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वित्त मन्त्रालय, व्यय विभाग
केन्द्रीय पेंशन लेख कार्यालय
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GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF EXPENDITURE
CENTRAL PENSION ACCOUNTING OFFICE
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CPAO/IT&Tech/Revision (7th CPC)/19.Vol-III/2016-17/124

30th August, 2016

Minutes of the Meeting

Subject: Minutes of the meeting held on 22.08.2016 under the Chairmanship of Addl.CGA with all the Heads of CPPCs/Government Business Divisions of Authorised Banks to review the status of implementation of 7th CPC pension revision and other issues.

A meeting with all the Heads of CPPCs/Govt. Business Divisions to review the status of implementation of 7th CPC revision and other issues was held on 22.08.2016 at PFMS Conference Hall, 4th Floor, Shivaji Stadium Annexe, New Delhi under the Chairmanship of Addl.CGA. A list of participants is enclosed at **Annexure-I**.

Following agenda items were discussed.

I) Status of implementation of 7th CPC Pension Revision

- 1) **Readiness of the banks for timely and correct revision of pension and payment of arrears by 31st Aug 2016:-** As per DPPW OM dated 4th August, 2016 all the pension disbursing banks have to complete the task related with 7th CPC pension revisions and payments of arrears by 31st August, 2016. Banks were also instructed vide OM No. CPAO/IT & Tech/Revision (7th CPC)/19.Vol-III/2015-16/109 dated 11th August 2016 from CPAO instructing them to complete the task by 31st August 2016 and report the revision through e-scrolls. In the meeting, instructions were reiterated to ensure payment of revised pension alongwith arrears to all pre-2016 pensioners by 31.08.2016. All banks expressed their commitment for payment of revised pension alongwith arrears to pensioners by 31.08.2016. However, the State Bank of India mentioned that it was targeting the date of 8th September, 2016 to complete the process on which both the Addl. CGA and CC (P) instructed SBI that the target date of 31.08.2016 is non-negotiable and SBI should use all their resources to complete the payment of revised pension alongwith arrears by 31.08.2016. Since payment of pension presently being drawn by the Pensioners/Family Pensioners under 6th CPC will provide basis for revision under 7th CPC, correctness of pension under 7th CPC revisions would depend upon the accuracy of the revisions effected by the Banks under 6th CPC. Internal Audit of CPAO has pointed out in many cases mismatches between the pension authorized by the CPAO and the pension paid by the Banks vide letter dated 22nd July 2016 to banks. In these cases, banks were either making overpayments or underpayments to the pensioners. If not corrected, these discrepancies in the payment would percolate to the 7th CPC revisions also which may lead to the pensioners' grievances and court cases. Therefore, banks were advised to comply with the audit observations while revising such cases as per 7th CPC without breaching the deadline of 31st August, 2016.
- 2) **Strategy of banks to deal with pending cases of revision under 6th CPC:** - It was discussed that there were possibilities where Revision Authorities had been sent by the CPAO but banks had not yet acted upon these authorities pertaining to the pension revisions under DP&PW O.M. dated 30.07.2015 & 06.04.2016. Further, other revisions under 6th CPC pending with Departments may also be received by the banks later after effecting revisions under 7th CPC by

them based on the existing pension.

To deal with these pending cases under 6th CPC, banks were advised to make suitable strategy and provision in their software to revise these cases under 6th CPC at a later date too and provisions for further required adjustments for 7th CPC revisions may also be made.

- 3) **Monitoring of implementation of 7th CPC by CPPCs/GBDs:** As banks have to effect 7th CPC revisions along with payment of arrears by 31st August, 2016, close monitoring of implementation of the same was required. For this purpose, banks were advised to constitute a group of officials who may keep a close watch on the status of implementation on daily basis. This group may deal with the issues related with manpower, software, infrastructure and availability of records to ensure that correct revisions are done and arrear payments are made by 31st August, 2016. Banks were also advised to strengthen their Internal Monitoring and Control System for timely and correct payment of pension and revisions.
- 4) **Reporting of revised cases to CPAO by banks:** The objective of government is to ensure timely and correct revision of pension under 7th CPC. It becomes necessary for CPAO to monitor the same. Therefore, after paying the revised pension and arrears, banks were advised to flag the revised cases in the Format -A of the e-scrolls to be submitted to CPAO so that revised cases may be identified at CPAO. To enable the banks for flagging of such cases, necessary modifications have been made in the Format-A of e-Scroll by changing the heading of column - 18 to 'Applicable Pay Commission'. Under this column, banks have to fill "7" for the cases which have been revised under 7th CPC by them. Further banks were advised to incorporate in the column 27 of the Format in e-scroll titled "Pay Commission", 7th CPC and send it alongwith Format-A.

