

Accounts at a Glance 2014-15

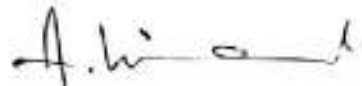
Central Board of Direct Taxes

PREFACE

It gives me great pleasure to present the '**Accounts at a Glance**' in respect of the Central Board of Direct Taxes for the year 2014-15.

This document provides an overview of the Accounting and Financial activities of the Central Board of Direct Taxes. Efforts have been made to present the Data in a logical and cohesive manner with the help of statements, flow charts, and graphs.

I trust that the current edition of Accounts at a Glance will be found useful and serve as a ready reference, and guide, apart from being more informative. Your suggestions and views regarding improvements in the form and contents of this publication are welcome.



(ANTHONY LIANZUALA)

Pr. Chief Controller of Accounts

EXECUTIVE SUMMARY

The document unfolds the key developments and initiatives taken place during F.Y. 2014-15.

Chapter – 1 deals with the functions and operative aspects of the Office of Pr. Chief Controller of Accounts, CBDT.

Chapter – 2 on Revenue Accounts gives the detailed analysis of Direct Tax collections (including CTDS) of ₹ 8.08 lakh crores (gross) and ₹ 6.96 lakh crores (net).

Chapter – 3 on Expenditure Accounts presents the total receipts and disbursements under Revenue, Capital, and Public Accounts Heads in respect of the Department.

The remaining Chapters of 4 and 5 bring out the achievements by Internal Audit Wing and technological initiatives undertaken by Office of Pr.CCA, CBDT during 2014-15.

CONTENTS

CHAPTER 1	: THE ORGANIZATION	1
CHAPTER 2	: REVENUE ACCOUNTS - MONITORING OF RECEIPTS & HIGHLIGHTS	3
CHAPTER 3	: EXPENDITURE ACCOUNTS	39
CHAPTER 4	: INTERNAL AUDIT	50
CHAPTER 5	: INFORMATION TECHNOLOGY	54
ANNEXURES		
i.	ORGANISATION CHART – CHART A.1	51
ii.	ZONE WISE DISTRIBUTION OF ZAOS - TABLE A.2	52
iii.	NCDDOs/CDDOs UNDER THE JURISDICTION OF ALL 52 ZAOS – TABLE A.3	54
iv.	ZONE – WISE DISTRIBUTION OF AUTHORIZED BRANCHES – TABLE A.4	55

Chapter – 1

THE ORGANISATION

THE CENTRAL BOARD OF DIRECT TAXES

The Central Board of Direct Taxes (CBDT) is a statutory authority functioning under the Central Board of Revenue Act, 1963. The officials of the Board in their ex-officio capacity also function as a Division of the Ministry dealing with matters relating to levy and collection of Direct Taxes and formulation of policy concerning administrative reforms and changes for the effective functioning of the Board.

COMPOSITION AND FUNCTIONS OF C.B.D.T.

The Central Board of Direct Taxes consists of a Chairman and following six Members:- (i) Member IT (ii) Member Investigation (iii) Member Audit and Judicial (iv) Member Legislation (v) Member Personnel (vi) Member Revenue.

The Chairman and Members of the C.B.D.T are assisted by Joint Secretaries, Directors, Deputy Secretaries, Under Secretaries and ministerial staff to carry out their day-to-day functions.

Other subordinate offices comprise CCITs and DGITs who head the Department at the Regional level. The CIT, CIT (Appeals), and other Authorities work under them. The Commissioners function in a territorial jurisdiction and have jurisdiction over a particular class or group of assesses. The CITs are assisted by DCIT (Appeals), ACIT, and ITO. The Deputy Commissioners, Assistant Commissioners, and Income-Tax Officers, who are in charge of assessment work, are referred to as Assessing Officers. Job classification norms have been laid down to divide assessment work amongst different cadres of Assessing Officers. Inspectors of Income -Tax, and the clerical staff assist Assessing Officers.

ORGANISATION OF THE PRINCIPAL CHIEF CONTROLLER OF ACCOUNTS, CENTRAL BOARD OF DIRECT TAXES

The Principal Chief Controller of Accounts (Pr. CCA) heads the accounting organization of the Central Board of Direct Taxes with Revenue Secretary as the Chief Accounting Authority. At the field level, there are 52 Zonal Accounts Offices (ZAOs) under the jurisdiction of Principal Chief Controller of Accounts, Central Board of Direct Taxes. Earlier there were only 24 ZAOs, however after restructuring of Accounts Cadre of CBDT, 28 new ZAOs have been created and 4 e-PAOs are under consideration for creation.

52 ZAOs spread across the whole country assist the office of the Pr. CCA in discharging the responsibilities relating to accounting of all receipts and refunds pertaining to the Direct Taxes. In addition there are 1517 Drawing and Disbursing Officers (DDOs) of which 42 are Cheque Drawing (CDDOs). The rest i.e. 1475 Non-Cheque Drawing DDOs submit their bills either to the CDDOs or directly to the concerned ZAO (**Table – A.2**). The details of the Drawing and Disbursing Officers are tabled. (**Table – A.3**)

The organization chart reflecting the different tiers of posts and jurisdiction is shown in the **Chart A.1**.

The main responsibilities of Pr. CCA and its offices throughout the country are:

- Payment functions of all Chief Commissionerates/Commissionerates/Directorates and Tribunal of the Income Tax through the Zonal Accounts Offices (ZAOs) and designated Field Pay Units (FPUs) located at various places.
- Accounting of both Expenditure and Revenue (Direct Taxes) on monthly basis through the ZAOs and final consolidation of Accounts of the entire department through Principal Accounts Officer (Pr.AO) at Head Quarter.
- Preparation of Head wise Appropriation and Finance Accounts for the Department.
- Authorisation and De-authorisation of Bank Branches to undertake direct tax collection and refund work.
- Imposition of interest on delayed remittances.
- A close monitoring of the Direct Tax collection made through the authorised Banks and ensuring their timely remittances to Govt. Accounts.
- Processing the cases for opening of Personal Deposit Accounts.
- Conducting Internal Audit/Inspection of the field formations under the Income Tax Department and the nominated/accredited banks.
- Rendering financial and technical advice to CBDT on matters relating to the collection, accounting, remittance, and reconciliation of Direct Taxes.

Chapter - 2

REVENUE ACCOUNTS - MONITORING OF RECEIPTS & HIGHLIGHTS

INTRODUCTION

'Receipt Accounts' comprise Direct Tax collected/refunded through agency Banks and transactions routed through 'Personal Deposit Accounts' operated by Income Tax Department for amounts seized from tax evaders during search and seizure operations. Under the Departmentalised set up, the Pr.CCA, CBDT has been assigned the functions relating to accounting of all receipts and refunds pertaining to the Direct Taxes.

OPERATIVE ASPECTS OF TAX COLLECTION

Direct taxes are collected through more than 13000 authorized branches of the Reserve Bank of India, the State Bank of India, 25 other Public Sector Banks (incl. IDBI Bank), the Jammu and Kashmir Bank Ltd. and 3 Private Sector Banks. The Refund work of Direct Taxes is, however, handled by the State Bank of India and its associate Banks (where SBI branches are not present).

The Collections made by the Central Board of Direct Taxes are accounted for under the following Major Heads:-

Major Head	Description	Major Head	Description
0020	Corporation Tax	0031	Estate Duty
0021	Taxes on Income (Income-Tax) other than Corporation Tax	0032	Taxes on Wealth
0023	Hotel Receipt Tax	0033	Gift Tax
0024	Interest Tax	0034	Securities Transaction Tax
0026	Fringe Benefit Tax	0036	Banking Cash Transaction Tax
0028	Other Taxes on Income and Exp.		

RECENT INITIATIVES ON THE TAX COLLECTION FRONT

PAYMENT OF DIRECT TAXES

I. INTERNET

On-Line payment of Direct Taxes by the assesseees was initiated and put in place in the year 2005. The taxpayers can opt for any of the banks in which he has an account and which has provided the facility of net banking. A link will transfer the data to the web of the selected bank. The tax payer is complete the transaction using the internet *username* and *password* allotted to them by their bank.

II. ATM (AUTOMATED TELLER MACHINE)

To ease the process of tax-payment further, '*payment of direct taxes through ATMs*' utilizing ATM-cum-Debit Card of authorized/agency banks have been started. Around 16 agency banks have already implemented the utility after necessary approval from the O/o Pr. CCA, CBDT.

REFUND BANKER SCHEME

As a step towards obviating delays in the receipt of Refund Orders by the assesseees, the scheme of "Refund Banker" through the State Bank of India (SBI) has been implemented and subsequently extended on pan-India basis w.e.f. 01.10.2009. SBI, CMP Branch, Mumbai is acting as the "Refund Banker".

On receipt of encoded file from the Department, CMP branch of SBI, processes the refunds and issues drafts or funds transfer on case to case basis. The scrolls/DMS are sent to respective ZAOs by CMP branch which accounts for the same.

MONITORING SYSTEM FOR REVENUE RECEIPTS

Principal Chief Controller of Accounts, CBDT monitors the receipts and remittances of Direct Taxes. The monitoring process starts on the receipt of scrolls & the challans from the Nodal Branches of the designated Banks.

- ❖ The ZAOs monitor the remittance of Direct Taxes from the date of its receipt in the Bank branch to the date of the final put through at Central Accounts Section, Reserve Bank of India, Nagpur. The time prescribed for the remittance of the Direct Taxes to CAS, Reserve Bank of India, Nagpur is presently T+3 (excluding holidays) for PSBs and T+3 for private sector Banks including Sundays and holidays. For delayed remittances beyond the permissible period, interest is levied on the defaulting banks.
- ❖ The remittance period in respect of all government transactions made through e-payments

in respect of Public Sector Banks and Private Sector Banks will be T+1 working day (including put through date) w.e.f. November 1, 2010.

REVENUE ACCOUNTS – HIGHLIGHTS 2014-15

PREPARATION OF ACCOUNTS

The Government Accounting System encompasses various stages from recording the initial transactions in challans and refund vouchers to the preparation of Annual Accounts. The monthly accounts are compiled by the Zonal Accounts Offices on the basis of challans submitted by the Agency Banks with scrolls and submitted to Principal Accounts Office. The Principal Accounts Office consolidates the Accounts received from all the ZAOs and sends the same to the Office of Controller General of Accounts.

HIGHLIGHTS OF THE DIRECT TAX COLLECTIONS DURING 2014-15

The total Direct Tax Collections have increased from ₹ 2600 crores (Net) in 1977-78 to ₹ 6,95,788.85 Crores (Net) in 2014-15 with the number of challans + ITROs received in ZAOs going up from around 50 lakhs in 1977-78 to more than 4.34 Crores in 2014-15.

During 2014-15, the gross collection of Direct Taxes upto March, 2015 (including March, 2015 (Sy-III) was ₹ **8,07,972.96 crores** (including Central Tax Deducted at Source [CTDS] upto March, 2015 (Sy-II). CTDS figures are not reflected in the books of RBI, since they are book adjustments and no cash transactions are involved. However, in respect of Tax Deducted at Source (TDS) by the Accountants General (AGs) in the State Governments, the figures are reflected in respective ZAOs accounts.

The **Major Head-wise net collection (including CTDS) during the last three years** is tabled below.

MAJOR HEAD WISE NET COLLECTIONS
[INCLUDING CENTRAL TDS (TDS COLLECTED BY OTHER CIVIL DEPARTMENTS)-
AS BOOKED IN ACCOUNTS 2014-15]

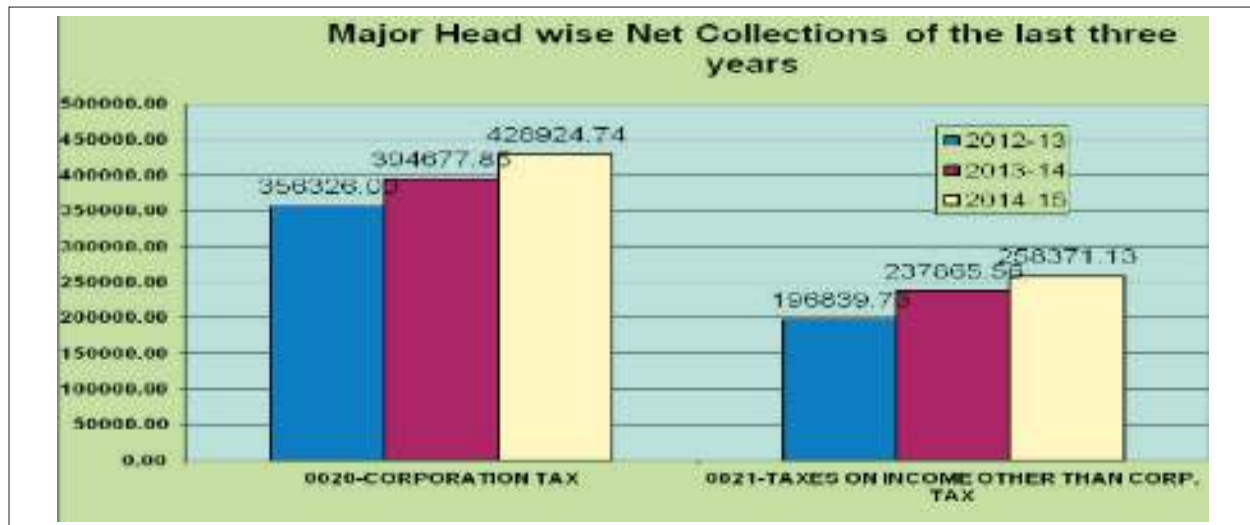
(Figures in Crores of ₹)

Sr. No.	Major Head	2012-13	% to Total collection	2013-14	% to Total collection	2014-15	% to Total collection
1	0020-CORPORATION TAX	356326.00	63.75%	394677.85	61.80%	428924.74	61.65%
2	0021-TAXES ON INCOME OTHER THAN CORP. TAX	196839.73	35.21%	237865.56	37.25%	258371.12	37.13%
3	0023-HOTEL RECEIPTS TAX	0.91	0.00%	0.62	0.00%	0.94	0.00%
4	0024-INTEREST TAX	5.95	0.00%	8.00	0.00%	5.58	0.00%
5	0026-FRINGE BENEFIT TAX	-44.32	-0.01%	4.71	0.00%	-8.27	0.00%
6	0028-OTHER TAXES ON INCOME AND EXPENDITURE	14.83	0.00%	8.57	0.00%	10.36	0.00%
7	0031-ESTATE DUTY	0.55	0.00%	0.44	0.00%	0.22	0.00%
8	0032-TAXES ON WEALTH	844.12	0.15%	1006.90	0.16%	1085.50	0.16%
9	0033-GIFT TAX	0.93	0.00%	0.53	0.00%	0.50	0.00%
10	0034- SECURITIES TRANSACTION TAX	4996.86	0.89%	5017.50	0.79%	7398.15	1.06%
11	0036-BANKING CASH TRANSACTION TAX	0.01	0.00%	0.02	0.00%	0.01	0.00%
	TOTAL	558985.57		638590.7		695788.85	

Tax at Sr. No. 5 has been abolished w.e.f. assessment year 2010-11 and Sr. No. 11 has been withdrawn w.e.f. 01.04.2009 but some collections pertaining to earlier years have been remitted by the tax payers. A new Tax viz., Commodity Transaction Tax has been introduced during 2014-15, however, it was booked under Tax at Sr. No 10 (STT) till allotment of new Major Head. (₹ 499.98 Cr towards Commodity Transaction Tax includes in 0034-STT).

The increase in net collection in 2014-15 over the collection of 2013-14 is ₹ 57,198.15 Crores which works out to an increase of 8.96%.

(₹ in Crores)



The variation between Budget Estimates/Revised Estimates and actual collection for the F. Y. 2014-15 is summarized as under:

**VARIATION BETWEEN ESTIMATES & ACTUAL COLLECTION OF DIRECT TAXES 2014-15]
[INCLUDING CENTRAL TDS (TDS COLLECTED BY OTHER CIVIL DEPARTMENTS)]**

(Figures in Crores of ₹)

Sr. No.	Major Head	Budget/ Revised Estimates	Actual Collection	Variation (Actual)	Variation as % of Estimates
1	0020-CORPORATION TAX4	26079.00	428924.74	2845.74	0.67
2	0021-TAXES ON INCOME OTHER THAN CORP. TAX	272607.00	258371.13	-14235.87	-5.22
3	0023-HOTEL RECEIPTS TAX		0.94	0.94	
4	0024-INTEREST TAX		5.58	5.58	
5	0026-FRINGE BENEFIT TAX		-8.27	-8.27	
6	0028-OTHER TAXES ON INCOME AND EXPENDITURE		10.36	10.36	
7	0031-ESTATE DUTY		0.22	0.22	
8	0032-TAXES ON WEALTH	950.00	1085.50	135.50	14.26
9	0033-GIFT TAX		0.50	0.50	
10	0034- SECURITIES TRANSACTION TAX	5992.00	7398.15	1406.15	23.47
11	0036-BANKING CASH TRANSACTION TAX		0.01	0.01	
	Total	705628.00	695788.86	-9839.14	-1.39

It is seen from the statement that variation in the tax collection of corporation and income other than corporation is -1.39%. However, the major shortfall from the estimates was on account of Taxes on Income other than Corporates Tax (₹. 14,235.87 crores).

