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## A CRITICAL ANALYSIS OF SUSPENSE ACCOUNT: A CASE STUDY OF STATE INSURANCE AND GENERAL PROVIDENT FUND DEPARTMENT, RAJASTHAN

**DR. L. N. ARYA**  
LECTURER  
DEPARTMENT OF COMMERCE  
GOVERNMENT LOHIA P.G. COLLEGE  
CHURU

**SANJAY KUMAR SONI**  
RESEARCH SCHOLAR  
GOVERNMENT LOHIA P.G. COLLEGE  
CHURU

### ABSTRACT

*The Suspense Account is an important account from the point of view of financial accounting for SI & GPF department. The uncertain and unrecognised amount which could not be credited to any particular or specific person's account is transferred to Suspense Account. The amount received to the department as State Insurance Premium, General Provident Fund or Contributory Provident Fund Contribution, General Insurance Scheme Premium or other deductions from state employees' salary which is not clearly mentioned and directed to any specific account, is transferred to Suspense Account. The balance of Suspense Account is always credit balance. The reasons responsible for transferring the amount to Suspense Account i.e. G.P.F. A/c No. and State Insurance Policy No. wrongly mentioned in salary bills, wrong account/policy number mentioned in salary bills, due to transfer or deputation of state employees, unavailability of schedules/deduction forms, not receiving chalan or cheque of deductions of Panchayat Raj employees, misclassification of government amount in wrong budget-head, etc. The inspection and appropriate proceeding of reconciliation is made by the department regarding the amount transferred to Suspense Account on receiving the complaint of concerning employee for not depositing the deduction amount in particular account of employee, the amount is adjusted in proper account of employee by the department. Due to this rectification process of the department state employees face lots of problems at the time of getting retirement benefits, loan and other facilities in time and besides this the Suspense Account indicates inefficiency in working performance of the SI & GPF department and its employees. It causes various kinds of organisational, operational and administrative problems to the department. The problems are raised to the department regarding complaint release process and performance appraisal due to Suspense Account Balance. The A.T.M.-77 Performa is used to mention the amount in Suspense Account of the department. The A.T.M.-78 Performa is used to mention the adjustments made in balance of Suspense Account of the department. ATM stands for Adjustment of Total Original Differences of Previous Month. The state Government can utilize the suspense amount in infrastructure development plans and other welfare schemes.*

### KEYWORDS

suspense account, state insurance, provident fund department.

### ORGANISATION OF STATE INSURANCE & GENERAL PROVIDENT FUND DEPARTMENT, RAJASTHAN

The State Insurance and General Provident Fund Department is performing under Department of Finance, Rajasthan State Government. Department of Finance deals with all matters related to Finances in the State which includes recruitment, appointment and promotions of Rajasthan Accounts Service, Rajasthan Excise Service (except transfers of Asstt. Excise Officers), Rajasthan Commercial Taxes Service (except transfers of Asstt. Commercial Taxes Officers), Rajasthan State Insurance Service, Appeals under City Compensatory Allowance Rules for Subordinate Accounts Service / Subordinate Provident Fund / State Insurance Service. Department of Finance acts as a guide to various departments in matters such as General Finance & Accounts Rules and Finance Rules. Department of Finance is responsible for Framing of Rules, amendments in keeping with the changing times to bring about efficient Finance administration. Department of Finance is headed by Additional Chief Secretary (Finance) to the state Government who is supported by two Secretaries, one Special Secretary, one Director, seventeen Officer on Special Duty/Deputy Secretaries, various Sr. Account Officers, Account Officers, Asstt. Account Officer, Ministerial staff and other services staff.

The SI & GPF Department is headed by Commissioner/Director with Additional Director (Provident Fund & NPS), Additional Director (Insurance & Systems) & Additional Director (GIS & Mediclaim) at Head Quarters (Beema Bhawan, Jaipur) & General Insurance Wing (Vitta Bhawan, Jaipur) to monitor & execute different schemes of the Department. Personnel & General Administration is headed by Additional Director (Administration). Accounts & Budget is look after by Chief Accounts Officer. There are six Joint Directors, eight Deputy Directors & six Assistant Directors to assist the Additional Directors. One Analyst Cum Programmer, Asstt. Law Representative & Account Officer and three Asstt. Account Officers are also assisting in managing the schemes.

The State Insurance & General Provident Fund Department maintains the State Insurance, Provident Fund viz., GPF & CPF and New Pension Scheme accounts of more than 6 lakh State Government Employees. The SI & GPF Department is also responsible for maintenance of various schemes under General Insurance Schemes. The department contributes in financial resources of state Government by increasing savings in the form of state insurance premium and provident fund contribution from employee's salary. The execution and maintenance of schemes and activities are managed by Unit offices at District Head offices. District offices are headed by Deputy Director or Assistant Director. District offices are controlled by Divisional offices. Divisional Additional Director / Joint Director manages the task of monitoring and inspecting the Unit offices at District Head offices. The SI & GPF Department and Treasury Offices are the Sister departments.