Banks sought certain clarifications on the 7th CPC revisions and the clarifications of CPAO have been put on CPAO website on 24th August 2016. A copy of the same is at **Annexure-II**.

II) Other Issues

- a) **Furnishing the details/records of pending revision of Pre-2006 pension cases:** Despite all efforts of PAOs and CPAO, still 4,857 (1.13%) cases as on 22nd August 2016 pertaining to Civil Ministries/ Departments were pending for revision as per 6th CPC recommendations. In these cases, details of pensioners required for revision are neither available with CPAO nor with PAO/ Ministry/ Department. Since banks are paying pension to these pensioners, they were advised to forward the details of such pensioners/family pensioners to CPAO for immediate revision of pension. In those cases where banks are not having requisite details of these pensioners, they were supposed to contact the pensioners on the contact details available with them under KYC norms and get the details.
- b) **Delay in commencement of family pension to spouse on death of pensioners:** - It has been reported by the pensioners and pensioners associations that there is inordinate delay in start of pension in favour of spouse after the death of pensioners. Ideally there should not be any delay in the start of family pension in favour of the spouse of deceased pensioners because family pension in favour of spouse is co-authorized in the original PPO of pensioners itself through joint bank accounts. The family pension must be started immediately after submission of death certificate of the pensioners. It is essential for CPAO to monitor such types of cases; however, it becomes difficult because the date of death of pensioner is not known to CPAO. Though, provision of reporting of date of death of Pensioners is available in the Format 'F' of the e-scroll. However, banks are not providing this information to CPAO. Therefore, banks were advised to take necessary steps in this regard to ensure timely payment of family pension in the event of

death of pensioners and report the same to the CPAO through Format-F of e-Scroll.

- c) **Automatic Restoration of Commutation of pension and payment of Additional Pension:** The commuted portion of pension must be restored after 15 years from the date of payment of commutation automatically. Similarly, on attaining the age of 80 years, additional pension to the pensioners should also be paid automatically. It was mentioned to the banks that it has been noticed that in many cases timely restoration of CVP and payment of additional pension are not done by the banks resulting into sufferings to the pensioners. These issues are reported by the pensioners and pensioners associations to the government time and again. In the recent SCOVA meeting also these issues were raised on which Secretary (P&PW) expressed his deep concern and desired that CPAO should take monthly report on it from the banks. To ensure timely restoration of CVP and payment of additional pension on attaining the age of 80 years, banks were advised to make necessary provisions in their software for flagging of such cases and regular monitoring thereof so that pensioner may not feel harassed on these grounds.

- d) **Use of CPAO website to respond on the action taken on pensioners' grievances:** Banks were informed that CPAO has developed web responsive pensioner's service on its website www.cpaonline.in for the registration and tracking of grievances registered by the pensioners. Facility to forward bank related grievances and taking online response thereof has been developed. For this purpose login IDs have been created for every head of CPPC and necessary instructions (along with login id and password) have already been circulated by CPAO for the use of this service by the banks. To monitor the disposal of grievances by the banks, separate login IDs have also been created for the officers of Government Accounting/Business Divisions. However, it is noticed that banks have not started using this facility for taking action on the grievances of pensioners forwarded online through this system. They were advised to use this facility immediately.

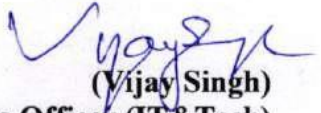
Further, banks were also advised to have separate website for CPPCs which should be able to redress pensioners grievances too as per para 9.2 of CPPC guidelines issued by CPAO.