Zone wise collections of Direct Taxes for 2014-15 are as under:

ZONE WISE COLLECTION FOR THE YEAR 2014-15

(Figures in crores of ₹)

Sl. No.	Name of the Zone	Gross Receipts	Refunds	Net Receipts	% of Refunds to Gross Receipts
1	Mumbai	216164.68	49608.67	166556.02	22.95
2	Bangalore	166944.97	30365.29	136579.68	18.19
3	Thane	117182.86	13.06	117169.80	0.01
4	New Delhi	102078.52	9261.45	92817.07	9.07
5	Kolkata	63279.09	2851.18	60427.91	4.51
6	Nagpur	27574.32	570.38	27003.94	2.07
7	Chennai	18169.11	3210.34	14958.77	17.67
8	Ahmedabad	17928.20	1815.14	16113.06	10.12
9	Hyderabad	13932.62	3875.71	10056.91	27.82
10	Bhopal	6515.04	578.95	5936.09	8.89
11	Cochin	4984.18	1126.39	3857.79	22.60
12	Jaipur	4873.90	887.32	3986.58	18.21
13	Allahabad	2691.35	108.74	2582.62	4.04
14	Pune	2583.28	1510.06	1073.22	58.46
15	Bhubaneswar	2045.82	1818.81	227.00	88.90
16	Patna	2016.05	297.82	1718.22	14.77
17	Rohtak	2011.13	519.90	1491.23	25.85
18	Dehradun	1703.28	727.38	975.89	42.71
19	Merrut	1513.00	410.75	1102.25	27.15
20	Hubli	1313.65	111.15	1202.50	8.46
21	Lucknow	1268.56	489.59	778.97	38.59
22	Surat	1255.91	23.20	1232.71	1.85

23	Jammu	1237.95	50.65	1187.30	4.09
24	Ranchi	1131.79	36.16	1095.63	3.19
25	Chandigarh	1096.32	132.23	964.10	12.06
26	Patiala	1064.86	472.94	591.92	44.41
27	Baroda	1035.40	82.97	952.43	8.01
28	Raipur	946.83	2.85	943.98	0.30
29	Coimbatore	927.05	15.16	911.89	1.64
30	Nasik	922.63	32.08	890.55	3.48
31	Kanpur	839.89	122.91	716.98	14.63
32	Vishakapatnam	804.25	113.53	690.72	14.12
33	Rajkot	742.66	119.63	623.03	16.11
34	Agra	706.90	48.97	657.93	6.93
35	Amritsar	705.38	90.33	615.06	12.81
36	Shillong	700.19	149.83	550.36	21.40
37	Panchkula	662.08	11.45	650.63	1.73
38	Jalandhar	651.02	146.06	504.96	22.44
39	Jodhpur	612.70	32.49	580.22	5.30
40	Shimla	600.61	18.61	582.01	3.10
41	Udaipur	565.36	142.12	423.23	25.14
42	Indore	563.47	31.87	531.60	5.66
43	Durgapur	547.60	6.71	540.89	1.23
44	Trivandrum	538.99	46.67	492.32	8.66
45	Trichi	538.06	34.57	503.50	6.42
46	Madurai	512.01	9.92	502.09	1.94
47	Guwahati	492.96	2.03	490.93	0.41
48	Panaji	468.76	18.60	450.16	3.97
49	Bareilly	443.02	2.51	440.51	0.57
50	Ludhiana	406.56	23.33	383.23	5.74
51	Jalpaiguri	211.85	4.79	207.06	2.26
52	Bhagalpur	141.93	0.87	141.06	0.61
	GRAND TOTAL	798848.67	112184.11	686664.56	14.04

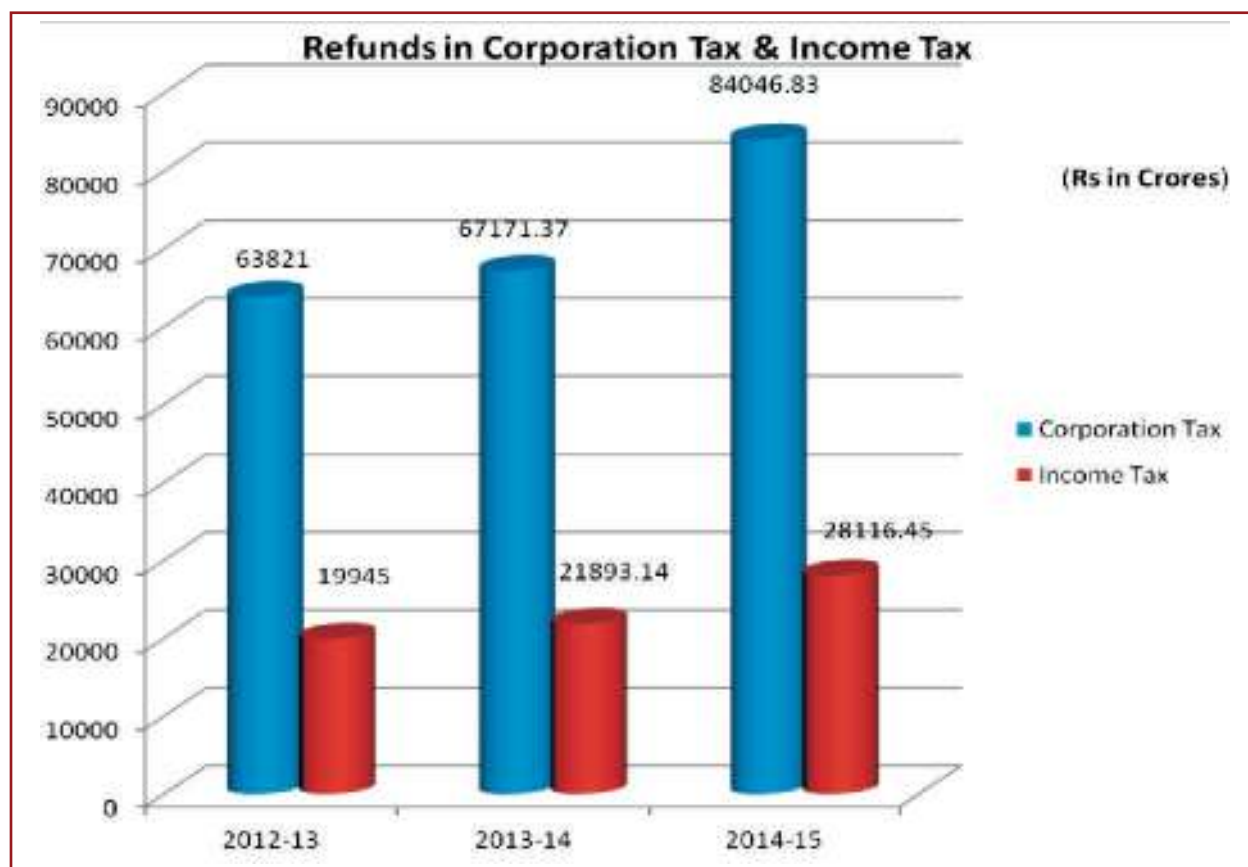
NOTE: The above figures do not include CTDS i.e. TDS/TCS booked in accounts by other Civil Ministries/Departments amounting to ₹ 9124.29 crores.

ZAO, Mumbai is at the top of the table with Gross/Net collection of ₹ 2,16,164.68/1,66,556.02 crores followed by ZAO, Bangalore with Gross/Net of ₹ 1,66,944.97/1,36,579.68 ₹ crores and ZAO, Thane with Gross/Net of ₹ 1,17,182.86/₹ 1,17,169.80 crores.

For 'e-collection' one branch of each agency bank across pan-India is authorized for collection of direct taxes through internet and is accounted by the concerned ZAO of the zone in which it is located. For example, the entire tax collected by SBI across the country through 'e-mode' is accounted for by ZAO, Bangalore. Owing to this fact, the above figures are showing abnormal variation i.e. increase/decrease across various regions. Therefore, the above MIS does not reflect the true picture of geographical break-up of direct tax collection across the country.

ANALYSIS OF REFUNDS

The refund process starts with the submission of claim by the assessee in annual income tax returns. The Assessing Officer (AO) determines the refund amount and dispatches the refund voucher through authorized banks. 'Interest paid on delayed refunds' is also included in the refund amounts. The refund amounts & 'Interest paid on delayed refunds' is however not budgeted for and these amounts are netted against the gross tax receipts.



* In 2014-15 increase of Refunds under 'Corporation Tax' and 'Income Tax' against refunds under respective Major Heads in 2013-14 is 25.12% and 28.43% respectively

However, analysis of Refunds as percentage of Gross receipts shows that ZAO, Bhubaneswar is top on the table to account refunds against gross collection followed by ZAO, Pune and Patiala as per details given below:

ZAO	Gross Receipt (Cr)	Refund (Cr)	Percentage of Refund
Bhubaneswar	2045.82	1818.81	88.9%
Pune	2583.28	1510.06	58.46%
Patiala	1064.86	472.94	44.41%

Further analysis of total collections of Corporation Tax (from companies) and Taxes on income other than Corporation Tax (from non-companies), at pre-assessment and post-assessment stages, during the last three years; Minor-Head wise analysis of tax collection and details of "Tax Deducted/Collected at Source" has been tabulated in the following statements.

DETAILS OF COLLECTION UNDER MAJOR HEAD '0020'-CORPORATION TAX FROM COMPANIES

Minor Head-wise collections under Major Head '0020'

(figures in Crores of ₹)

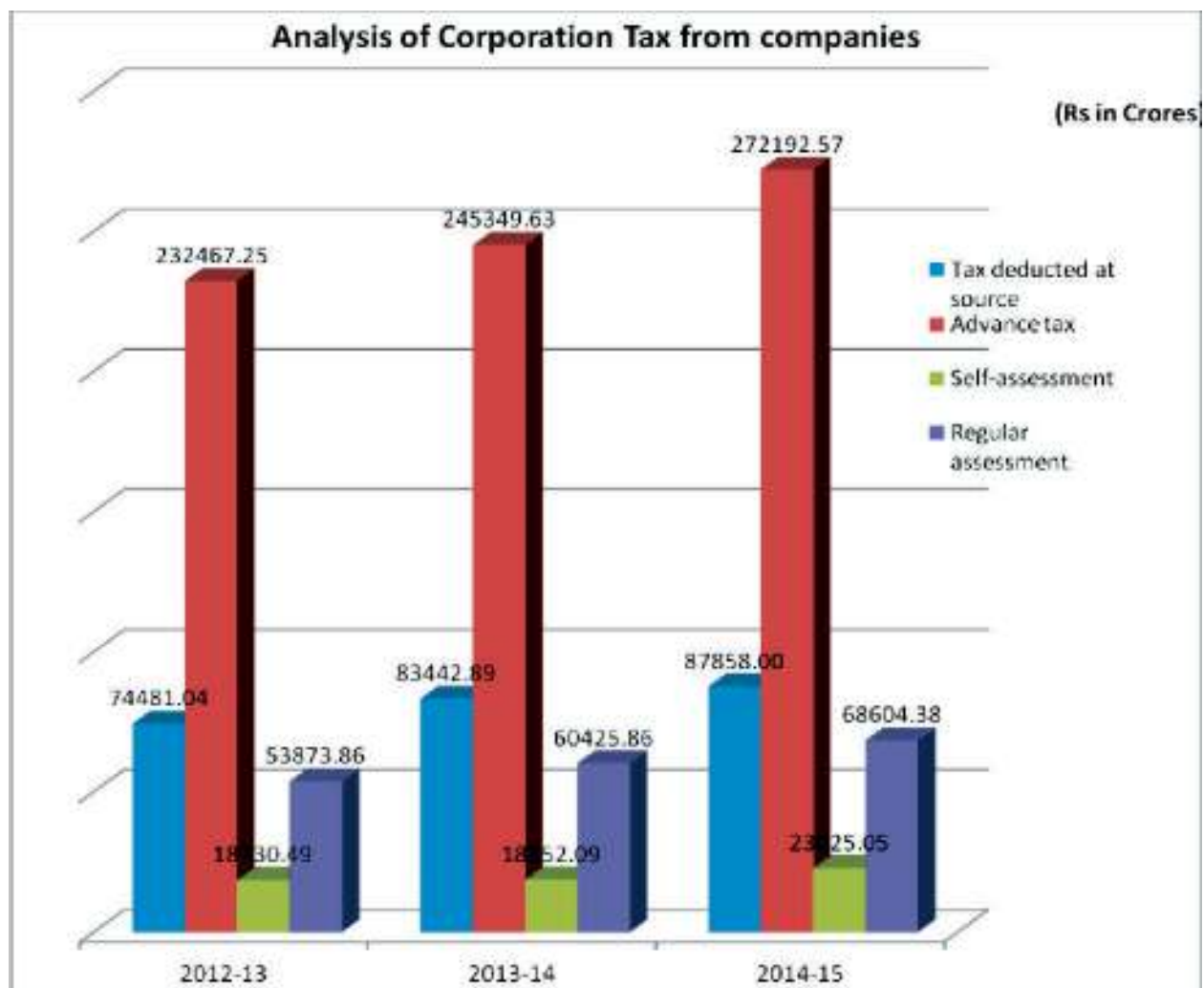
Description/Fin. Year	2012-13	2013-14	2014-15
Income Tax on companies	315731.42	340897.60	367633.19
Surtax	0.00	0.43	0.00
Surcharge	6641.57	13007.14	14302.09
Penalties	308.44	203.26	214.24
Interest Recoveries	1541.70	2226.55	2160.18
Tax on distributed profits of domestic comp	21491.13	26463.73	31125.20
Tax on distributed income to Unit Holders	147.68	208.91	398.42
Primary Education Cess	6781.94	7452.12	8148.25
Secondary & Higher Education Cess	3381.45	3715.13	4063.41
Other Receipts	300.68	502.98	879.77
Total	356326.013	94677.85	428924.75
Deduct share of States	-104963.80	-107295.74	-118235.02
Net to the Centre	251362.21	287382.11	310689.73

Sub Head-wise breakup of collections under Minor Head-‘Income Tax on companies’

(figures in Crores of ₹)

Description/Fin. Year	2012-13	2013-14	2014-15
Tax deducted at source	74481.04	83442.89	87858.00
Advance tax	232467.25	245349.63	272192.57
Self-assessment	18730.49	18852.09	23025.05
Regular assessment	53873.86	60425.86	68604.38
Deduct Refunds	-63821.22	-67172.87	-84046.83
Total: Income Tax on companies	315731.42	340897.63	367633.17

- Refund of tax collected has been increased as seen in the above statement. During the year 2014-15, there is an increase of 25.12% in refunds than the year 2013-14.



Under the Major Head: Corporation Tax from companies-

- Collection under 'Tax deducted at Source' has a growth of 5.29%. In 2013-14 growth was of 12.03 %
- 'Advance Tax' collections grew at a rate of 10.94 % in 2014-15 whereas it was 5.54% in 2013-14.
- 'Self Assessment Tax' grew at a rate of 22.14 % in 2014-15 whereas it was 12.16% in 2013-14.

Breakup of "Tax Deducted at Source" & Analysis*(Figures in crores of ₹)*

NATURE OF INCOME	2012-13	% of total TDS	2013-14	% of total TDS	2014-15	% of total TDS
Interest on securities	402.93	0.54	403.97	0.48	669.80	0.76
Dividends	90.62	0.12	58.63	0.07	61.39	0.07
Interest	11176.64	15.01	13459.22	16.13	14556.90	16.57
Winning from lottery or crossword puzzles	34.89	0.05	76.6	0.09	45.44	0.05
Winning from horse races	8.61	0.01	8.86	0.01	10.59	0.01
Payments to contractors and sub-contractors	15220.66	20.44	15171.08	18.18	16171.86	18.41
Insurance Commission	692.29	0.93	784.72	0.94	852.41	0.97
Payment to non-residents and others	-6.11	-0.01	13.31	0.02	19.69	0.02
Others	46860.51	62.92	53466.56	64.08	55469.93	63.14
TOTAL	74481.04	100	83442.89	100	87858.01	100

NOTE: The figures under 'Others' includes TDS collections received under various Sections/Sub-Sections 194, 195, 196 & 206 of Income Tax Act, 1961.