### RESEARCH METHODOLOGY

To conduct this research study the researchers have mostly made use of the secondary data, the main source being the Annual Administrative Reports (of different years) of the department, which is supplemented by primary data.

**POSITION OF SUSPENSE ACCOUNT OF THE DEPARTMENT**

The Position of Balance of Suspense Account of the SI & GPF Department in various years is as follows:-

**TABLE 1**

S. No.	Years	Suspense Amount (in Rs.)
1	1979-80	25840
2	1980-81	51501
3	1981-82	181724
4	1982-83	123535
5	1983-84	107967
6	1984-85	177595
7	1985-86	500693
8	1986-87	3412868
9	1987-88	7251398
10	1988-89	11207677
11	1989-90	25546965
12	1990-91	40930195
13	1991-92	50080279
14	1992-93	40313804
15	1993-94	56021049
16	1994-95	67542433
17	1995-96	75041371
18	1996-97	53327400
19	1997-98	56579663
20	1998-99	65561852
21	1999-2000	73277927
22	2000-01	55731692
23	2001-02	50703326
24	2002-03	52203277
25	2003-04	51477038
26	2004-05	48251869
27	2005-06	41080465
28	2006-07	35361834
29	2007-08	33070064
30	2008-09	27976758.31
31	2009-10	24791438.31

Source : Office of the Commissioner, SI & PF Department, Rajasthan, Jaipur.

The yearly position of suspense account of SI & GPF department reveals the astonishing facts. The highest amount of suspense account is in the year of 1995-96 and 1999-2000, It is amazing. The employees of SI & GPF department and DDOs of districts are not accurate and efficient enough in regards to maintain suspense account. As the number of employees increases the mistakes in salary bills increases which results in increasing suspense amount. In other words we can say that DDOs are not performing their duties well. It means the number and efficiency of employees is not a cause of creation of suspense amount. It can be said that the employees of SI and GPF department are efficient enough. The DDOs of various departments are at fault. It establishes the fact that suspense account is due to negligence of DDOs not the employees of SI and GPF department.



**District-wise Position of Suspense Account of the Department:-** The district-wise position of balance of Suspense Account of the SI & GPF department in various years is as follows:-

TABLE 2

S. No.	Districts	Suspense Amount 2000-01	Suspense Amount 2008-09	Suspense Amount 2009-10
1	Jaipur City	0.00	5656825.34	5656825.34
2	Jaipur Rural	190708.00	3062876.00	0.00
3	Jaipur Secretariat	325064.00	9222755.00	9222755.00
4	Jaipur P.P.O.	0.00	8989.00	8989.00
5	Jhunjhunu	0.00	0.00	0.00
6	Sikar	0.00	83576.00	83576.00
7	Alwar	199950.00	115511.00	115511.00
8	Dausa	0.00	3730.00	3730.00
9	Bharatpur	0.00	802872.00	802872.00
10	Dholpur	0.00	1004491.66	1004491.66
11	Karouli	0.00	123082.00	123082.00
12	S. Madhopur	0.00	0.00	0.00
13	Jodhpur City	6325.00	378383.18	378383.18
14	Jodhpur Rural	3600.00	129945.00	129945.00
15	Barmer	1972.00	37632.00	37632.00
16	Jaisalmer	0.00	1032973.00	1032973.00
17	Jalore	0.00	3240.60	3240.60
18	Pali	0.00	2033641.30	2033641.30
19	Sirohi	21365.00	329928.00	329928.00
20	Ajmer	0.00	318523.00	318523.00
21	Beawer	0.00	0.00	0.00
22	Tonk	3938.00	480323.00	480323.00
23	Bhilwara	0.00	12731.00	12731.00
24	Nagour	0.00	0.00	0.00
25	Bikaner	0.00	212475.00	90651.00
26	Churu	3259.00	178482.00	178482.00
27	Sri Ganganagar	294893.00	1264413.00	1264413.00
28	Hanumangarh	0.00	21338.00	21338.00
29	Kota	0.00	740430.87	740430.87
30	Baran	98293.00	246811.00	246811.00
31	Bundi	0.00	0.00	0.00
32	Jhalawar	0.00	355.00	355.00
33	Udaipur	80376.00	48651.00	48651.00
34	Chittorgarh	0.00	33966.00	33346.00
35	Banswara	0.00	0.00	0.00
36	Rajsamand	0.00	26049.00	26049.00
37	Dungarpur	0.00	0.00	0.00
38	Pratapgarh	0.00	0.00	0.00
39	Head Office	0.00	361759.36	361759.36
	<b>Total</b>	<b>1229743.00</b>	<b>27976758.31</b>	<b>24791438.31</b>

Source: Office of the Commissioner, SI & PF Department, Rajasthan, Jaipur.