- e) **Readiness of SFTP for implementation of digitally signed pension revision authorities:** After the implementation of paperless movement of digitally signed revision authorities for SBI, PNB, Canara Bank and Bank of Baroda, other 25 banks were instructed through CPAO OM dated 28/01/2016 to get ready with their SFTP server so that w.e.f. 16.02.2016 this project might be implemented in all the banks. Accordingly, all the banks were requested to provide Server fingerprint for SFTP, Username of SFTP and Password for the SFTP to the CPAO. However, 7 Banks i.e. Bank of India, Central Bank of India, Indian Overseas Bank, Oriental Bank of Commerce, State Bank of Travancore, United Commercial Bank and Syndicate Bank were still to provide these details. Consequently, this project was yet to be implemented with these banks. These 7 Banks were advised to complete all formalities in this regard without further delay so that the digitally signed pension revision authorities may be implemented with them also.

- f) **Status of Aadhaar Seeding:** CC (P) appreciated the overall seeding of Aadhaar by the banks which was more than 75% of the total civil pensioners. Further, quoting the reference of DP&PW letter dated-10.08.2016 addressed to CMDs of all Pension Disbursing Banks, he advised the banks to complete the Aadhaar seeding for remaining pensioners also while revising the pension under 7th CPC.

- g) **Delay in receipt of Scrolls from Banks:** Though Banks are required to send e-scrolls to CPAO either on the same day or by next day, but delay ranging from 1 days to 68 days has been observed. Banks were advised to ensure that e-scrolls are timely sent to CPAO.
- h) **Timely credit of revisions of pension effected consequent to OMs dated-30th July, 2015 and 6th April 2016 respectively of DP&PW:** Instances have been reported where the revision of pension already sent by CPAO consequent to OMs dated-30th July, 2015 and 6th April 2016 respectively of DP&PW have not been effected by banks for long or with too much delay. Banks were instructed to have their internal timelines to effect revisions and keep a close watch to avoid delays.

Meeting ended with the vote of thanks to the chair.


(Vijay Singh)
Sr. Accounts Officer (IT&Tech)
Ph. 011-26166758

To,

1. Heads of CPPCs of all Banks.
2. Heads of Government Business Divisions of all Banks.

LIST OF PARTICIPANTS**O/o the Controller General of Accounts**

1. Shri G.P.Gupta, Addl. CGA In-Chair

CPAO

1. Sh. Sanjai Singh, CCP, CPAO
2. Smt. Amita Gupta, Sr. TD, NIC, CPAO
3. Sh. Davinder Kumar, TD, NIC, CPAO
4. Sh. Vijay Singh Sr. AO, CPAO
5. Sh. Khushal Singh Rawat, AAO, CPAO
6. Sh. Satish D. Jaswani, AAO, CPAO

Banks

1. Sh. Tarun Mutreja, OSD, SBI, O/o the CGA
2. Sh. Ajay Singh Sharya, Asstt. General Manager, State Bank of India, Centralised Pension Processing Centre(CPPC), Sector-I , Jankipuram, Lucknow-226021
3. Sh. A.K. Arora, Assistant General Manager , State Bank of India, CPPC, Panchkula
4. Sh. K. R. Prakash, Chief Manager, State Bank of India, Centralised Pension Processing Centre (CPPC), 1-7-387, G N R Heights, 1st Floor, Mushirabad Main Road, opp. Guru Nanak Care Hospital, Hyderabad -500020
5. Sh. R. K. Sharma, Asstt. General Manager, State Bank of India, Centralised Pension Processing Centre (CPPC), SBI, Chandni Chowk Branch Premises, 2nd Floor, Chandni Chowk, Delhi -110006
6. Sh. A.K. Mishra, State Bank of India, CPPC 5th Floor, Premises No. T-651 & T-751, I.T.C Belapur, CBD Belapur Railway Station Complex, Navi Mumbai
7. Sh. Anil K. Sharma, Govt. Business Unit, State Bank of India, Delhi
8. Sh. A.K. Mishra, State Bank of India, Centralised Pension Processing Centre (CPPC), 4th Floor, Administrative Building, Judges Court Road, Patna -800001
9. Sh. Virendra Singh, State Bank of India, Centralised Pension Processing Centre (CPPC), Chandni Chowk Branch Premises, 2nd Floor, Chandni Chowk, Delhi -110006
10. Smt. Rita Shukla, State Bank of India, Centralised Pension Processing Centre(CPPC), Navi Mumbai
11. Sh. Pradeep Sharma, State Bank of India, CPPC, Panchkula