The major contributions among these have been under:

- | | | |
|----|---|----------------------|
| | 'Other deductions at source – Section 195 | : ₹ 16,820.47 crores |
| 1. | 'Income Tax from Rent' – Section 194 I | : ₹ 11,109.68 crores |
| 2. | 'Fees for Professional & Technical Services – Section 194 J | : ₹ 25,963.68 crores |
| 3. | 'Forest product (not Timber leaves) – Section 206 C | : ₹ 829.41 crores |

**DETAILS OF COLLECTIONS UNDER MAJOR HEAD
'0021'-TAXES ON INCOME OTHER THAN CORPORATION TAX**

Minor Head-wise collections under Major Head '0021'

(Figures in crores of ₹)

Description/Fin. Year	2012-13	2013-14	2014-15
Income Tax	188837.24	227762.23	238074.04
Surcharge	222.77	738.85	1343.06
Penalties	110.03	187.49	275.89
Interest Recoveries	1811.97	2153.87	2514.39
Primary Education Cess	3848.95	4588.73	5050.14
Secondary & Higher Education Cess	1928.07	2301.11	2531.33
Other Receipts	80.71	133.28	8582.27
Total	196839.74	237865.56	258371.12
Deduct share of States	-62840.09	-70651.01	-84426.05
Net to the Centre	133999.65	167214.55	173945.07

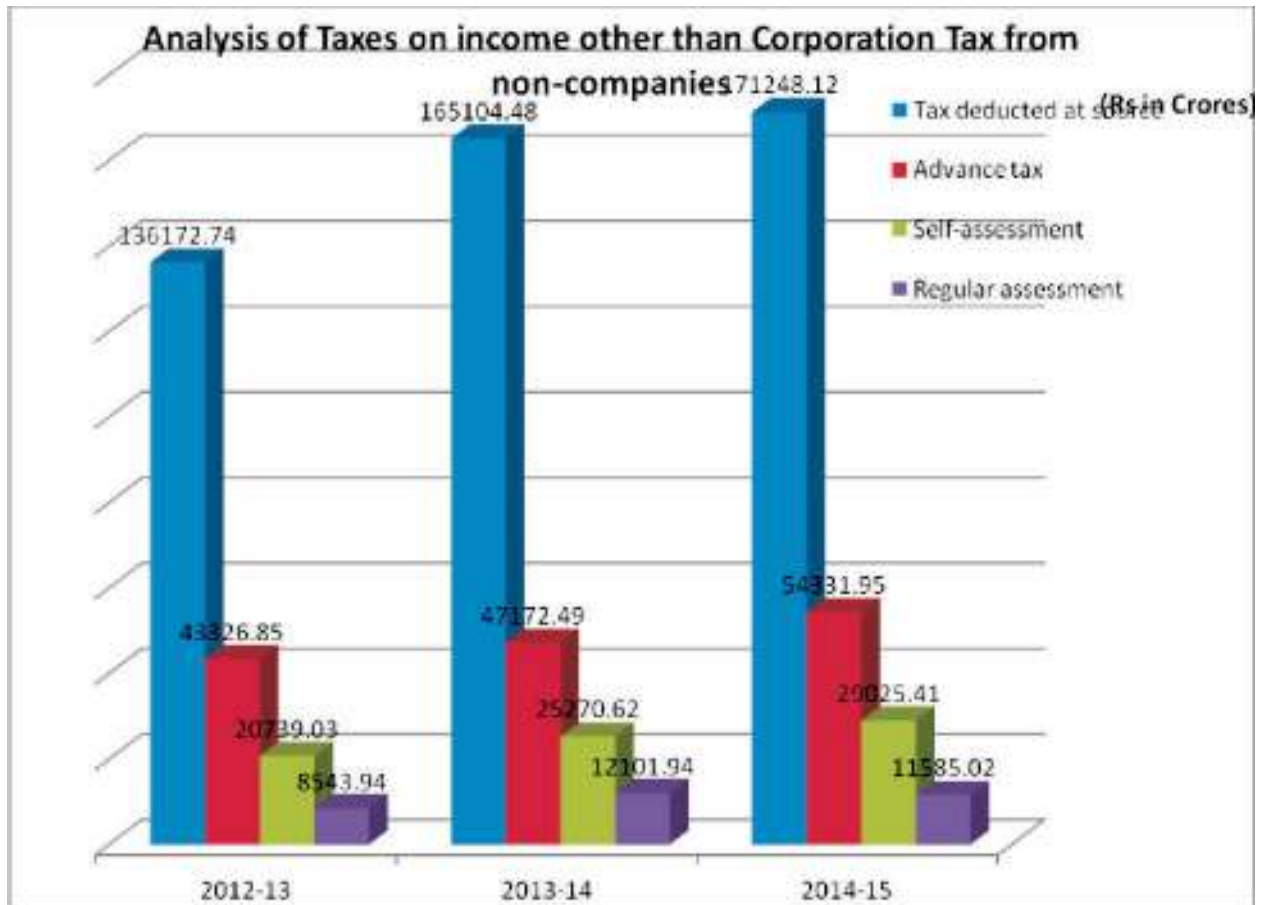
Under the head 'Taxes on Income other than Corporation tax', there has been a growth of 4.53% in the FY 2014-15 whereas it was 20% in the FY 2013-14 w.r.t. the previous year.

Sub Head-wise breakup of collections under Minor Head-'Income Tax'

(Figures in crores of ₹)

Description/Fin. Year	2012-13	2013-14	2014-15
Tax deducted at source	136172.74	165104.48	171248.12
Advance tax	43326.85	47172.49	54331.95
Self-assessment	20739.03	25270.62	29025.41
Regular assessment	8543.94	12101.94	11585.02
Deduct Refunds:	-19945.32	-21887.30	-28116.46
Total: Income Tax	188837.24	227762.23	238074.04

- Figures of 'Tax deducted at source' & 'Advance Tax' have been increasing substantially over the last two years.



Under the Major Head: Taxes on income other than Corporation Tax from non-companies-

- Collections under 'Tax deducted at source' have shown a substantial growth rate of 21.24% in 2013-14, whereas the increase in 2014-15 was only 3.72%.
- The 'Advance Tax' collections have shown a substantial growth rate of 15.18% in 2014-15, whereas the growth was only 8.8% in 2013-14.

Breakup of "Tax Deducted at Source" & Analysis

(Figures in crores of ₹)

NATURE OF INCOME	2012-13	% of total TDS	2013-14	% of total TDS	2014-15	% of total TDS
Salaries	84293.28	61.90	98346.33	59.57	108214.74	63.19
Interest on securities	904.18	0.66	332.27	0.20	281.72	0.16
Dividends	152.38	0.11	103.15	0.06	50.61	0.03
Interest	14659.42	10.77	19894.14	12.05	20358.46	11.89
Winning from lottery or crossword puzzles	169.49	0.12	188.52	0.11	180.63	0.11
Winning from horse races	10.29	0.01	11.58	0.01	10.81	0.01
Payments to contractors and sub-contractors	11604.87	8.52	12586.26	7.62	13690.64	7.99
Insurance Commission	1501.82	1.10	1651.34	1.00	1575.41	0.92
Payment to non-residents and others	56.82	0.04	58.07	0.04	57.36	0.03
Others	22820.19	16.76	31932.82	19.34	26827.74	15.67
TOTAL	136172.74	100.00	165104.48	100.00	171248.12	100.00

NOTE: The figures under 'Others' includes TDS collections received under various Sections/Sub Sections 194, 195, 196 & 206 of Income Tax Act, 1961.

Zonal Accounts Office-wise/Major Head-wise and Month-wise/Major Head-wise Gross, Refund & Net collection figures have been tabulated in Statements 2.1, 2.2 & Charts 2.1, 2.2, 2.3.

BANK-WISE COLLECTION OF DIRECT TAXES DURING 2014-15

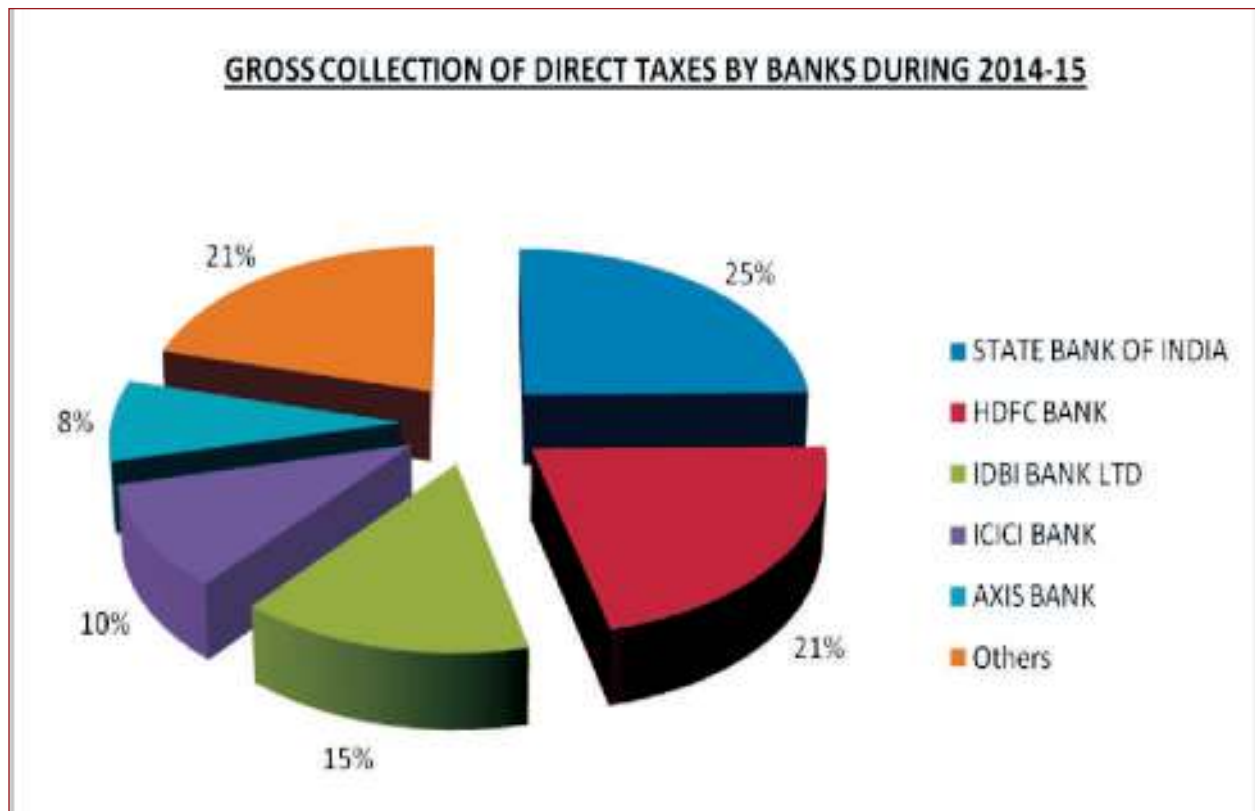
As already stated, direct taxes are collected through more than 13000 authorized branches of the Reserve Bank of India, State Bank of India, 25 other Public Sector Banks (incl. IDBI Bank), the Jammu and Kashmir Bank Ltd. and 3 Private Sector Banks. The table depicting the zone-wise distribution of authorized branches of agency banks is appended at **Table A.4**.

During the financial year 2014-15 the agency banks among them processed around 366.94 lakh challans of direct tax collections through their authorized branches. Out of these physical challans processed were 147.40 lakh and the rest i.e 219.54 lakh no. were through internet collections.

TOP TEN BANKS IN TERMS OF GROSS COLLECTION OF DIRECT TAXES DURING 2014-15

Sr. No.	Name of the Bank	Challan Count (in lakhs)	Amount [in crores of ₹]	Challan Count (%) to total	Amount (%) to total
1	STATE BANK OF INDIA	137.42	1,93,295.86	31.65	24.79
2	HDFC BANK	55.77	1,68,189.91	12.84	21.57
3	IDBI BANK LTD	23.53	1,14,109.39	5.42	14.63
4	ICICI BANK	18.57	80,060.87	4.28	10.27
5	AXIS BANK	35.37	61,883.08	8.14	7.93
6	CORPORATION BANK	14.13	20,245.97	3.25	2.60
7	BANK OF BARODA	18.66	15,340.02	4.30	1.97
8	UNION BANK OF INDIA	13.36	13,570.99	3.08	1.74
9	BANK OF INDIA	11.76	11,990.71	2.71	1.54
10	PUNJAB NATIONAL BANK	12.67	11,466.91	2.92	1.47

Thus, State Bank of India accounted for 24.79% of gross Direct Tax collection during 2014-15 followed by HDFC Bank (21.57%) and IDBI Bank (14.63%).



TOP TEN BANKS IN TERMS OF CHALLAN COUNT DURING 2014-15

ANALYSIS OF PHYSICAL CHALLANS

Sl. No.	Bank Name	TOTAL		TOTAL PHYSICAL CHALLAN			
		Challan Count (in lakhs)	Amount (₹ in lakhs)	Challan Count (in lakhs)	Amount (₹ in lakhs)	Challan Count (%)	Amount (%)
1	STATE BANK OF INDIA	137.42	1,93,29,586.36	55.60	46,35,555.53	40.46	23.98
2	HDFC BANK	55.77	1,68,18,990.86	8.54	8,13,735.15	15.31	4.84
3	AXIS BANK	35.37	61,88,307.60	7.83	6,83,245.10	22.14	11.04
4	IDBI BANK LTD	23.53	1,14,10,938.86	1.98	1,63,987.81	8.40	1.44
5	BANK OF BARODA	18.66	15,34,002.34	3.55	1,55,712.65	19.03	10.15
6	ICICI BANK	18.57	80,06,086.66	1.23	1,27,953.95	6.62	1.60
7	CORPORATION BANK	14.13	20,24,596.51	4.41	2,12,831.90	31.21	10.51
8	UNION BANK OF INDIA	13.36	13,57,099.02	4.08	2,18,977.08	30.57	16.14
9	PUNJAB NATIONAL BANK	12.67	11,46,691.04	6.91	3,84,642.22	54.51	33.54
10	BANK OF INDIA	11.76	11,99,070.66	3.84	2,39,266.52	32.65	19.95

The above analysis shows that **State Bank of India is at the top with no. of processed challans at count 137.42 lakh, followed by HDFC Bank with 55.77 lakh challans and Axis Bank with 35.37 lakh challans during 2014-15.** Private Banks have increased this tax collection as all three authorized banks are figuring in top 10 banks of the country.

