Account Number	Account Balance (₹)	Last Transaction Date
58	1301 - District Treasury, Thrissur	1758835	Govt, Engg College Hostel TSR	799011700000178	32,540	14-06-2022
59	1303 - Additional Sub Treasury, Thrissur	1821152	Caldian Syrian H S S TSR	799011700000852	40,690	15-06-2022
60	301 - District Treasury, Kollam	2445928	Intustrial Training Institute for Woman	799011700000686	220	18-06-2022
61	101 - District Treasury, Thiruvananthapuram	1774876	General Administration Department	799011700000256	67,780	01-07-2022
62	1101 - District Treasury, Ernakulam (Kakkanad)	1801906	Kerala Khadi and Village Industries Board	799011700000786	18,12,770	05-07-2022
63	1602 - Additional Sub Treasury, Kozhikode	1782133	Govt. Arts & Science College KDE	799011700000478	6,28,440	07-07-2022
64	106 - Sub Treasury, Attingal	1182087	Taluk Office, Chirayilkeezhu	799011700001131	28,682	26-07-2022
65	106 - Sub Treasury, Attingal	1182087	Taluk Office, Chirayilkeezhu	799011700001132	1,26,691	26-07-2022
66	801 - District Treasury, Kottayam	1789066	Official Receiver, Kottayam	799011700000621	67,14,003	01-09-2022
67	1404 - Sub Treasury, Chittur	1847234	Training Superintendent Govt, ITC SCDD	799011700000900	1,700	29-09-2022
68	101 - District Treasury, Thiruvananthapuram	1813288	Govt. School of Nursing, TVPM	799011700000828	42,750	20-10-2022
69	1906 - Sub Treasury, Pazhayangadi	1711903	GVHSS, Neruvambram	799011700000790	1,93,796	03-11-2022
70	1701 - District Treasury, Thamarassery	1789191	Govt. College, Kodencherry	799011700000626	16,34,212	09-11-2022
71	1110 - Additional Sub Treasury, Ernakulam	1812809	Administration General and Official Trustee	799011700000829	3,27,182	14-11-2022
72	1401 - District Treasury, Palakkad	426686	Govt. School of Nursing, Palakkad	799011700000377	53,500	16-11-2022
73	202 - Sub Treasury, Neyyattinkara	1904412	Principal Santhom Malankara Arts and Science College	799011700000994	2,18,160	24-11-2022
74	2001 - District Treasury, Kasaragod	1799590	Collectorate, Kasaragod	799011700000899	9,42,054	24-11-2022
75	202 - Sub Treasury, Neyyattinkara	1756131	KNM Govt Arts & Science College, Kanjiramkulam	799011700000130	8,13,378	25-11-2022
76	2004 - Sub Treasury, Hosdurg	661321	Govt. School of Nursing, Kanhangad	799011700000642	38,000	03-12-2022

Sl. No.	Treasury	Customer ID	Name of Account Holder	Account Number	Account Balance (₹)	Last Transaction Date
77	1401 - District Treasury, Palakkad	426844	Govt Teacher Training Institute (Women) Ambikapuram, Palakkad	799011700000367	1,081	05-12-2022
78	1605 - Sub Treasury, Feroke	1787020	Farook College	799011700000627	13,99,857	08-12-2022
79	1203 - Sub Treasury, Piravom	494652	Principal BPC College, Piravom	799011700000231	4,47,536	13-12-2022
80	1205 - Sub Treasury, Kolenchery	450648	St. Peter's College Kolenchery	799011700000228	21,54,677	13-12-2022
81	1206 - Sub Treasury, Koothattukulam	524376	Technical High School, Elanji	799011700000824	1,00,179	16-12-2022
82	2003 - Sub Treasury, Nileswar	595408	I.T.I.Nileswarem	799011700000413	1,200	20-12-2022
83	1106 - Sub Treasury, Mulamthuruthy	533955	Technical High School, Mulanthuruthy	799011700000804	1,63,689	21-12-2022
84	1404 - Sub Treasury, Chittur	1815461	Govt. Teacher Training Institute, Chittur	799011700000833	24,961	10-01-2023
85	601 - District Treasury, Alappuzha	1790352	District Khadi and Village Industries Office Alappuzha	799011700000767	30,77,496	11-01-2023
86	1110 - Additional Sub Treasury, Ernakulam	1783429	Govt. Law College Hostel	799011700000501	7,144	16-01-2023
87	101 - District Treasury, Thiruvananthapuram	1751646	Labour Commissioner TVPM	799011700000031	1,98,75,613	16-01-2023
88	209 - Sub Treasury, Velland	1878226	Bishop Jesudasan CSI Arts and Science College	799011700000981	2,67,480	20-01-2023
89	1601 - District Treasury, Kozhikode	1796548	Regional Joint Labour Commissioner Kozhikode	799011700000742	7,40,607	20-01-2023
90	1601 - District Treasury, Kozhikode	1781695	Govt. Homoeopathic Medical College Hospital	799011700000457	38,000	27-01-2023
91	205 - Sub Treasury, Parassala	1783362	NKM HSS Dhanuvachapuram	799011700000502	3,72,925	31-01-2023
92	801 - District Treasury, Kottayam	1788283	Medical College - Zonal Limb Fitting Centre	799011700000607	13,46,004	03-02-2023
93	1401 - District Treasury, Palakkad	1779675	C M Govt Music College Hostel, Palakkad	799011700000364	1,451	17-02-2023
94	1108 - Sub Treasury, Tripunithura	1799743	Govt. Ayurveda College Hostel	799011700000771	11,40,015	17-02-2023
95	1112 - Sub Treasury, Palluruthy	1784916	Principal, Aquinas College, Edakochi	799011700000526	35,65,761	27-02-2023
96	304 - Sub Treasury, Chathanoor	874510	Sree Narayana Politechnic	799011700000433	6,850	01-03-2023