12. Sh. Rajinder Kumar, Govt. Business Division, Punjab National Bank Gurudwara Road, Karol Bagh New Delhi-110055
13. Sh. D.P.S. Chawla, Punjab National Bank, CPPC Gurudwara Road, Karol Bagh, New Delhi - 110055
14. Sh. Biswajit Ray Dy. General Manager, Canara Bank, CPPC, Bangalore
15. Sh. G.T. Selvan, Bank of Baroda, Central Pension Processing Centre, Bank of Baroda Bldg. 16, Parliament Street, New Delhi – 110 001
16. Sh. A.K. Sahu, General Manager, Bank of India,
17. Sh. J.S. Bhatia, Chief Manager, Bank of India, Govt. Business Department, Mumbai
18. Sh. D.V. Joshi, Chief Manager, Bank of India, CPPC Nagpur
19. Sh. Govinda Pant, Govt. Bank Division, Bank of India, STAR HOUSE, C-5, "G" Block Bandra Kurla Complex, Bandra (East), Mumbai – 400051
20. Sh. P. K. Singh, Dy. General Manager, Central Bank of India, Zonal Office, New Delhi
21. Sh. Rakesh Sharma, Sr. Manager, Govt. Business, Central Bank of India, Zonal Office, New Delhi
22. Sh. D.K. Chandan, Sr. Manager, Central Bank of India, Central Office, 2nd Floor, Central Bank Building, M.G. Road, Hutatma Chowk Fort, Mumbai, Pin-400001
23. Sh. G. Kumar, Manager, Indian Overseas Bank, CPPC Central Office, 763, Anna Salai, Chennai-600002
24. Sh. R. Harihara Subramanian, Indian Overseas Bank, ITD, Central Office, 763, Anna Salai, Chennai-600002
25. Ms. R. Padma, Dy. General Manager, Indian Bank, Corporate Office, PB No: 5555, 254-260, Avvai Chennai Shanmugam Salai, Royapettah, Chennai - 600 014
26. Sh. B.D. Mane, Chief Manager, Indian Bank, CPPC, Fourth Floor, No. 66, Rajaji Salai,, Chennai-600001
27. Sh. Ritesh Rastogi, Govt. Business & Complaints, Oriental Bank of Commerce Gurgaon
28. Sh. Kamal IC Manchanda, Oriental Bank of Commerce, CPPC, Gurgaon
29. Sh. Manjeet Singh, State Bank of Travancore New Delhi Administrative Complex, Trivandrum – 695012
30. Sh. Suja Jawb, State Bank of Travancore Chembikalam Buildings 3rd floor, Vazhuthacaud, Trivandrum-695014
31. Smt. Jayasree Ramachandran, State Bank of Travancore Chembikalam Buildings 3rd floor, Vazhuthacaud, Trivandrum-695014
32. Sh. R.K. Chhattani, General Manager (IT)), UCO Bank, HO, Kolkata
33. Sh Sanjay Jain, Chief Manager, UCO Bank, CPPC, Nagpur