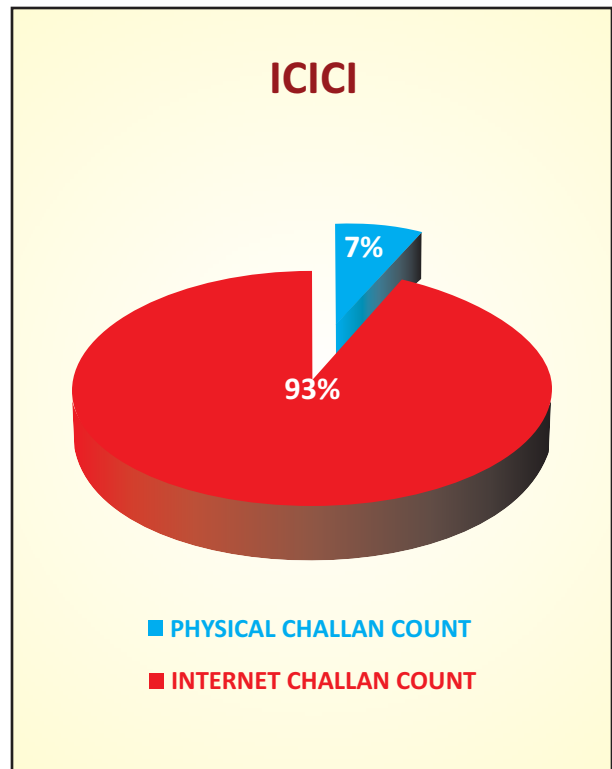
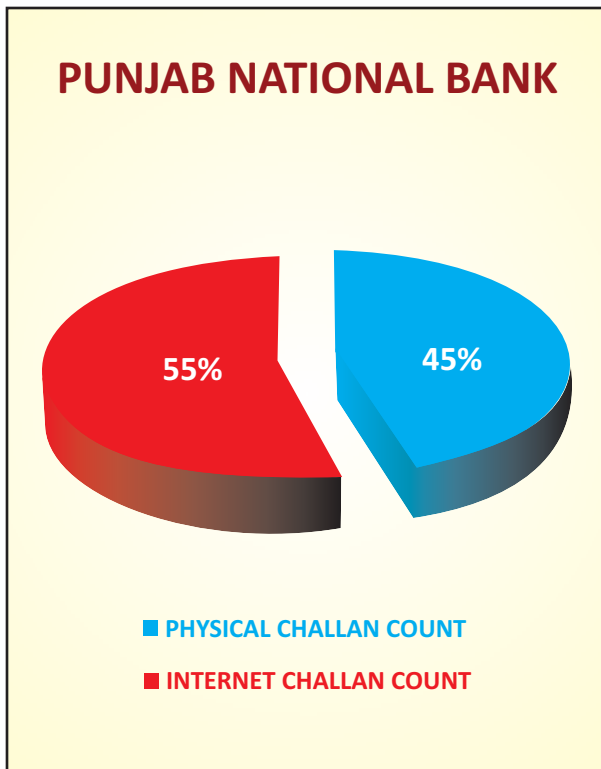
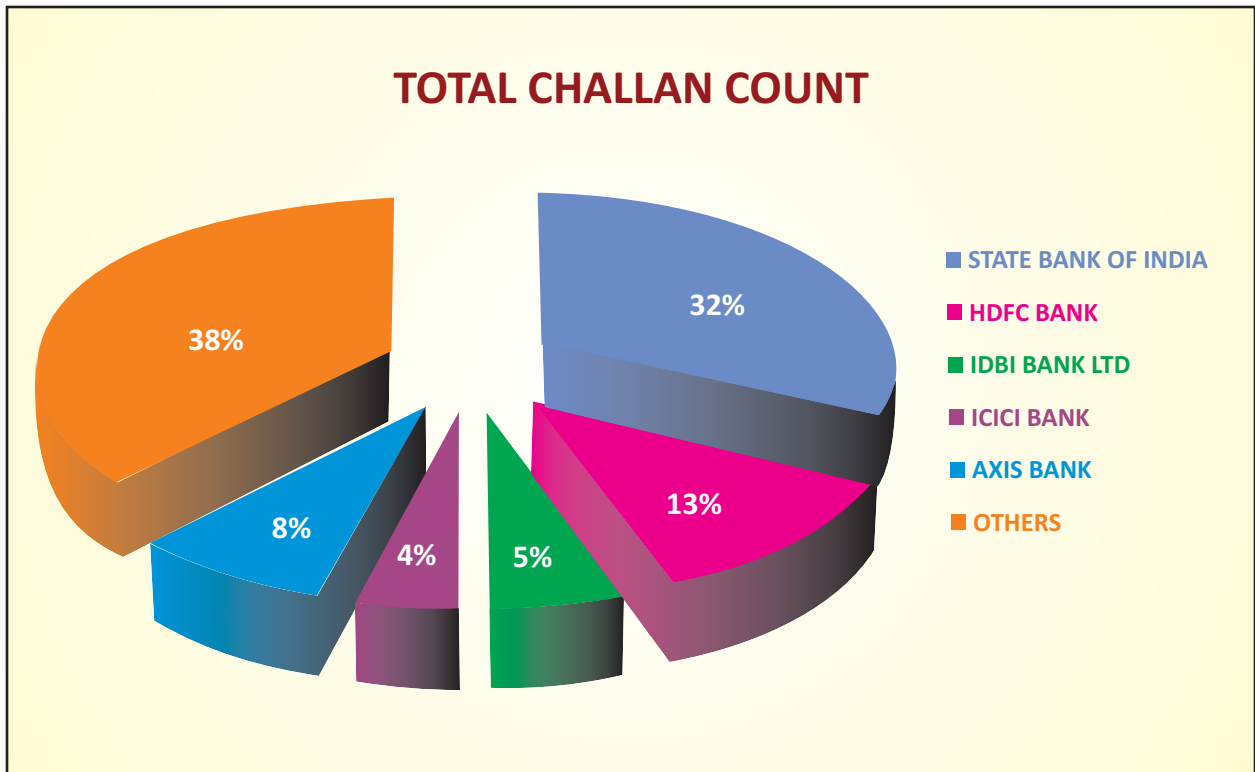
However, analysis of collection through 'Physical Challans' reveals that **Punjab National Bank has processed the maximum i.e. 54.51% [6.91 of 12.67 lakhs] of challans through 'physical' mode** accounting for 33.54% of its collection [3,846 of 11,467 crores]. **Followed by State Bank of India with 40.46% [55.6 of 137.42 lakhs] of challans** for accounting 23.98% [46,356 of 193,296 crores] of its collection.

ANALYSIS OF INTERNET CHALLANS

Sl. No.	Bank Name	TOTAL		TOTAL INTERNET CHALLAN			
		Challan Count (in lakhs)	Amount (₹ in lakhs)	Challan Count (in lakhs)	Amount (₹ in lakhs)	Challan Count (%)	Amount (%)
1	STATE BANK OF INDIA	137.42	1,93,29,586.36	81.82	1,46,94,030.83	59.54	76.02
2	HDFC BANK	55.77	1,68,18,990.86	47.23	1,60,05,255.71	84.69	95.16
3	AXIS BANK	35.37	61,88,307.60	27.54	55,05,062.50	77.86	88.96
4	IDBI BANK LTD	23.53	1,14,10,938.86	21.56	1,12,46,951.05	91.60	98.56
5	BANK OF BARODA	18.66	15,34,002.34	15.11	13,78,289.69	80.97	89.85
6	ICICI BANK	18.57	80,06,086.66	17.34	78,78,132.71	93.38	98.40
7	CORPORATION BANK	14.13	20,24,596.51	9.72	18,11,764.60	68.79	89.49
8	UNION BANK OF INDIA	13.36	13,57,099.02	9.28	11,38,121.94	69.43	83.86
9	PUNJAB NATIONAL BANK	12.67	11,46,691.04	5.76	7,62,048.82	45.49	66.46
10	BANK OF INDIA	11.76	11,99,070.66	7.92	9,59,804.14	67.35	80.05

Analysis of collection through 'Internet' collection reveals that **ICICI Bank has processed the maximum i.e. 93.38% [17.34 of 18.57 lakhs] of challans through 'internet' mode** accounting for 98.40% [78,781 of 80,061 crores] of its collection.

IDBI Bank Ltd. with 91.60% [21.56 of 23.53 lakhs] of challans for accounting 98.56% [1,12,469 of 1,14,109 crores] of its collection and **HDFC Bank with 84.69% [47.23 of 55.77 lakhs]** of challans for accounting 95.16% [1,60,053 of 1,68,190 crores] of its collection.



Statement 2.1

ZAO/MAJOR HEAD-WISE COLLECTION OF DIRECT TAXES DURING 2014-15

(₹ in Crores)

ZAO	TAX Code	0020-C.T	0021-IT	32-WT	34-STT	Other Heads	ZAO Total
Agra	Gross	20.00	685.39	1.48	0.00	0.02	706.90
	Refund	2.46	46.43	0.07	0.00	0.00	48.97
	Net	17.54	638.96	1.41		0.02	657.93
Ahmedabad	Gross	8225.42	9655.84	46.34	0.02	0.59	17928.21
	Refund	1474.88	339.70	0.00	0.00	0.56	1815.14
	Net	6750.54	9316.14	46.34	0.02	0.02	16113.07
Allahabad	Gross	42.51	2647.98	0.74	0.00	0.13	2691.35
	Refund	10.23	98.51	0.00	0.00	0.00	108.74
	Net	32.28	2549.47	0.74		0.13	2582.62
Amritsar	Gross	13.26	691.15	0.97	0.00	0.00	705.38
	Refund	17.57	72.76	0.00	0.00	0.00	90.33
	Net	-4.31	618.39	0.97		0.00	615.05
Banglore	Gross	117644.52	49091.85	196.93	0.17	11.50	166944.97
	Refund	9468.04	20876.39	0.22	-0.01	20.66	30365.29
	Net	108176.48	28215.47	196.71	0.18	-9.16	136579.68
Bhopal	Gross	2318.67	4185.53	10.80	0.00	0.04	6515.04
	Refund	409.09	169.87	0.00	0.00	0.00	578.95
	Net	1909.59	4015.66	10.80		0.04	5936.09
Bhubaneshwar	Gross	868.09	1176.49	1.24	0.00	0.00	2045.82
	Refund	1628.57	190.24	0.00	0.00	0.00	1818.81
	Net	-760.48	986.25	1.24		0.00	227.00
Chennai	Gross	8076.58	10042.21	49.03	0.39	0.90	18169.11
	Refund	2853.27	357.06	0.00	0.00	0.00	3210.34
	Net	5223.31	9685.15	49.03	0.39	0.90	14958.77
Cochin	Gross	2046.09	2929.34	8.67	0.00	0.07	4984.18
	Refund	979.86	146.50	0.03	0.00	0.00	1126.39
	Net	1066.23	2782.84	8.64		0.07	3857.79

Accounts at a Glance 2014-15

ZAO	TAX Code	0020-C.T	0021-IT	32-WT	34-STT	Other Heads	ZAO Total
Hyderabad	Gross	6472.38	7437.02	20.11	0.00	3.11	13932.62
	Refund	3347.14	528.57	0.00	0.00	0.00	3875.71
	Net	3125.24	6908.45	20.11		3.11	10056.91
Jaipur	Gross	2345.94	2520.57	7.29	0.00	0.11	4873.90
	Refund	665.99	221.32	0.02	0.00	0.00	887.32
	Net	1679.95	2299.25	7.27		0.11	3986.58
Jalandhar	Gross	33.44	616.27	1.29	0.00	0.03	651.02
	Refund	105.17	40.89	0.00	0.00	0.00	146.06
	Net	-71.74	575.38	1.29		0.03	504.96
Kanpur	Gross	185.86	652.09	1.76	0.00	0.19	839.89
	Refund	56.79	67.96	-1.84	0.00	0.00	122.91
	Net	129.07	584.12	3.60		0.19	716.98
Kolkata	Gross	40517.20	21206.59	95.84	1456.54	2.91	63279.09
	Refund	2416.19	434.78	0.02	0.00	0.19	2851.17
	Net	38101.01	20771.82	95.82	1456.54	2.72	60427.91
Lucknow	Gross	141.53	1125.89	1.15	0.00	0.00	1268.56
	Refund	203.54	286.05	0.00	0.00	0.00	489.59
	Net	-62.01	839.83	1.15		0.00	778.97
Meerut	Gross	180.65	1330.65	1.70	0.00	0.00	1513.00
	Refund	292.21	118.53	0.00	0.00	0.00	410.75
	Net	-111.56	1212.12	1.70		0.00	1102.25
Mumbai	Gross	147811.76	65634.64	339.09	2374.50	4.70	216164.68
	Refund	48340.95	1267.22	0.50	0.00	0.00	49608.67
	Net	99470.81	64367.42	338.59	2374.50	4.70	166556.02
Nagpur	Gross	17606.92	9882.86	83.98	0.00	0.57	27574.32
	Refund	430.32	140.06	0.00	0.00	0.00	570.38
	Net	17176.60	9742.80	83.98		0.57	27003.95
New Delhi	Gross	73866.38	26054.43	108.38	2046.80	2.54	102078.53
	Refund	8439.36	821.95	0.14	0.00	0.00	9261.45
	Net	65427.02	25232.47	108.24	2046.80	2.54	92817.08
Patiala	Gross	11.24	1053.34	0.28	0.00	0.00	1064.86
	Refund	336.10	136.84	0.00	0.00	0.00	472.94
	Net	-324.86	916.50	0.28		0.00	591.92

ZAO	TAX Code	0020-C.T	0021-IT	32-WT	34-STT	Other Heads	ZAO Total
Patna	Gross	191.31	1824.46	0.26	0.00	0.02	2016.05
	Refund	173.38	124.45	0.00	0.00	0.00	297.82
	Net	17.93	1700.01	0.26		0.02	1718.22
Pune	Gross	172.39	2406.03	4.81	0.00	0.04	2583.28
	Refund	889.85	620.21	0.00	0.00	0.00	1510.06
	Net	-717.46	1785.82	4.81		0.04	1073.22
Rohtak	Gross	290.99	1715.81	4.32	0.00	0.00	2011.13
	Refund	373.26	146.64	0.00	0.00	0.00	519.90
	Net	-82.26	1569.17	4.32		0.00	1491.23
Shillong	Gross	77.34	622.58	0.27	0.00	0.00	700.19
	Refund	32.84	116.99	0.00	0.00	0.00	149.83
	Net	44.50	505.59	0.27		0.00	550.36
Bareilly	Gross	9.44	432.53	1.05	0.00	0.00	443.02
	Refund	0.00	2.71	-0.20	0.00	0.00	2.51
	Net	9.44	429.82	1.25		0.00	440.51
Baroda	Gross	53.29	979.08	3.03	0.00	0.00	1035.40
	Refund	69.40	13.48	0.09	0.00	0.00	82.97
	Net	-16.11	965.60	2.94		0.00	952.43
Bhagalpur	Gross	2.53	139.38	0.02	0.00	0.00	141.93
	Refund	0.00	0.87	0.00	0.00	0.00	0.87
	Net	2.53	138.51	0.02		0.00	141.06
Chandigarh	Gross	65.30	1029.91	1.12	0.00	0.00	1096.32
	Refund	10.01	122.22	0.00	0.00	0.00	132.23
	Net	55.29	907.69	1.12		0.00	964.10
Coimbatore	Gross	102.96	820.67	3.40	0.00	0.02	927.05
	Refund	3.86	11.28	0.02	0.00	0.00	15.16
	Net	99.10	809.39	3.38		0.02	911.89
Dehradun	Gross	711.61	991.11	0.55	0.00	0.00	1703.28
	Refund	726.11	1.27	0.00	0.00	0.00	727.38
	Net	-14.50	989.84	0.55		0.00	975.89
Durgapur	Gross	211.81	335.59	0.20	0.00	0.00	547.60
	Refund	0.00	6.71	0.00	0.00	0.00	6.71
	Net	211.81	328.88	0.20		0.00	540.89

Accounts at a Glance 2014-15

ZAO	TAX Code	0020-C.T	0021-IT	32-WT	34-STT	Other Heads	ZAO Total
Guwahati	Gross	51.52	441.09	0.34	0.00	0.02	492.96
	Refund	0.05	1.98	0.00	0.00	0.00	2.03
	Net	51.46	439.10	0.34	0.00	0.02	490.93
Hubli	Gross	27.47	1285.42	0.75	0.00	0.00	1313.65
	Refund	0.00	111.04	0.11	0.00	0.00	111.15
	Net	27.47	1174.39	0.64		0.00	1202.50
Indore	Gross	49.52	512.06	1.88	0.00	0.01	563.47
	Refund	0.00	31.87	0.00	0.00	0.00	31.87
	Net	49.52	480.19	1.88		0.01	531.60
Jalpaiguri	Gross	20.89	190.95	0.02	0.00	0.00	211.85
	Refund	0.00	4.79	0.00	0.00	0.00	4.79
	Net	20.89	186.16	0.02		0.00	207.06
Jammu	Gross	649.86	587.25	0.84	0.00	0.00	1237.95
	Refund	0.00	50.65	0.00	0.00	0.00	50.65
	Net	649.86	536.60	0.84		0.00	1187.30
Jodhpur	Gross	53.31	558.89	0.50	0.00	0.00	612.70
	Refund	0.00	32.49	0.00	0.00	0.00	32.49
	Net	53.31	526.41	0.50		0.00	580.22
Ludhiana	Gross	30.62	374.58	1.34	0.00	0.02	406.56
	Refund	12.12	11.21	0.00	0.00	0.00	23.33
	Net	18.50	363.37	1.34		0.02	383.23
Madurai	Gross	35.46	474.83	1.72	0.00	0.00	512.01
	Refund	7.81	2.11	0.00	0.00	0.00	9.92
	Net	27.65	472.72	1.72		0.00	502.09
Nasik	Gross	51.75	870.10	0.75	0.00	0.03	922.63
	Refund	21.48	10.60	0.00	0.00	0.00	32.08
	Net	30.27	859.50	0.75		0.03	890.55
Panaji	Gross	72.94	393.12	2.70	0.00	0.00	468.76
	Refund	9.08	9.30	0.22	0.00	0.00	18.60
	Net	63.86	383.82	2.48		0.00	450.16
Panchkula	Gross	25.52	636.14	0.41	0.00	0.01	662.08
	Refund	0.00	11.45	0.00	0.00	0.00	11.45
	Net	25.52	624.69	0.41		0.01	650.63

ZAO	TAX Code	0020-C.T	0021-IT	32-WT	34-STT	Other Heads	ZAO Total
Raipur	Gross	76.60	868.92	1.30	0.00	0.01	946.83
	Refund	1.11	1.74	0.00	0.00	0.00	2.85
	Net	75.49	867.18	1.30		0.01	943.98
Rajkot	Gross	47.38	694.15	1.12	0.01	0.00	742.66
	Refund	0.27	119.34	0.03	0.00	0.00	119.63
	Net	47.11	574.82	1.09	0.01	0.00	623.03
Ranchi	Gross	85.84	1045.33	0.61	0.00	0.01	1131.79
	Refund	2.62	33.54	0.00	0.00	0.00	36.16
	Net	83.22	1011.79	0.61		0.01	1095.63
Shimla	Gross	20.63	579.95	0.03	0.00	0.00	600.61
	Refund	0.00	18.61	0.00	0.00	0.00	18.61
	Net	20.63	561.35	0.03		0.00	582.01
Surat	Gross	104.47	1147.22	4.21	0.00	0.01	1255.91
	Refund	12.50	10.70	0.00	0.00	0.00	23.20
	Net	91.96	1136.52	4.21		0.01	1232.71
Thane	Gross	80377.48	35216.64	66.01	1519.71	3.03	117182.87
	Refund	5.25	7.81	0.00	0.00	0.00	13.06
	Net	80372.23	35208.83	66.01	1519.71	3.03	117169.81
Trichi	Gross	25.41	511.43	1.19	0.00	0.04	538.06
	Refund	30.53	4.04	0.00	0.00	0.00	34.57
	Net	-5.12	507.39	1.19		0.04	503.50
Trivandrum	Gross	35.94	502.02	1.00	0.00	0.03	538.99
	Refund	2.53	44.14	0.00	0.00	0.00	46.67
	Net	33.42	457.88	1.00		0.03	492.32
Udaipur	Gross	37.04	527.53	0.78	0.00	0.01	565.36
	Refund	110.37	31.75	0.00	0.00	0.00	142.12
	Net	-73.33	495.77	0.78		0.01	423.23
Vishakhapatnam	Gross	123.20	679.70	1.33	0.00	0.02	804.26
	Refund	74.70	38.83	0.00	0.00	0.00	113.53
	Net	48.50	640.87	1.33		0.02	690.73
G.TOTAL	Gross	512320.24	278014.61	1084.92	7398.14	30.75	798848.67
	Refund	84046.83	28116.45	-0.58	-0.01	21.41	112184.11
	Net	428273.41	249898.16	1085.50	7398.15	9.34	686664.56

NOTE: The above figures do not include CTDS i.e. TDS/TCS booked in accounts by other Civil Ministries/Departments amounting to ₹ 9,124.29 crores.