The district-wise position of suspense account of SI & GPF department reveals the astonishing facts. The highest amount of suspense account is in Jaipur Secretariat, It is amazing. Some districts are very efficient in regards to suspense account, such as Jhunjhunu, S. Madhopur, Beawer, Nagaur, Bundi, Dungarpur and Pratapgarh. The suspense amount is Nil in all above districts in 2000-01, 2008-09 and 2009-10. The employees of SI & GPF department and DDOs of these districts are very accurate and efficient.

#### CORRELATION BETWEEN SUSPENSE AMOUNT AND STRENGTH OF RAJASTHAN STATE GOVERNMENT EMPLOYEES

TABLE 3

Years	Suspense Amount (in Crore Rs.) (x)	Rajasthan State Govt. Employees (in Lacs) (y)
2000-01	5.57	6.54
2001-02	5.07	6.50
2002-03	5.22	6.46
2003-04	5.15	6.31
2004-05	4.83	6.37
2005-06	4.11	6.49
2006-07	3.54	5.97
2007-08	3.31	5.69
2008-09	2.80	5.52
2009-10	2.48	5.14

Source : Commissioner, SI & PF Department, Rajasthan, Jaipur.

The above table reveals that the coefficient of correlation 0.69 is greater than 0.3. That's why there is a high degree of positive correlation between the suspense amount and the number of employees of Rajasthan state Government. It means that the suspense amount is highly affected by the increase or decrease in the number of employees of Rajasthan state Government. On the other hand, the probable error may also be calculated to judge the significance of coefficient of correlation. Here, P.E. is 0.11 and six times of P.E. 0.66 is less than coefficient of correlation 0.69. It means that the two variables have significant correlation and both are dependent on each other. Again here six times of P.E. comes to 0.66. Here, coefficient of correlation is 0.69 > 0.66 six times of P.E. that means there is significant correlation between the suspense amount and the number of employees of Rajasthan state Government. It means greater the

number of employees, greater the suspense amount. It shows the poor efficiency of Drawing and Disbursing officers. As the number of employees increases the mistakes in salary bills increases which results in increasing suspense amount. In other words we can say that DDOs are not performing their duties well.

#### CORRELATION BETWEEN SUSPENSE AMOUNT AND STRENGTH OF EMPLOYEES OF S.I. & G.P.F. DEPARTMENT

TABLE 4

Years	Suspense Amount (in Crore Rs.) (x)	Employees of S.I. & G.P.F. Department (y)
2000-01	5.57	2067
2001-02	5.07	2074
2002-03	5.22	2015
2003-04	5.15	1962
2004-05	4.83	1963
2005-06	4.11	1961
2006-07	3.54	1962
2007-08	3.31	1938
2008-09	2.80	1880
2009-10	2.48	1843

Source : Commissioner, SI & PF Department, Rajasthan, Jaipur.

The above table reveals that the coefficient of correlation 0.47 is greater than 0.3. That's why there is a moderate degree of positive correlation between the suspense amount and the number of employees of S.I. & G.P.F. department. It means that the suspense amount is not highly affected by the increase or decrease in the number of employees of S.I. & G.P.F. department. On the other hand, the probable error may also be calculated to judge the significance of coefficient of correlation. Here, P.E. is 0.17 and six times of P.E. 1.02 is greater than coefficient of correlation 0.47. It means that the two variables do not have significant correlation and both are not dependent on each other. Again here six times of P.E. comes to 1.02. Here, coefficient of correlation is  $0.47 < 1.02$  six times of P.E. that means there is no significant correlation between the suspense amount and the number of employees of S.I. & G.P.F. department. It means the number and efficiency of employees is not a cause of creation of suspense amount. It can be said that the employees of SI and GPF department are efficient enough. The DDOs of various departments are at fault. It establishes the fact that suspense account is due to negligence of DDOs not the employees of SI and GPF department.

#### WHY SUSPENSE ACCOUNT IS CREATED?

The government amount deposited in other budget head item in place of proper budget head or proper individual account of state employee due to some unjustifiable reasons, is Suspense amount. This amount is credited to Suspense Account. The creation of Suspense Account is not desirable. It means the negligence of DDOs. The balance of Suspense Account raises so many questions such as :-

- Are the state Govt. departments efficient enough ?
- Are the employees of SI & GPF department not efficient ?
- Why the GPF A/c No. or State Insurance Policy No. are mentioned wrong on salary bills ?
- Are the DDOs not performing their duties well ?
- Is the SI & GPF department not efficient enough to find out who owns the amount going to Suspense Account ?