Sl. No.	Treasury	Customer ID	Name of Account Holder	Account Number	Account Balance (₹)	Last Transaction Date
97	1601 - District Treasury, Kozhikode	412522	Govt Law College, Hostel	799011700000394	15,988	04-03-2023
98	1801 - District Treasury, Wayanad	1878282	N M S M Goverment College, Kalpetta	799011700000612	1,62,718	04-03-2023
99	1403 - Sub Treasury, Alathur	1200712	Principal S N College, Alathur	799011700000476	10,46,492	07-03-2023
100	605 - Sub Treasury, Cherthala	1017162	Principal St Michaels College, Cherthala	799011700000284	26,118	09-03-2023
101	1404 - Sub Treasury, Chittur	1780433	Govt. College hostel, Chithur	799011700000403	1,322	10-03-2023
102	209 - Sub Treasury, Velland	1878226	Bishop Jesudasan CSI Arts and Science College	799011700000973	5,09,578	16-03-2023
103	1110 - Additional Sub Treasury, Ernakulam	1781637	MCRV Hostel	799011700000479	351	18-03-2023
104	402 - Sub Treasury, Kottarakara	1785235	Govt. Poly Technic, Ezhukone	799011700000534	3,98,269	23-03-2023
105	507 - Sub Treasury, Thiruvalla	1779097	DB College Thiruvalla	799011700000647	6,250	28-03-2023
106	1101 - District Treasury, Ernakulam (Kakkanad)	314818	Reg Joint Labor Commr. EKM	799011700000729	79,02,166	30-03-2023
107	1501 - District Treasury, Malappuram	223984	Govt. College, Malappuram	799011700000131	10,000	31-03-2023
Total					7,71,88,031	

(Source: Data received from Directorate of Treasuries).

GLOSSARY OF ABBREVIATIONS

Glossary of Abbreviations

Abbreviations	Full Form
AEBAS	Aadhar Enabled Biometric Attendance System
AG(A&E)	Accountant General (Accounts & Entitlement)
BAMS	Budget Allocation and Monitoring System
BDS	Bill Discounting System
BIMS	Bill Information and Management System
BMS	Budget Monitoring System
BPR	Business Process Reengineering
CCO	Chief Controlling Officer
CERT-In	Indian Computer Emergency Response Team
CFMS	Core Financial Management System
CREDIT	Cash Remittance and Deposit in Treasury
DBA	Data Base Administrator
DDO	Drawing and Disbursing Officer
DoT	Department of Treasuries
DPR	Detailed Project Report
DR	Disaster Recovery
DRP	Data Retention Policy
EMLI	Effective Management of Letter of credit Issuance
GoK	Government of Kerala
GST	Goods and Services Tax
GSTIN	Goods and Services Tax Identification Number
IFMS-K	Integrated Financial Management System - Kerala
KYC	Know Your Customer
LDAP	Light Weight Directory Access Protocol
LMMH	List of Major and Minor Heads
MoE	Memorandum of Error
NDC	National Data Centre
NIC	National Informatic Centre
OTP	One Time Password
PD Accounts	Personal Deposit Accounts

Abbreviations	Full Form
PSTSB	Plan Scheme Treasury Savings Bank
ROP	Recovery of Overpayment
RTM	Requirement Traceable Matrix
SCO	Sub Controlling Officer
SDC	State Data Centre
SLA	Service Level Agreement
SPARK	Service and Payroll Administrative Repository for Kerala
SSO	Single Sign On
STQC	Standardisation Testing and Quality Certification
STSB	Special Treasury Savings Bank
TIS	Treasury Information System
TPA	Treasury Public Account
TSB	Treasury Savings Bank
VLC	Voucher Level Computerisation