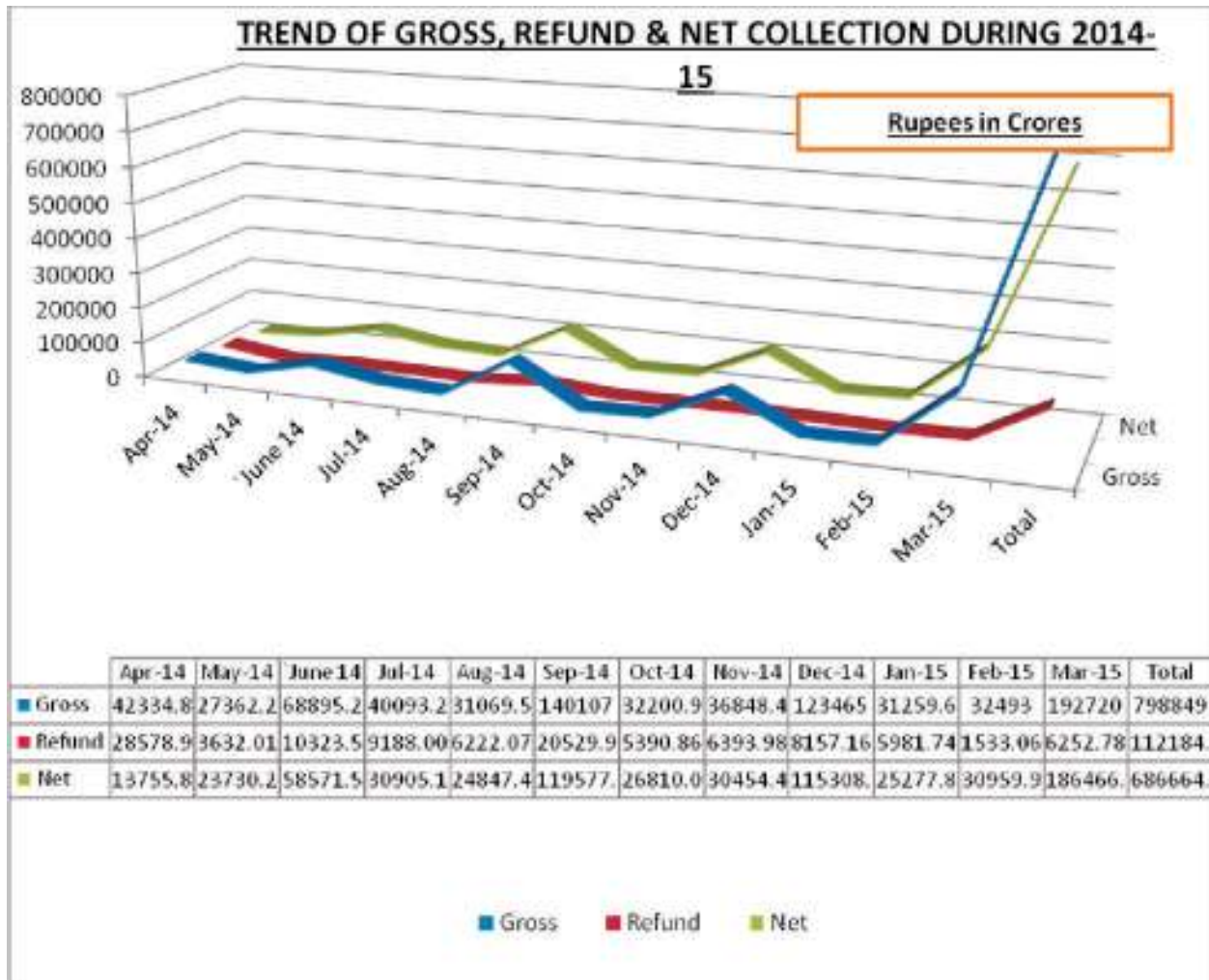
COLLECTION OF DIRECT TAXES DURING 2014-15

(₹ in Crores)

Month & Year		CORPORATION TAX - 0020	INCOME TAX 0021	TAXES ON WEALTH 0032	SECURITIES TRANSACTION TAX 0034	Other heads	TOTAL
Apr-14	GROSS	19050.62	23094.98	16.96	168.44	3.83	42334.83
	REFUND	24926.17	3635.53	0.25	0.00	17.02	28578.97
	NET	-5875.55	19459.45	16.71	168.44	-13.19	13755.86
May-14	GROSS	11769.19	15116.96	18.05	457.25	0.79	27362.24
	REFUND	3019.26	612.46	0.18	0.00	0.11	3632.01
	NET	8749.93	14504.50	17.87	457.25	0.68	23730.23
Jun-14	GROSS	53363.75	14762.12	18.75	748.65	1.89	68895.16
	REFUND	5919.71	4402.18	0.12	0.00	1.56	10323.57
	NET	47444.04	10359.94	18.63	748.65	0.33	58571.59
Jul-14	GROSS	18462.56	20744.23	189.15	692.99	4.23	40093.16
	REFUND	6434.25	2754.79	-1.47	0.00	0.43	9188.00
	NET	12028.31	17989.44	190.62	692.99	3.80	30905.16
Aug-14	GROSS	15344.12	15023.38	51.12	649.39	1.52	31069.53
	REFUND	4324.39	1896.57	0.00	0.00	1.11	6222.07
	NET	11019.73	13126.81	51.12	649.39	0.41	24847.46
Sep-14	GROSS	107367.65	32013.64	212.73	506.12	6.81	140106.95
	REFUND	18733.63	1796.45	0.15	0.00	-0.32	20529.91
	NET	88634.02	30217.19	212.58	506.12	7.13	119577.04
Oct-14	GROSS	14284.28	17219.77	43.31	652.96	0.59	32200.91
	REFUND	3205.58	2184.80	0.26	0.00	0.22	5390.86
	NET	11078.70	15034.97	43.05	652.96	0.37	26810.05
Nov-14	GROSS	18342.65	17784.67	236.57	481.10	3.43	36848.42
	REFUND	3214.70	3178.60	-0.02	0.00	0.70	6393.98
	NET	15127.95	14606.07	236.59	481.10	2.73	30454.44

Month & Year		CORPORATION TAX - 0020	INCOME TAX 0021	TAXES ON WEALTH 0032	SECURITIES TRANSACTION TAX 0034	Other heads	TOTAL
Dec-14	GROSS	92550.44	30277.41	53.53	582.62	1.37	123465.37
	REFUND	3544.55	4612.39	-0.03	0.00	0.25	8157.16
	NET	89005.89	25665.02	53.56	582.62	1.12	115308.21
Jan-15	GROSS	14206.20	16396.41	38.41	616.14	2.43	31259.59
	REFUND	4141.34	1840.23	0.00	0.00	0.17	5981.74
	NET	10064.86	14556.18	38.41	616.14	2.26	25277.85
Feb-15	GROSS	15202.58	16518.90	45.75	724.67	1.10	32493.00
	REFUND	1249.13	283.92	0.00	0.00	0.01	1533.06
	NET	13953.45	16234.98	45.75	724.67	1.09	30959.94
Mar-15	GROSS	132372.82	59057.51	160.74	1117.82	2.42	192711.31
	REFUND	5334.11	892.37	0.00	0.00	-0.16	6226.32
	NET	127038.71	58165.14	160.74	1117.82	2.58	186484.99
Sy. I 2015	GROSS	3.37	-36.36	-0.13	0.00	0.03	-33.09
	REFUND	0.00	-14.76	0.00	0.00	0.00	-14.76
	NET	3.37	-21.60	-0.13	0.00	0.03	-18.33
Sy. II 2015	GROSS	0.00	40.98	0.00	0.00	0.31	41.29
	REFUND	0.00	40.91	0.00	0.00	0.31	41.22
	NET	0.00	0.07	0.00	0.00	0.00	0.07
Sy. III 2015	GROSS	0.00	0.00	0.00	0.00	0.00	0.00
	REFUND	0.00	0.00	0.00	0.00	0.00	0.00
	NET	0.00	0.00	0.00	0.00	0.00	0.00
GRAND TOTAL	GROSS	512320.23	278014.60	1084.94	7398.15	30.75	798848.67
	REFUND	84046.82	28116.44	-0.56	0.00	21.41	112184.11
	NET	428273.41	249898.16	1085.50	7398.15	9.34	686664.56

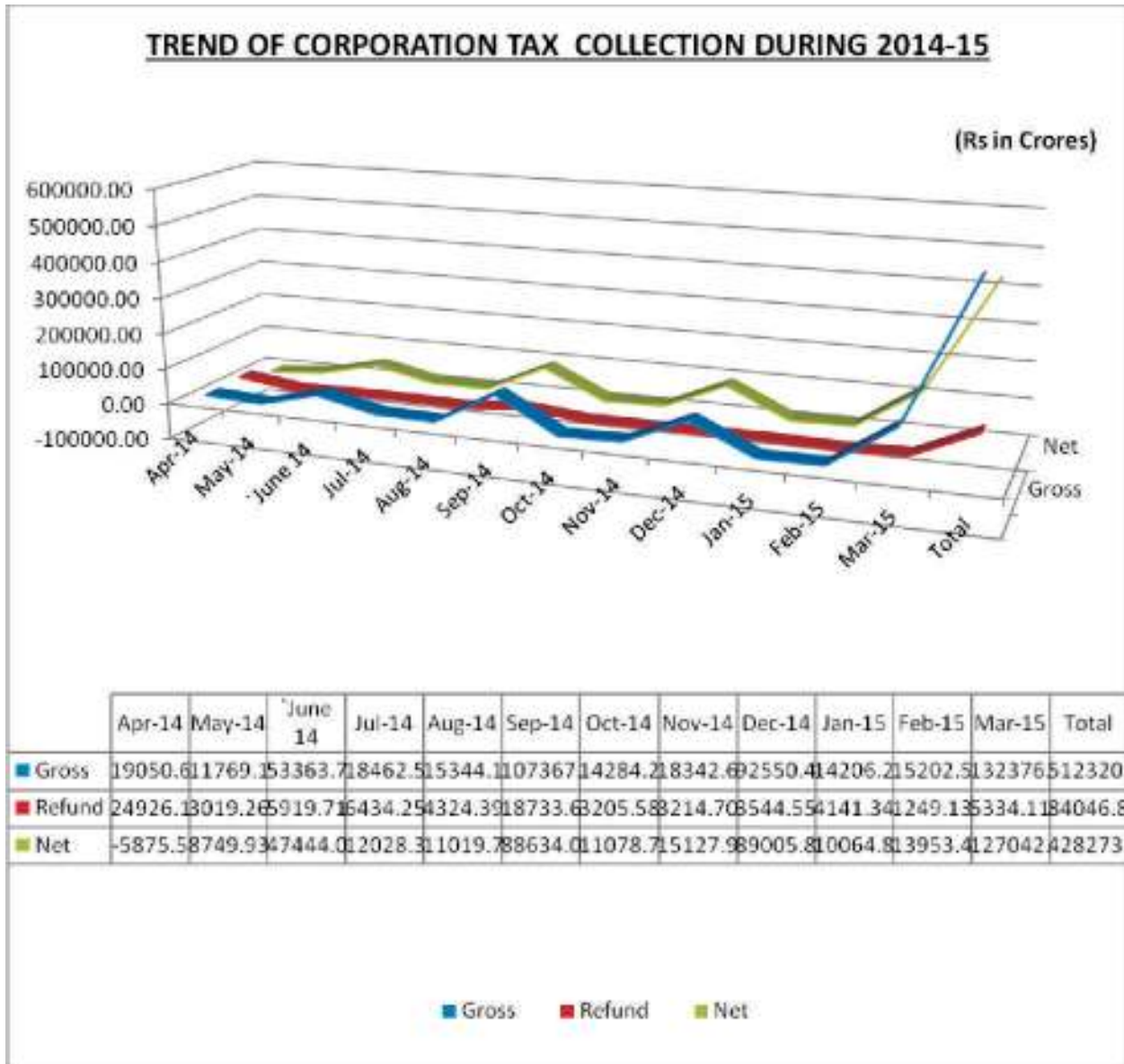
Chart 2.1



Refunds are evenly spread across the year except the month of April, June and Sep when it is significantly higher.

Due to periodic nature of tax collection, revenue realized in the month of June, September, December and March are very high.

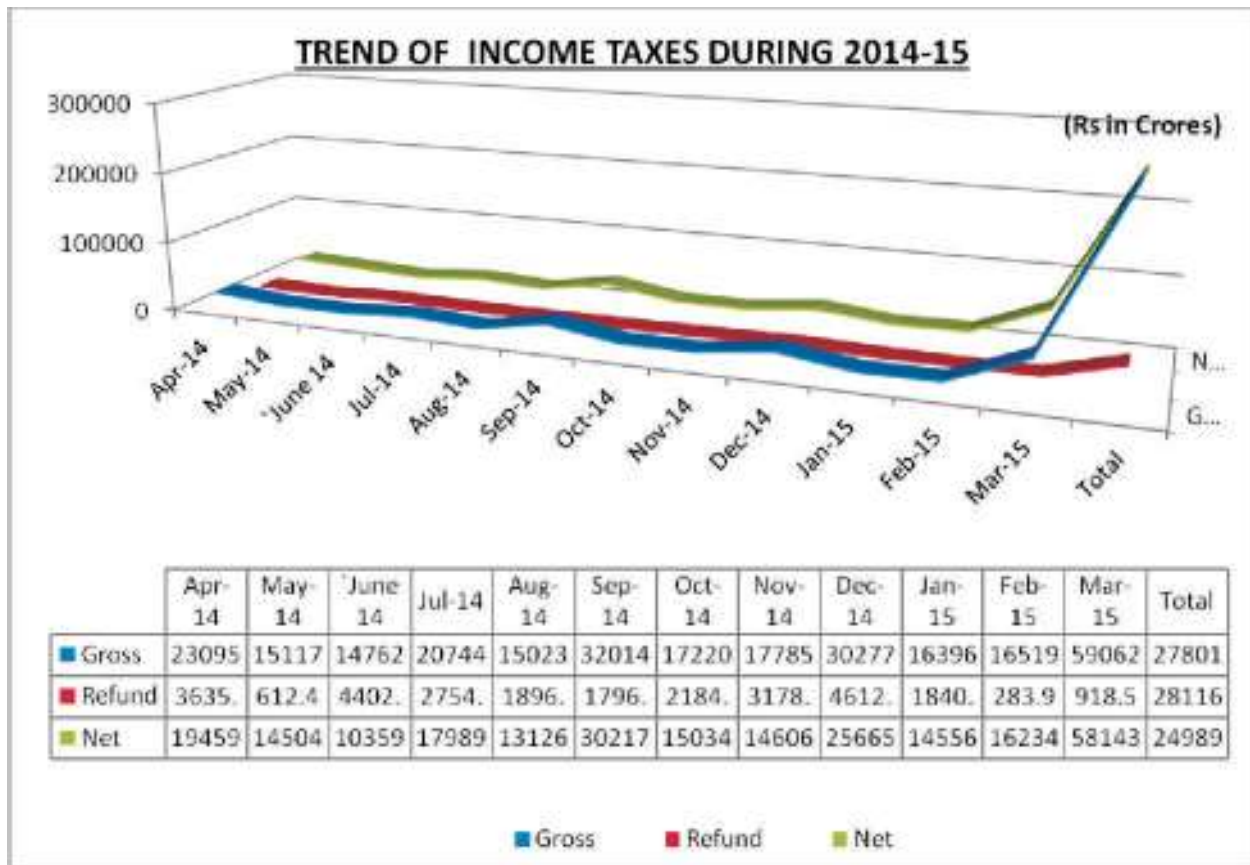
Chart 2.2



Refunds are evenly spread across the year except the month of March and April when it is significantly higher.