#### REASONS RESPONSIBLE FOR SUSPENSE ACCOUNT

So many reasons are responsible for the credit balance of the Suspense Account such as :-

- The deduction amount is deposited in other budget head in place of proper budget head at the time of making posting of amount by Treasury office due to human error. This kind of misclassification of amount in sub-heads is responsible for creating Suspense.
- On mentioning wrong G.P.F. account number or state insurance policy number on salary bills while depositing in Treasury office for sanction, withdrawing amount from Bank and disbursing salary to state employees in time by DDOs. This kind of Individual Suspense amount balance is mentioned in Suspense Head-8658 of state Government.
- The manual accounting system of entering data regarding deductions of State Insurance and G.P.F. of state employees is responsible for creating Suspense. The unavailability of on-line record of data in lack of complete computerization of the department under e-Governance scheme of state Government is a reason responsible for creating Suspense.
- On not receiving the description of deductions or deduction forms are misplaced due to transiting from Bank to Treasury office and not found by making full efforts and proceeding by the District office of the department. This kind of missing entry is responsible for creating Suspense and it is mentioned in Performa G.A.-55.
- On debiting or crediting the amount of relevant item in other budget head item due to human error due to having excess work-load on the employee of SI & GPF Department seated at Treasury office.
- Due to wrong classification of amount in various budget head items, mainly of two kinds i.e. credited the amount in other item related to S.I. & G.P.F. or credited the amount in S.I. & G.P.F. related to other item.
- The Self-Treasury system is also responsible for creating Suspense. This kind of system is applied on the work-charge employees of Panchayat Samities and state employees on deputation in various Projects of state Government. The primary education in rural-blocks is under-authority of concerning Block Development Officer of Panchayat Samiti by order of Education Department, Govt. of Rajasthan. The concerning B.D.O. disburses the salary to the teachers and other staff of Govt. primary schools from P.D. A/c. The B.D.O. prepares the statement regarding details of State Insurance and G.P.F. deductions and deposits in the Bank along with chalan for withdrawing amount. This kind of detail along with payment chalan, S.I. policy number and G.P.F. account number is not sent to SI & GPF department by B.D.O. consequently the Suspense is created.
- In case of transfer/deputation of state employee the name of concerning transferred employee is struck-off from the schedule and the name of new employee should be added in the schedule. The compliance of practical aspect of this thing is not made. So the Suspense is created.

#### PREVENTIONS AGAINST SUSPENSE ACCOUNT

Though the SI & GPF department is aware enough yet the Suspense Account is created. The following preventions can be made to make the balance of suspense account Nil :

- The schedules/deduction forms of State Insurance and G.P.F. should be printed with correct policy and account number regarding every employee of concerning office. The system of cross-checking should be adopted by the Drawings and Disbursing Officers.
- In case of transfer/deputation of state employee the name of concerning transferred employee is struck-off from the schedule and the name of new employee should be added in the schedule.

- The DDOs should mention the correct policy and account number in salary bills and deduction forms of state employees while making salary bills and depositing in Treasury Office for sanction and it should be properly checked by DDOs, concerning clerks and supervisors with original record. The compliance of practical aspect of this thing is essential for removal of Suspense.
- The employees should be careful and aware about the deductions made from their salary in respective S.I. and G.P.F. saving accounts and the correct policy and account number is mentioned in deduction forms and salary bills. The policy and account number should be tallied with office copy of salary bills before sending to Treasury office for sanction and T.V. No. and date of payment should also be checked.
- The employees should maintain their own record regarding deductions made in Service-book, State Insurance Record-book and G.P.F. Pass-book and it should be properly checked from time to time by concerning DDOs, supervisors and the employee himself.
- The consolidated report of covering lists, debit lists and deduction forms should timely be dispatched to Head office through Divisional offices by collecting all these data from District/Unit offices of the department.
- The excess work-load of Treasury officer and the employee of SI & GPF Department sits in Treasury office should be reduced by creating another post by state Government.
- The B.D.O. should send the detail to the SI & GPF department regarding Panchayat Raj employees.
- The manual accounting work of the department should be fully replaced by computerised accounting system of data transfer under e-governance scheme of the department. The complete computerisation of the department should be made by making the records on-line. The data should be uploaded to the centralised web-site of the department by district offices of the department under observation of district level officers of the department Deputy/Assistant Director.

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