34. Sh. Lolakjyachandran, Syndicate Bank, CPPC, Karnataka
35. Sh. Karunesh Tyagi, HDFC Bank A-111, First Floor, Pension Dept, Sec-4, Noida (UP) – 201301
36. Sh. Sanjay Garg, HDFC Bank A-111, First Floor, Pension Dept, Sec-4, Noida (UP) – 201301
37. Sh. S.K Agrawal, General Manager, Try & CFO, State Bank of Patiala, Govt. Business Department, Patiala
38. Sh. Amar Singh, State Bank of Patiala, CPPC, Punjab
39. Sh. J. Murlikrishna, Dy. General Manager, Andhra Bank, Govt. Business Department, New Delhi
40. Sh. B. Uma Sankar Dy. General Manager, Andhra Bank, New Delhi
41. Sh. Vikas Rathee, Andhra Bank, CPPC, Hyderabad
42. Sh. Rajesh Kumar Jha, Vice President, Axis Bank, Govt. Business Department, Delhi
43. Sh. Samrat K Nanda, Dy. Vice President, Axis Bank (CPPC), Navi Mumbai
44. Sh. M.V. Krishna, State Bank of Bikaner & Jaipur CPPC, 2nd floor, S.M.S. Highway Jaipur-302005
45. Sh. S.C. Gupta, State Bank of Bikaner and Jaipur, CPPC, Jaipur
46. Ms. Asha Sharma, Asstt. General Manager, Union Bank of India, CPPC, Government Business Division, PBOD, 12th floor, Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai-400021
47. Sh. Divya Kr. Acharya, Chief Manager, United Bank of India, CPPC, Head Office, 4th floor, 11, Hemanta Basu Sarani, Kolkata-700001
48. Sh. Rajan Raheja, Dy. General Manager, Government Banking Group, ICICI Bank Ltd., NBCC Place, Bhishmah Pitamah Marg, New Delhi.
49. Ms. Kusum Malhotra, Chief Manager, Punjab & Sind Bank, H.O. P&D Department, CPPC A-25, First Floor, Community Centre, Jwala Heri, Paschim Vihar, New Dehi-110063
50. Sh. V.K. Uppal, Dy. General Manager, Corporation Bank,
51. Sh. R. M. Dixit, Chief Manager, Bank of Maharashtra,
52. Sh. Dr. S.R. Jatav, Allahabad Bank, CPPC 3rd Floor, Zonal Office, New Building Hazrat Ganj, Lucknow- 226001, UP
53. Sh. K. Amar, Vijaya Bank, Merchant Banking Division, Head of Office, 41/2, M.G. Road, Trinity Circle, Bangalore – 560001
54. Smt. Gayatri Rattan, Chief Manager, Dena Bank, CPPC, Mumbai
55. Sh. Sukumara Hegde, State Bank of Mysore (CPPC), Mangalore

Clarification on the points raised by banks in the meeting held on 22.08.2016

Sl. No.	Clarification sought	Action/Clarification
1	Applicability to absorbees.	Para 7 (a) of the OM No. 38/37/2016-P&PW (A) (ii) dated-04.08.2016 issued by DP&PW stipulates that "Where the Government servants on permanent absorption in Public Sector Undertakings/ Autonomous Bodies continue to draw pension separately from the Government, the pension of such absorbees will be updated in terms of these orders. In cases where the Government servants have drawn one time lump sum terminal benefits equal to 100% of their pensions and have become entitled to the restoration of one-third commuted portion of pension as per the instructions issued by this Department from time to time, their cases will not be covered by these orders. Orders for regulating pension of such pensioners will be issued separately".
2	Applicability of family pensions for absorbees.	Para 7 (b) of the OM No. 38/37/2016-P&PW (A) (ii) dated-04.08.2016 issued by DP&PW stipulates that "In cases where, on permanent absorption in public sector undertakings/ autonomous bodies, the terms of absorption and/or the rules permit grant of family pension under the CCS (Pension) Rules, 1972 or the corresponding rules applicable to Railway employees/ members of All India Services, the family pension being drawn by family pensioners will be updated in accordance with these orders."
3	List of absorbees to be provided on banks login.	List has been uploaded on banks login by NIC.
4	Interpretation of para 6 of OM dated-04.08.2016 on dearness relief to employed/ re-employed pensioner.	It has been clarified by Director, DP&PW that "As is clear from para 7(a) of the OM dated 04.08.2016, the pension of those pensioners who are re-employed and were not drawing dearness relief before 01.01.2016, is also required to be revised w.e.f. 01.01.2016 in terms of the said OM. However, dearness relief on revised pension will not be admissible during the period of re-employment".
5	Format of reporting through e-scrolls of 7 th CPC.	It has already been mentioned in para 3 of CPAOs OM No. CPAO/IT&Tech/Revision (7CPC)/19 Vol-III/2015-16/109 dated-11 th August, 2016 that "after paying the revised pension and arrears, banks have to flag the revised cases in the Format-A of e-Scrolls to be submitted to CPAO so that revised cases may be identified at CPAO. To enable the banks for flagging of such cases, necessary modifications have been made in the Format-A of e-Scroll by changing the heading of column -18 to "Applicable Pay Commission". Under this column, banks have to fill "7" for the cases which have been revised under 7 th CPC by them". Further, in the Column No. 27 of Format-F in e-scroll titled "Pay Commission" 7 th CPC may be incorporated and sent alongwith Format-A. Each CPPC