Due to periodic nature of tax collection, revenue realized in the month of June, September, December and March are very high.

Chart 2.3



Refunds are evenly spread across the year except the months of April, June and Dec when it is significantly higher.

Due to periodic nature of tax collection, revenue realized in the months of March, April, Sept, and December is very high.

Chapter - 3

EXPENDITURE ACCOUNTS

The Expenditure Accounts of the Central Board of Direct Taxes present the total picture of receipts and disbursements under Revenue, Capital & Public Accounts Heads in respect of the Department. The Revenue disbursements reflect the total Revenue Expenditure (Charged & Voted). The Revenue Receipts show the total non-tax revenue like interest receipts, license fee and the tax revenue on account of the 'Central Tax Deducted at Source' from the salary and contractors' bills. The Capital disbursements show the expenditure incurred on Acquisition of Immovable Properties under Chapter XXC of the Income Tax Act, 1961 (MH 4075), Acquisition of Ready-built Accommodation (MH 4059), Residential Buildings for Income Tax Employees (MH 4216) and payment of Loans to Government servants (MH 7610). The Capital Receipts show repayment of loans paid to Government servants (MH 7610). The recoveries on account of sale of immovable properties under Chapter XXC of the Income Tax Act, 1961 are also adjusted against the original expenditure incurred while acquiring the said property under MH 4075. Hence, only net effect is shown in the Accounts.

The receipts and disbursements of Public Account Head '**8658**', '**₹8443**' & '**8675**' are also operated in the Revenue Accounts of the CBDT. The Statement of Central Transactions of Revenue and Expenditure Accounts of C.B.D.T. are prepared separately.

CONTINGENCY FUND OF INDIA

No advances were drawn by CBDT from the Contingency Fund of India during 2014-2015.

PREPARATION OF MONTHLY ACCOUNTS

The Government Accounting System encompasses various stages from recording the initial transactions in challans/vouchers to the preparation of Annual Accounts. The monthly accounts are compiled by the Zonal Accounts Offices on the basis of receipt/payment scrolls received from the accredited Bank Branch. The compiled Accounts are then submitted to the Principal Accounts Office. The Accounts from all 52 ZAOs are being received in the Pr. Accounts Office in the Electronic Format (e-lekha). The Pr. A.O. consolidates the Accounts received from all the ZAOs and submits the same to the Office of Controller General of Accounts through e-lekha.

APPROPRIATION ACCOUNTS

The Office of Pr.CCA, prepares the Head-wise Appropriation Accounts in respect of 'Grant No. 43 - Direct Taxes'. In this Grant, two major heads viz., '2020- Collection of Taxes on Income and Expenditure' and '2031 -Collection of Taxes on Wealth, Security Transaction and Other Taxes' are

operated under the Revenue Section. In the Capital Section three Major Heads viz., '4075- Capital Outlay on Miscellaneous General Services', '4059- Capital Outlay on Public Works' and '4216- Capital Outlay on Housing' are operated. While the expenditure is directly booked under the Major Head '2020 ' at the initial stages, the expenditure under the major head '2031' is allocated by way of apportionment at the end of financial year on the basis of the prescribed formula for the year.

The Appropriation Accounts for 2014-15 of Grant No.43- Direct Taxes, show a total expenditure of ₹4093.25 (Voted) crore against the sanctioned Final Grant of ₹4342.89 crore (Voted) under the Revenue Section. Total expenditure is ₹69.87 crores against the Final Grant of ₹752.01 crore under the 'Capital Section'. (Statement No. 3.5). Details of Head-wise budget allocation and expenditure both Major & Minor Head-wise for the years 2013-14 & 2014-15 may be seen at Statement 3.1 & Statement 3.2, respectively.

The Object Head-wise Expenditure compared with the budget allotted during the year 2014-2015 is depicted at Statement No. 3.3 which shows that total expenditure is 99.64% against the budget allocation. Fund Flow in CBDT is depicted at Statement no. 3.4.

Statement 3.1

**MAJOR HEAD WISE ALLOCATION OF FUNDS, EXPENDITURE (REVENUE & CAPITAL) AND
VARIATION THERE AGAINST UNDER GRANT NO 43 - DIRECT TAXES 2014-2015**

(₹ in Crores)

Sl. No.	Major Head	Description	2013-2014			2014-2015		
			Final Budget	Expenditure	Variation	Final Budget	Expenditure	Variation
1	2020	Collection of Taxes on Inc. and Exp.*	3562.60	3544.23	-18.37	4002.48	3990.72	-11.76
2	2031	Collection of Taxes on Wealth, STT and Other Taxes	91.36	91.04	-0.32	104.49	102.53	-1.96
3	4059	Capital Outlay on Public Works*	452.39	430.25	-22.14	46.85	42.38	-4.47
4	4075	Capital Outlay on Misc General Services	1.12	1.10	-0.02	1.50	0.97	-0.53
5	4216	Capital Outlay on Housing*	15.55	14.65	-0.90	27.42	26.52	-0.90
	Total		4123.02	4081.27	-41.75	4182.74	4163.12	-19.62

* Includes the following expenditure booked by other Ministries under MH 2020

	2013-2014	2014-2015
Ministry of I&B	61.77	60.44
Ministry of UDPA	26.12	25.58
Ministry of Supply	3.89	4.71
Total	91.78	90.73

MINOR HEAD WISE ACTUAL EXPENDITURE VIS-À-VIS BUDGET ESTIMATES 2014-2015

(₹ In Crores)

Sr.No.	Minor Head /Sub head	Final Budget	Expenditure	Variation
1	M.H.2020-COLLECTION OF TAXES ON INCOME AND EXPENDITURE			
1.1	001-Direction & Administration	642.50	633.69	-8.81
1.2	101-Collection Charges Income Tax	3448.84	3444.68	-4.16
1.3	102-Collection Charges-Corpn.Tax	543.26	533.14	-10.12
1.4	800-Other Expenditure	15.63	14.88	-0.75
1.5	901-Deduct Proportionate charges transferred to other heads	-647.75	-635.67	12.08
2	M.H.2031-COLLECTION OF ESTATE DUTY TAXES ON WEALTH ETC			
2.1	102-Taxes on Wealth	10.45	10.25	-0.20
2.2	104-Security Transaction Tax	20.90	20.51	-0.39
2.3	111-Other Taxes	73.14	71.77	-1.37
3	4059 Capital Outlay on Public Works			
3.1	202-Acquisition of Ready Built Accommodation	46.85	42.38	-4.47
4	M.H. 4075 CAPITAL OUTLAY ON MISC GENERAL SERVICES			
4.1	204-Acquisition of immovable properties under chapter XXC of income Tax Act 1961	1.50	0.97	-0.53
5	M.H.4216-CAPITAL OUTLAY ON HOUSING			
5.1	111-Residential Buildings for Income Tax employees	27.42	26.52	-0.90
	TOTAL	4182.74	4163.12	-19.62

Statement 3.3

OBJECT HEAD-WISE BUDGET AND EXPENDITURE STATEMENT FOR THE YEAR 2013-14 AND 2014-15
GRANT NO. 43 DIRECT TAXES (MAJOR HEAD 2020 - COLLECTION OF TAXES ON INCOME & EXPENDITURE)

(₹ In thousands)

Object Heads	2013-14				2014-15			
	Budget	Expenditure	%age of Exp with Total Budget	Excess (+) Saving (-)	Budget	Expenditure	%age of Exp with Total Budget	Excess (+) Saving (-)
Salaries	21875500	21876310	59.87	810	24580400	24555025	59.79	-25375
Wages	210000	208520	0.57	-1480	250000	245101	0.60	-4899
Overtime Allowances	4940	4320	0.01	-620	5000	3983	0.01	-1017
Domestic Travel Expenses	550000	483131	1.32	-66869	487500	481987	1.17	-5513
Medical	250000	241179	0.66	-8821	280000	259852	0.63	-20148
Foreign Travel Expenses	9000	7675	0.02	-1325	10000	8488	0.02	-1512
Office Expenses	6546160	6538402	17.89	-7758	7172800	7152473	17.42	-20327
Professional Services	399970	390165	1.07	-9805	460000	433173	1.05	-26827
Rent, Rates & Taxes	1549000	1535568	4.20	-13432	1720000	1706539	4.16	-13461
Publications	27420	23491	0.06	-3929	23500	22262	0.05	-1238
Advertising & Publicity	899143	884649	2.42	-14494	830000	824108	2.01	-5892
Contributions	10000	9593	0.03	-407	4000	4175	0.01	175
Other Admn. Expenses	464500	448830	1.23	-15670	519500	504097	1.23	-15403
Secret Service Expenditure	128000	125266	0.34	-2734	120000	113246	0.28	-6754
Other Charges	35450	31461	0.09	-3989	20000	14786	0.04	-5214
Minor Work	130500	125661	0.34	-4839	150000	130160	0.32	-19840
Information & Tech.	3450000	3418531	9.36	-31469	4437000	4473028	10.89	36028
Deduct Recoveries of over payment	0	-16927	-0.05	-16927	0	-9603	-0.02	-9603
Total	36539583	36335825	99.44	-203758	41069700	40922880	99.64	-146820

STATEMENT OF FUND FLOW IN CBDT

(₹ in Crores)

Sl.No.	Major Head	Receipts Description	2014-2015
		(a) Tax Revenue	
1	0020	Corporation Tax	428273.41
2	0021	Taxes on Income other than Corpn. Tax	250067.50
3	0023	Hotel Receipts Tax	0.94
4	0024	Interest Tax	5.58
5	0026	Fringe Benefit Tax	-8.27
6	0028	Other Taxes on Income & Expenditure	10.36
7	0031	Estate Duty	0.22
8	0032	Taxes on Wealth	1085.50
9	0033	Gift Tax	0.49
10	0034	Security Transaction Tax	7398.15
11	0036	BCTT	0.01
12	0044	Service Tax	0.00
		(a) Total Tax Revenue	686833.89
		(b) Non Tax Revenue	
1	0047	Other Fiscal Services	1.66
2	0049	Interest Receipts	5.56
3	0070	Other Administrative Services	1.21
4	0071	Contributions and Recoveries towards Pension and other Retirement Benefits	0.90
5	0075	Misc. General Receipts	0.84
6	0210	Medical & Public Health	5.85
7	0216	Housing	6.80
8	0235	Social Security & Welfare Programmes	0.00
		(b) Total Non-Tax Revenue	22.82
		Total Revenue Receipts (a +b)	686856.71
		(c) Loans and Advances	
1	7610	Loans to Govt. Servants	7.19
2	7615	Misc. Loans	0.00
		(c) Total Loans and Advances	7.19
		Total consolidated funds of India Receipts (a+b+c)	686863.90

Sl.No.	Major Head	Expenditure	2014-2015
		(d) Revenue Expenditure	
1	2020	Collection of taxes on Income & Expr.	3990.72
2	2031	Collection of Estate Duty	
		Taxes on Wealth & Gift Tax	102.53
3	2049	Interest Payments	224.78
4	2052	Secretariat General Services	17.41
5	2071	Pension & Other Retirement Benefits	267.46
6	2235	Social Security & Welfare	0.86
7	2225	Welfare of SC/ST's	0.84
		(d) Total Revenue Expenditure	4604.60
		(e) Capital Expenditure	
1	4059	Capital Outlay on Public Works	42.38
2	4075	Capital Outlay on Misc Genl. Services	0.97
3	4216	Capital Outlay on Housing	26.52
4	7610	Loans to Govt. Servants	2.41
		(e) Total Capital Expenditure	72.28
		Total Consolidated Funds of India Expenditure (d+e)	4676.88

PUBLIC ACCOUNT OF INDIA

Sl.No.	Major Head	Description	CR	DR	NET
1	8009	State Provident Fund	621.63	332.10	289.53
2	8011	Insurance & Pension Fund	2.27	6.37	-4.10
3	8014	Postal Life Insurance Scheme	0.77	0.00	0.77
4	8342	Other Deposits	0.00	0.00	0.00
5	8336	Civil Deposits	0.00	0.00	0.00
6	8443	Civil Deposits	717.87	625.45	92.42
7	8550	Civil Advances	0.01	0.01	0.00
8	8658	Suspense Accounts	-66.43	-831.88	765.45
9.	8670	Cheques & bills	52.74	0.00	52.74
10	8672	Permanent Cash Imprest	0.00	0.00	0.00
11.	8675	Deposit with RBI	117099.23	800605.50	-683506.27
		Total	118428.09	800737.55	-682309.46

**EXTRACT OF APPROPRIATION ACCOUNT
2014-2015**

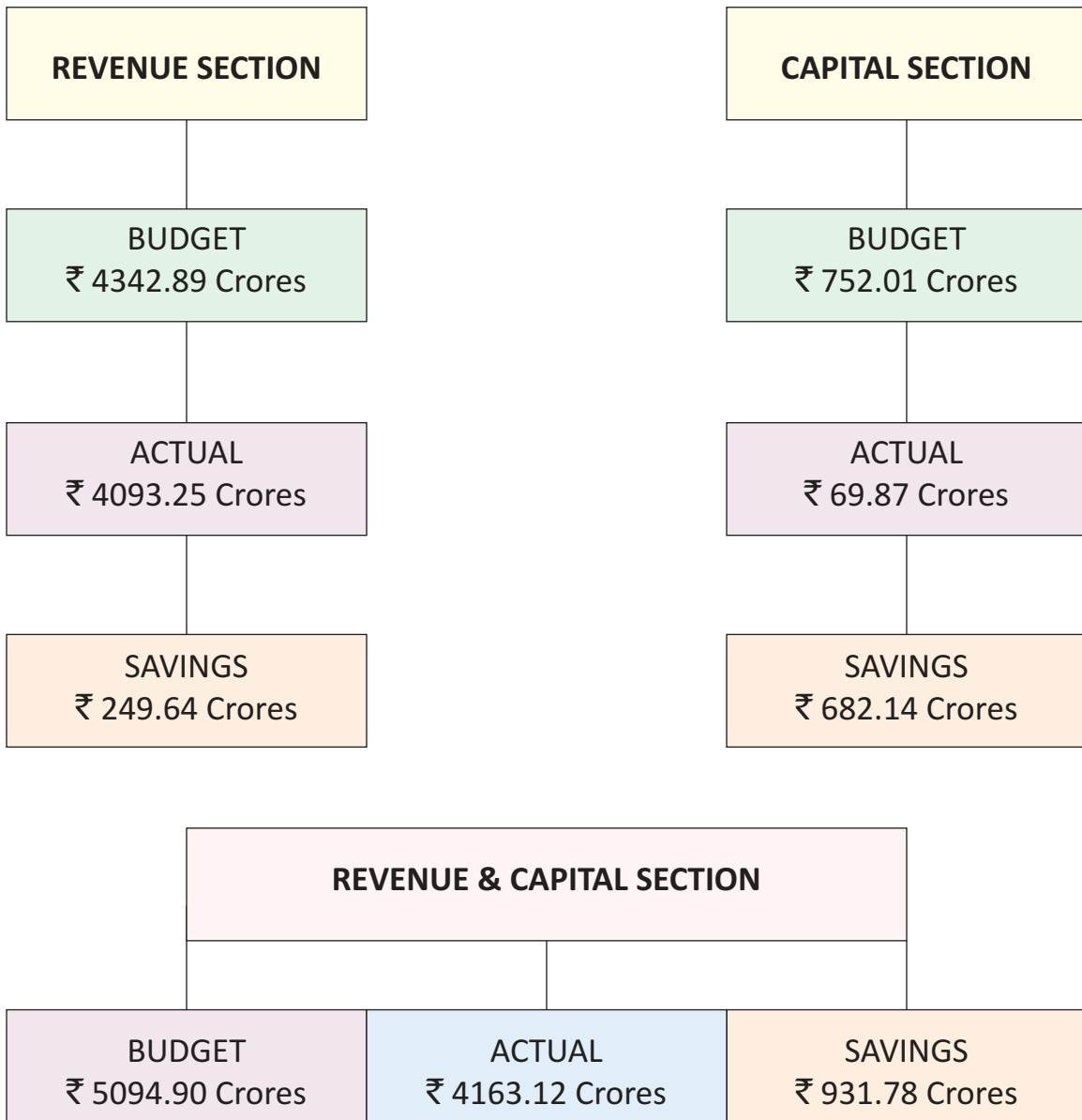


Chart related to Statement 3.1

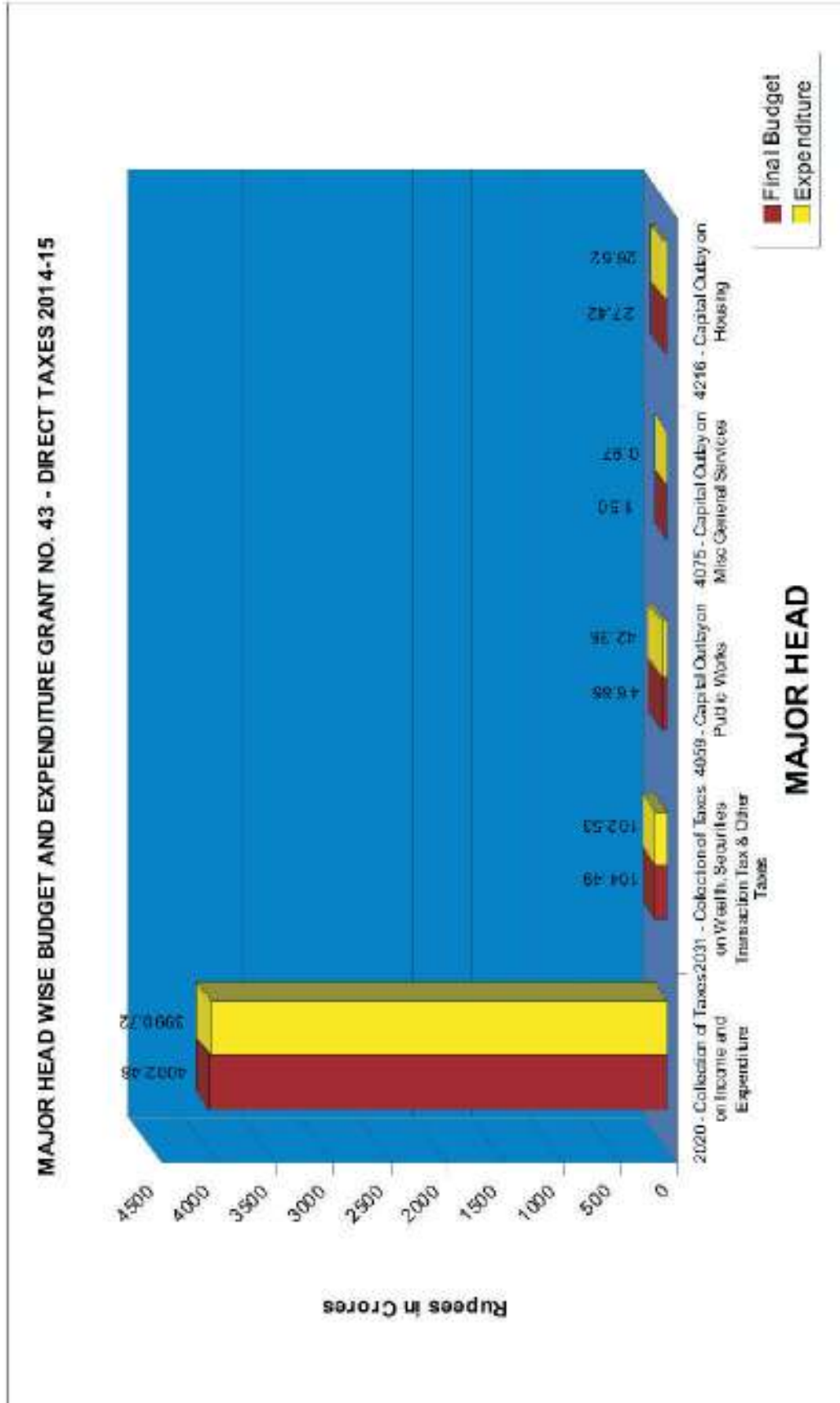


Chart related to Statement 3.3

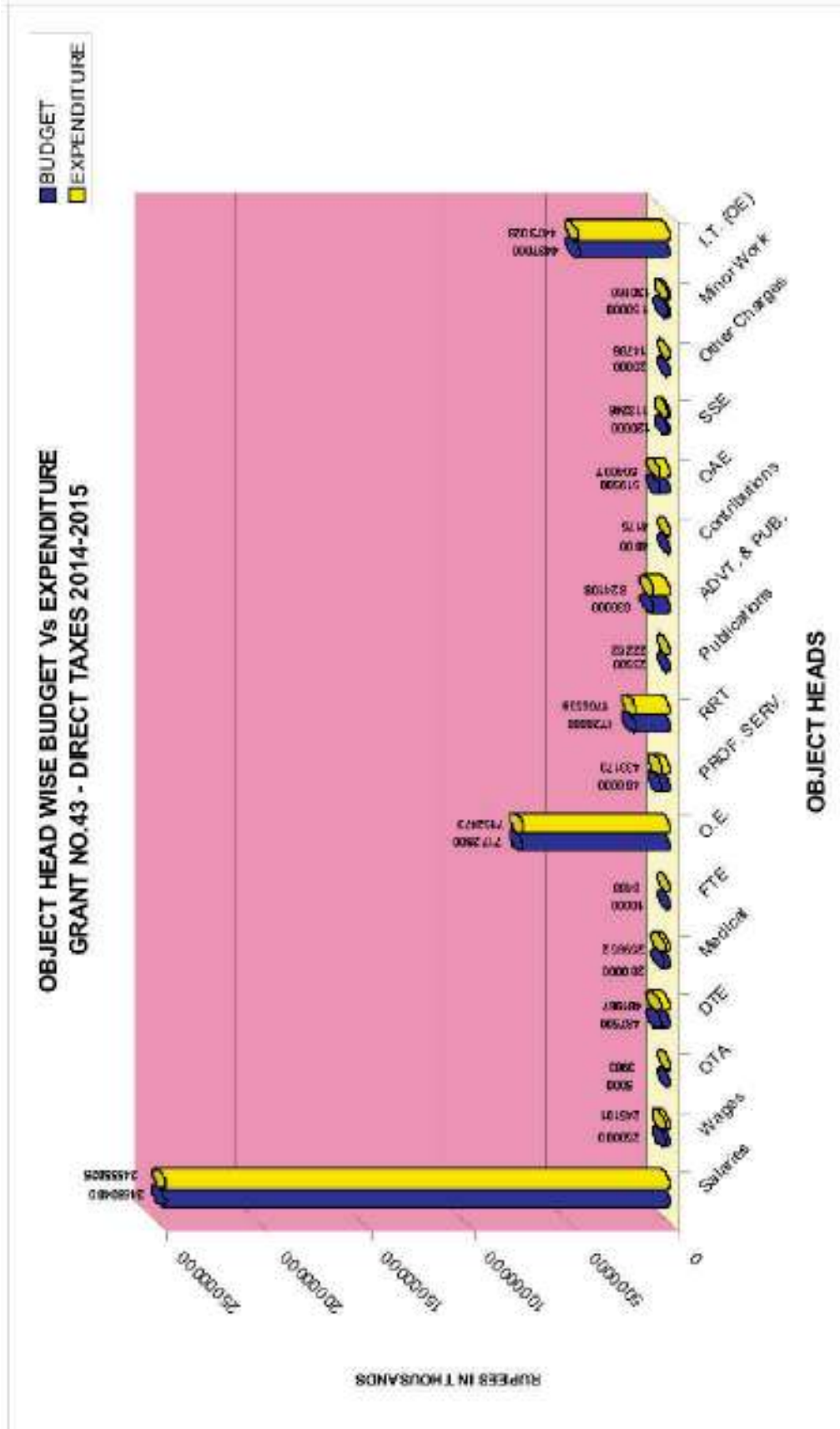
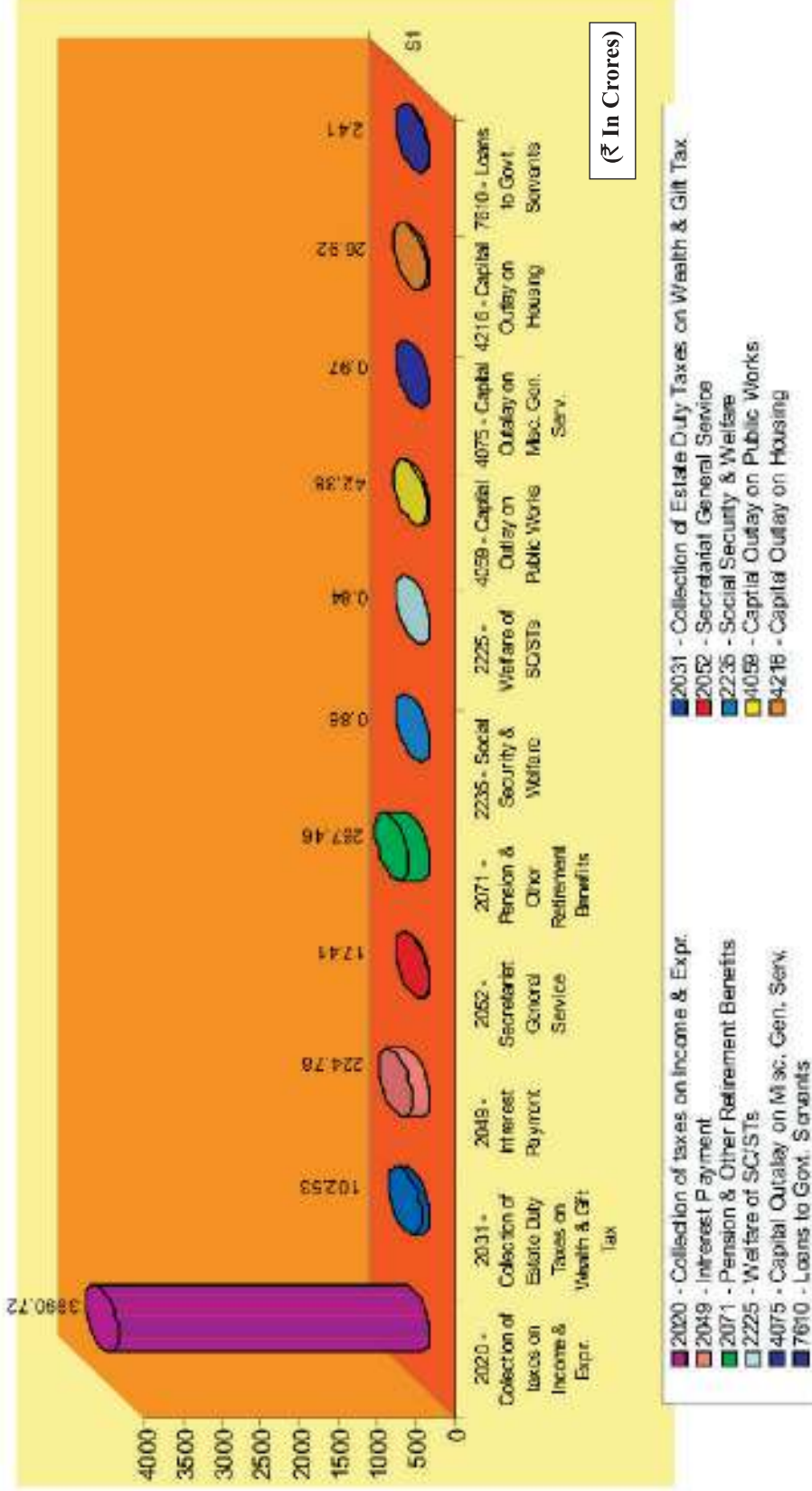


Chart related to Statement 3.4

FUND FLOW STATEMENT GRANT NO. 43 - DIRECT TAXES 2014-15



Chapter - 4

INTERNAL AUDIT

The Central Board of Direct Taxes is dealing with matters relating to levy and collection of Direct Taxes and formulation of policy concerning administrative reforms and changes for the effective functioning of Income-Tax Department. During 2014-15, its expenditure was ₹ 4093.25. Principal Chief Controller of Accounts, Central Board of Direct Taxes has been assigned the duties of conducting Internal Audit of the expenditure incurred by the Offices of the Income Tax Department spread throughout the Country. Besides this the Internal Audit Parties are also entrusted with the responsibility of conducting the Audit of the Receiving and Nodal Branches of the Agency Banks. The Duties on this account have increased in view of the implementation of “**On Line Tax Accounting System (OLTAS)**”. 24 Internal Audit Parties have been constituted one for each existing ZAO w.e.f. 01.04.2007. However, on account of restructuring of accounts wing of CBDT 28 new ZAOs and 4 e-PAOs have been created and since working. New Internal Audit Parties are yet to be constituted for newly created 28 ZAOs.

FUNCTIONS AND DUTIES ENTRUSTED TO THE INTERNAL AUDIT

The Central Board of Direct Taxes is a statutory authority functioning under the Central Board of Revenue Act, 1963. The officials of the Board in their ex-officio capacity also function as a Division of the Ministry/dealing with matters relating to levy and collection of Direct Taxes. The Principal Chief Controller of Accounts heads the Accounting Organization of the Central Board Direct Taxes with Revenue Secretary as the Chief Accounting Authority. At the field level, there are 52 Zonal Accounts Offices (ZAO) under the jurisdiction of Principal Chief Controller of Accounts, Central Board of Direct Taxes. (28 ZAOs newly created). The conducting of internal audit is one of the main responsibilities allocated to the office of Pr.CCA and its offices throughout, the country.

THE OBJECTIVE OF INTERNAL AUDIT

The objective of conducting Internal Audit is to ensure compliance of Rules & Regulations & to guide & assist Drawing & Disbursing Officers in maintaining records in the prescribed format.

RISK BASED MODEL AUDIT

To help the organization accomplish its objective in a systematic, disciplined manner and to evaluating & improve risk management process. It has been decided by the higher authorities to perform a Risk Based Audit, and later this methodology can be used for conducting Internal audit in future.

I. The duties of Internal Audit wing includes:-

1. Study of the accounting procedures adopted by the Department with a view to examine their correctness, adequacy and free from any defects or lacunae in the system;
2. Watch the implementation of the prescribed procedures and the orders issued from time to time;
3. Scrutiny and check of payment made by the Drawing & Disbursing Officer;
4. Investigation of important areas and other connected records;
5. Co-ordination with Controller General of Accounts and Ministry of Finance with regard to Internal Audit Procedures;
6. Periodical review of all Accounting Records;
7. Pursuance & Settlement of objections raised by Statutory Audit Wing i.e. Comptroller & Auditor General of India and other matters relating to Statutory Audit.

Besides above, the Internal Audit also undertakes the audit of the banks authorized for collection of Direct Taxes and their remittance to the Govt. account along with the levy of penal interest on delayed remittances. As such the internal audit wing plays an important role in planning, improvement and adopting of corrective measures to be taken before the statutory audit.

II Achievements during 2014-15:-

Out of 2184 units including banks under the jurisdiction of this office, 1893 units under the purview of audit during the financial year 2014-15 on the basis of annual forecast of IAPs (depending upon periodicity whether Annual, Biennial and Triennial) were due for audit. There has been a rapid growth in the number of administrative units, consequent upon restructuring of the Income Tax Department. However on the other hand the number of IAPs and the associated working strength has reduced. On account of this and other administrative reasons, 417 units including Banks could be audited in 2014-15 with a short fall of 1476 units. The shortfall in the No. of units audited was due to acute shortage of staff in the Internal Audit Wing. A major step was taken by the Principal Chief Controller of Accounts, CBDT to clear the arrears by **restructuring the Internal Audit**. All the 52 ZAOs were directed to form a Party on rotational basis for Internal Audit of all the DDOs/Banks/Personal Deposit Account under their jurisdiction. This office conducted **Audit Inspection of "Personal Deposit Account"** of **33** offices of Income Tax Department. Audit Parties raised **2899** paras of audit observations and **1615** paras were settled.