		must attach Format-F with each e-scroll.
6	Who would do Ex-gratia payment revision?	The DP&PW OM No.38/37/2016-P&PW (A) (ii), dated-04.08.2016 is meant for revision of pension only of pre-2016 pensioners/family pensioners for which banks have been authorized to revise the pensions and make payment accordingly. Revision of ex-gratia payment is to be dealt with in accordance with para 12.1 of DP&PW OM No. 38/37/2016-P&PW (A) (i), dated-04.08.2016. The ex-gratia revision cases are required to be dealt with by the Department concerned and not by banks.
7	Specific case of the Chief Election Commissioner.	In this context para 2.3 of DP&PW OM No. 38/37/2016-P&PW (A) (ii), dated-04.08.2016 clearly states that these orders do not apply to the retired High Court and Supreme Court Judges and other Constitutional/ Statutory Authorities whose pension etc. is governed by separate rules/orders.
8	How to deal with cases where pension is being paid on 5 th CPC rates.	<p>Following categories:-</p> <ul style="list-style-type: none"> i) Employees suspended before 2006 and also retired before 01.01.2006. ii) Employees suspended before 2006 but retired after 01.01.2006. iii) Employees who retired before 2006 and against whom departmental/judicial proceedings were pending at the time of retirement. <p>were allowed to draw provisional pension in the pre-2006 pay scales.</p> <p>Later on DP&PW vide 38/6/2010-P&PW (A)(pt) dated-18.03.2013 had decided to revise all such cases of provisional pensions in terms of their OM No. 38/37/08-P&PW (A) dated-01.09.2008. As such these cases may be referred to the concerned Ministry/ Department for revising them first as per 6th CPC before they are revised under 7th CPC.</p>
9	Applicability of 7 th CPC revisions to various categories of pensioners.	<p>As per para 2.1 of DP&PW OM No.38/37/2016-P&PW (A) (ii) dated-4th August, 2016, "These orders shall apply to all pensioners/family pensioners who were drawing pension/family pension before 1.1.2016 under the Central Civil Services (Pension) Rules, 1972, Central Civil Services (Extraordinary Pension) Rules and the corresponding rules applicable to Railway pensioners and pensioners of All India Services, including officers of the Indian Civil Service retired from service on or after 1.1.1973. A pensioner/ family pensioner who became entitled to pension/ family pension with effect from 01.01.2016 consequent on retirement/death of Government servant on 31.12.2015, would also be covered by these orders".</p> <p>The categories of pensioners further clarified by Director, DP&PW to SBI is as under:-</p> <ul style="list-style-type: none"> i) The pension of Defence Civilian Pensioners, Postal and Telecom Pensioners under CDA category is

		<p>regulated by CCS (Pension) Rules. These pensioners are, therefore, eligible for revision of pension under OM dated 4.8.16. However the absorbee pensioners of BSNL/MTNL who are getting pension under IDA category are not covered by this OM. The absorbee pensioners who had taken lump-sum in lieu of their monthly pension and are getting only one-third restored pension are also not covered by this OM.</p> <p>ii) The State Government pensioners are not eligible for revision of pension under this OM. However the All India Service officers and employees retired from CAG/AGs/Audit & Accounts Departments in States are covered under this OM.</p>		
10	Applicability of Additional pension on attaining the age of 65 years to the pensioners of UT Chandigarh on the pattern of Punjab State Government.	<p>A clarification has been sought from JS (UT), MHA and DP&PW Central Government instructions allow additional pension only on attaining age of 80 years and above. Therefore, the additional payment on attaining the age of 65 years in case of UT Chandigarh pensioners banks should not grant additional pension on attaining the age of 65 years instead of 80 years until a clarification regarding applicability is received.</p>		
11	Contact Officials in CPAO for 7 th CPC clarifications.	Sl. No.	Name & Designation	Contact No.
		1	Sh. Davinder Kumar, TD (NIC)	011-26175099 kumardavinder@nic.in
		2	Sh. Vijay Singh, Sr. AO (IT&Tech)	011-26166758 vijay.cpao@gmail.com
		3.	Sh. S.P. Sharma, Consultant	Toll free- 1800117788 Mob. No.8010474683