III General conditions of maintenance of Internal Accounts Records :-

The state of maintenance of accounts records has been found mostly unsatisfactory. The point has been repeatedly emphasized in the audit reports which are submitted to the concerned administrative heads after completion of audit of the DDOs under the charge of the respective ZAO's. Most of paras are due to poor Knowledge of DDOs in field offices.

IV Broad reasons responsible for (III) above and remedial measures, if any taken or proposed to be taken:

Absence of sufficient trained staff in the outstation field units and low priority accorded to accurate accounting of receipts and expenditure seems to be the principle reasons for (III) above. At the instance of Internal Audit, essential records which were not being maintained are now being maintained in some of the offices which have been audited by IAPs. Following remedial measures are needed:

1. Raising the level of DDO:- It has been noted that DDO function is being performed at very low level such as Inspectors/ Tax Assistants etc. Many a times they are not sensitive to the criticality of the role of DDO.
2. Appropriate training to be imparted to DDO:- DDO function has undergone tremendous change in the wake of new developments such as **NPS** (New Pension Scheme) & **ETBAF** (Electronic TDS Book Adjustment Form). In view of above, it is crucial to impart training to DDOs.

GENERAL OBSERVATION IN RESPECT OF AUDIT OF PERSONAL DEPOSIT ACCOUNT:-

During the audit of **"P D Account Audit"** of various offices of Income Tax department, it has been observed by the audit that the money seized by DIT (Investigation) goes through 3 bank accounts before it finally gets credited to Consolidated Fund of India. As per new system, in all the search & seizure cases, the money seized during raids is transferred to Central Circle I, II and III. Subsequently, these are then transferred from CIT (Central) to the concerned CIT under whose jurisdiction the assessee falls. This leads to enormous delay in credit of funds to the Consolidated Fund of India. In certain cases, it has taken more than 2 years. This multi-layered process results in undue delay in remittance of money seized through Search & Seizure operations to Government account.

MAJOR IRREGULARITIES POINTED OUT BY INTERNAL AUDIT IN THE YEAR 2014-15

Sl.No.	Description	Amount (₹ in Lakh)
1.	Cases of Non-Recovery of Govt. dues from Central Govt. Deptt./ State Govt./Govt. Bodies/Pvt. Parties	1.37
2.	Cases of Overpayments	146.94
3.	Idle Machinery and Surplus Stores	1.30
4.	Loss/In fructuous Expenditure	324.61
5.	Irregular Expenditure	711.18
6.	Irregular Purchase	388.82
7.	Cases of Non-adjustment of advances: Contingency Advance T.A. Advance/LTC Advance Other Advances	11.37 97.81 5.18
8.	Cases of Blocking of Government Money	8.61
9.	Non-accountal of Costly Stores/Government Money	8.30
10.	Any other items of Special nature	6521.42

Chapter–5

INFORMATION TECHNOLOGY

RAMS PROJECT :- Since, the banks digitize all the challan information at the first point of contact i.e. at the dealing branch level, therefore, O/o Pr. CCA conceptualized a process whereby all the challan information could be made available to the ZAOs in digitized form from the nodal branches. This office has initiated a computerized Revenue Accounts system, called RAMS (Revenue Accounting Management Software), developed with the help of NIC. Banks upload challans on a portal of this office which is called Challan File Management System (CFMS) from where it is downloaded by ZAOs and he incorporates these files in to RAMS on daily basis and upload the detailed revenue account for direct taxes on e-lekha portal of Controller General of Accounts. Further, the put through from Reserve Bank of India (RBI) is also automated. Now there is a project going on for consolidation of data in a centralized data server and employ Business Intelligence tools so that various MIS are generated on automated basis. Apart from this other automated accounts packages such as **Compact, E-pension, MPLS VPN, e-payment** are in operation. The Receipt Accounting Management Software has been implemented successfully in 52 Zonal Accounts Offices of this office.

RBI is also uploading the 'Put through Figures' in respect of all Zonal Accounts Offices on the Central Server which is downloaded by the concerned Zonal Accounts Offices for reconciliation of figures and calculation of penal interest.

DIRECT TAX INFORMATION SYSTEM (DTIS): A Direct Tax Information system has been developed and software is running successfully where consolidated data of all ZAO is available for analysis. Salient features of the system are:

- Process of transferring data from ZAO consolidated database to Direct Tax Information system database;
- Developing Graphs/Reports/Dashboards on various analysis area such as collection of receipt, bank performance, mode of collection as required;
- We have developed an application named as "KarSmiksha".

ANALYSIS AREA OF DIRECT TAX INFORMATION SYSTEM: Complete Direct Tax Information System can be divided into various analysis areas. Each analysis area would offer complete analysis on the subject area. Each analysis area will offer all the major fields available in the database to analyze. Also new calculated fields can be created as per requirement. As data for analysis would be consolidated from ZAO, by file based consolidation, data available for analysis would be limited to data available at central server. It has been decided to develop 5 analysis areas. Each analysis area will have a set of 4-5 graphs to analyze the data pertaining to Receipt Details, Refund Details,

Collection type wise Receipt and RBI Put Through. Besides this various type of reports as required are also be generated by the software

E-PAYMENT PROJECT: E-payment system has been implemented in O/o the Pr.CCA, CBDT and its 52 Zonal Accounts Offices as mandated by Finance Minister. E-Payment system results in implementation of electronic payment thus resulting in generation of electronic advices directly to banks and discontinuation of present cheque issuing system to a great extent.

ANNEXURES

ORGANISATION CHART

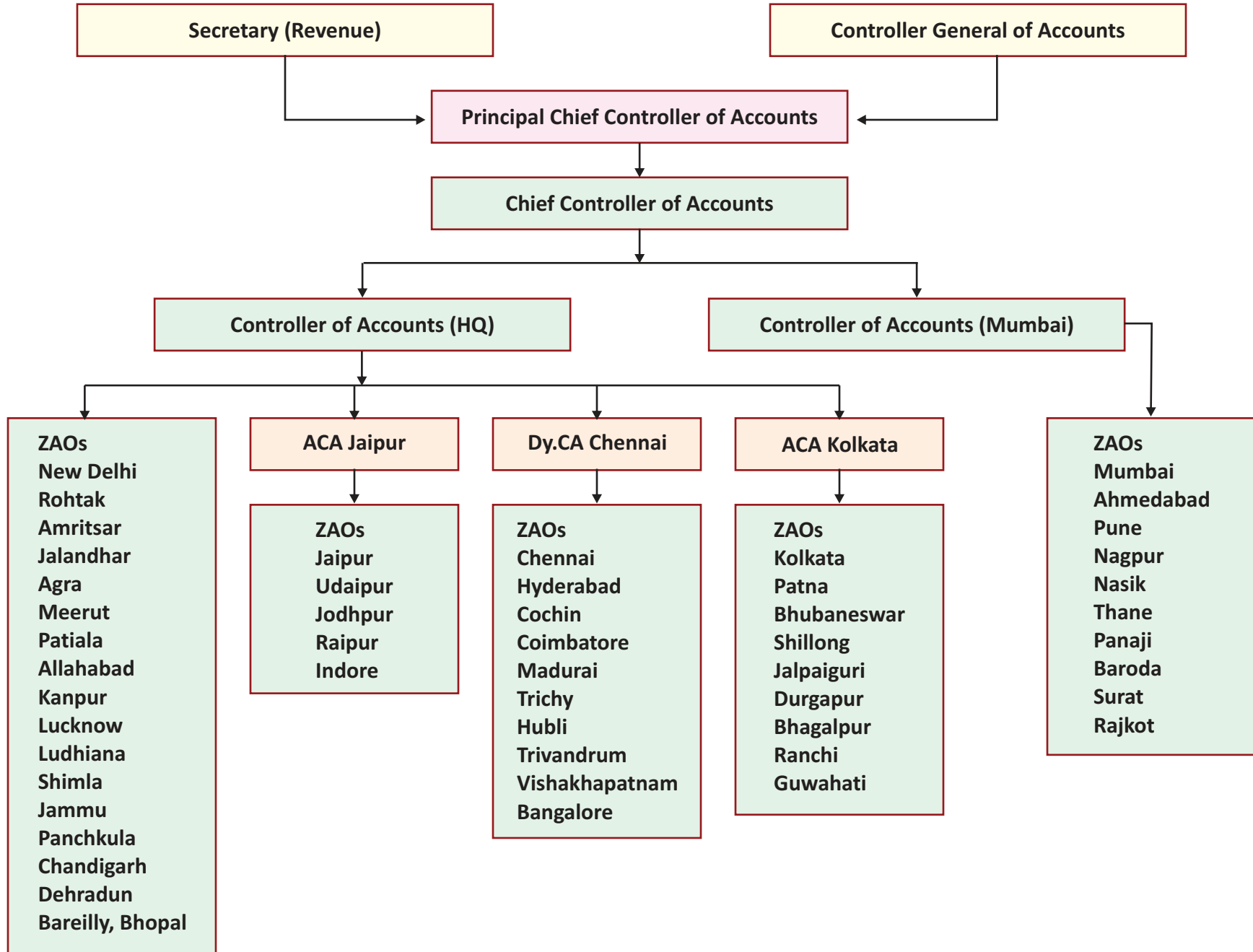


TABLE A.2

ZONE – WISE DISTRIBUTION OF ZAOS

Sl.No	ZAOs	Sl.No	FPUs
CENTRAL ZONE			
1	Allahabad	1	Varanasi
		2	Gorakhpur
2	Kanpur		
3	Lucknow		
4	Agra	3	Aligarh
5	Bareilly (New)	4	Muradabad
		5	Haldwani
6	Meerut	6	Ghaziabad
		7	Muzaffarnagar
		8	Noida
7	Dehradun (New)		
NORTH ZONE			
8	Amritsar	9	Bhathinda
9	Jammu (New)		
10	Ludhiana (New) (Old FPU)		
11	Jalandhar		
12	Shimla (New) (Old FPU)		
13	Chandigarh (New) (Old FPU)		
14	Patiala		
15	Panchkula(New)	10	Karnal (New)
16	Rohtak	11	Faridabad (New)
		12	Hissar (New)
17	New Delhi		
WEST ZONE			
18	Mumbai		
19	Ahmedabad		
20	Baroda (New)		
21	Surat (New)		
22	Rajkot (New)	13	Bhavnagar
		14	Jamnagar
23	Bhopal	15	Jabalpur
		16	Gwalior
24	Raipur (New)		
25	Indore (New) (Old FPU)		
26	Jaipur		
27	Jodhpur (New) (Old FPU)	17	Bikaner

Sl.No	ZAOs	Sl.No	FPU
28	Udaipur (New) (Old FPU)	18	Ajmer
29	Nagpur	19	Akola
30	Pune	20	Kolhapur
		21	Sholapur
31	Thane (New)		
32	Nasik (New)		
33	Panaji (New)	22	Mangalore
SOUTH ZONE			
34	Chennai	23	Pondicherry (New)
35	Coimbatore (New)		
36	Madurai (New)		
37	Trichi (New)	24	Salem
38	Bangalore	25	Mysore
		26	Belgaum
		27	Davangere
		28	Gulbarga
39	Hubli (New)		
40	Cochin	29	Calicut
		30	Trichur
41	Trivendrum (New)		
42	Hyderabad	31	Vijaywada
		32	Guntur
		33	Tirupati
43	Vishakhapatnam (New)		
EAST ZONE			
44	Bhubaneshwar	34	Cuttack
		35	Sambhalpur
		36	Behrampur
45	Kolkata		
46	Durgapur (New)		
47	Jalpaiguri (New)		
48	Patna	37	Muzaffarpur
		38	Dhanbad
49	Ranchi (New) (Old FPU)		
50	Bhagalpur (New)		
51	Guwahati (New)	39	Dibrugarh
		40	Zorhat (New)
		41	Dhubri
52	Shillong	42	Agartala
		43	Silchar
		44	Imphal

TABLE A.3

NCDDO/CDDO UNDER JURISDICTION OF ALL 52 ZAOS

Sr. No.	NAME OF ZAO	NO. OF ZAO/FPU/ (CDDOS)	NO. OF NCDDOS	Sr. No.	NAME OF ZAO	NO. OF ZAO/FPU/ (CDDOS)	NO. OF NCDDOS
1	AGRA	1	21	28	BAREILY	2	27
2	AHMEDABAD	1	70	29	UDAIPUR	1	23
3	AMRITSAR	1	39	30	RAIPUR	0	23
4	ALLAHABAD	2	15	31	DEHRADUN	0	13
5	BANGALORE	4	75	32	JAMMU	0	10
6	BHUBANESWAR	3	50	33	CHANDIGARH	0	20
7	BHOPAL	2	35	34	PANCHKULA	1	18
8	KOLKATA	0	48	35	JODHPUR	1	27
9	CHENNAI	0	42	36	COIMBATORE	0	18
10	COCHIN	2	29	37	TRICHI	1	27
11	NEW DELHI	0	75	38	TRIVANDRUM	0	16
12	HYDERABAD	3	77	39	VISHAKAPATNAM	0	34
13	JAIPUR	0	25	40	NASIK	0	18
14	JALANDHAR	0	15	41	THANE	0	12
15	KANPUR	0	20	42	SHIMLA	0	15
16	LUCKNOW	0	31	43	INDORE	0	21
17	MEERUT	3	18	44	PANAJI	1	19
18	MUMBAI	0	45	45	BARODA	0	17
19	NAGPUR	1	25	46	SURAT	0	14
20	PATNA	2	63	47	RAJKOT	0	30
21	PUNE	2	33	48	JALPAIGURI	0	18
22	PATIALA	0	10	49	GUWAHATI	3	43
23	ROHTAK	1	30	50	BHAGALPUR	0	15
24	SHILLONG	3	11	51	RANCHI	1	30
25	DURGAPUR	0	15	52	HUBLI	0	19
26	MADURAI	0	18		Total	42	1475
27	LUDHIANA	0	13				

TABLE A.4

ZONE-WISE DISTRIBUTION OF AUTHORISED BRANCHES

Sl. No.	NAME OF THE ZAO	R.B.I.	STATE BANK OF INDIA	OTHER PSBS INCLUDING PRIVATE SECTOR BANK	TOTAL NO. OF BANK BRANCHES
1	AGRA		66	177	243
2	AHMEDABAD	1	139	374	514
3	AMRITSAR		35	137	172
4	ALLAHABAD		85	235	320
5	BANGALORE	1	121	895	1017
6	BHUBANESWAR	1	174	373	548
7	BHOPAL		184	366	550
8	KOLKATA	1	204	872	1077
9	CHENNAI	1	147	667	815
10	COCHIN		39	301	340
11	NEW DELHI	1	142	1092	1235
12	HYDERABAD	1	211	1104	1316
13	JAIPUR	1	30	345	376
14	JALANDHAR		33	152	185
15	KANPUR	1	76	136	213
16	LUCKNOW		50	219	269
17	MEERUT		49	228	277
18	MUMBAI	1	104	918	1023
19	NAGPUR	1	62	164	227
20	PATNA	1	109	308	418
21	PUNE		114	444	558
22	PATIALA		13	193	206
23	ROHTAK		42	225	267
24	SHILLONG		57	57	114
25	DURGAPUR		31	97	128
26	MADURAI		65	158	223

Sl. No.	NAME OF THE ZAO	R.B.I.	STATE BANK OF INDIA	OTHER PSBS INCLUDING PRIVATE SECTOR BANK	TOTAL NO. OF BANK BRANCHES
27	LUDHIANA		31	160	191
28	BAREILY		58	109	167
29	UDAIPUR		18	196	214
30	RAIPUR		71	153	224
31	DEHRADUN		52	159	211
32	JAMMU		25	60	85
33	CHANDIGARH		18	90	108
34	PANCHKULA		30	174	204
35	JODHPUR		29	136	165
36	COIMBATORE		38	207	245
37	TRICHI		60	157	217
38	TRIVANDRUM	1	22	275	298
39	VISHAKAPATNAM		97	428	525
40	NASIK		50	166	216
41	THANE	1	46	155	202
42	SHIMLA		38	79	117
43	INDORE		95	120	215
44	PANAJI		10	78	88
45	BARODA		81	165	246
46	SURAT		41	129	170
47	RAJKOT		90	201	291
48	JALPAIGURI		33	59	92
49	GUWAHATI	1	61	105	167
50	BHAGALPUR		18	36	54
51	RANCHI		80	173	253
52	HUBLI		56	305	361
	Total	15	3630	14312	17957