

REPORT NO.

110



PARLIAMENT OF INDIA
RAJYA SABHA

**DEPARTMENT-RELATED PARLIAMENTARY STANDING COMMITTEE
ON PERSONNEL, PUBLIC GRIEVANCES, LAW AND JUSTICE**

ONE HUNDRED TENTH REPORT

ON

**Pensioner's Grievances-Impact of Pension Adalats and Centralized
Pensioners Grievance Redress and Monitoring System (CPENGRAMS)**

(Presented to the Rajya Sabha on 10th December, 2021)

(Laid on the Table of Lok Sabha on 10th December, 2021)



Rajya Sabha Secretariat, New Delhi
December, 2021 / Agrahayana, 1943 (Saka)

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COMPOSITION OF THE COMMITTEE

DEPARTMENT RELATED PARLIAMENTARY STANDING COMMITTEE ON PERSONNEL, PUBLIC GRIEVANCES, LAW AND JUSTICE

1. Shri Sushil Kumar Modi — *Chairman*

RAJYA SABHA

2. Shri Deepender Singh Hooda
3. Shri Mahesh Jethmalani
4. Dr. Sasmit Patra
5. Shri Sukhendu Sekhar Ray
6. Shri K. R. Suresh Reddy
7. Shri Shiv Pratap Shukla
8. Shri Vivek K. Tankha
9. Shri P. Wilson
10. Shri Kanakamedala Ravindra Kumar

LOK SABHA

11. Shri Kalyan Banerjee
12. Shri Pradan Baruah
13. Shri Venkatesh Netha Borlakunta
14. Shri Pradeep Kumar Chaudhary
15. Shri Vinod Chavda
16. Shrimati Veena Devi
17. Shri Jasbir Singh Gill
18. Shri Choudhury Mohan Jatua
19. Dr. Ramesh Pokhriyal 'Nishank'
20. Shri Kanumuru Raghu Rama Krishna Raju
21. Shri Jyotirmay Singh Mahato
22. Shri Malook Nagar
23. Shri Suresh Pujari
24. Shri A. Raja
25. Shri Omprakash Bhupalsinh *alias* Pawan Rajenimbalkar
26. Shri Upendra Singh Rawat
27. Shrimati Sandhya Ray
28. Shri Kuldeep Rai Sharma
29. Shri Mahendra Singh Solanky
30. Shri B. Manickam Tagore
31. *Vacant*

SECRETARIAT

1. Shri Pradeep Chaturvedi, Joint Secretary
2. Shri Vinay Shankar Singh, Director
3. Shri Amit Kumar, Deputy Secretary
4. Shri Goutam Kumar, Deputy Secretary
5. Shri Mohammad Amin Ansari, Deputy Director
6. Ms. I.V. Rajya Laxmi, Assistant Committee Officer

INTRODUCTION

I, Chairman of the Department-related Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice, having been authorized by the Committee on its behalf, do hereby present the One Hundred Tenth Report on the Subject 'Pensioner's Grievances-Impact of Pension Adalats and Centralized Pensioners Grievance Redress and Monitoring System (CPENGRAMS)!'.

2. The Committee identified the subject 'Pensioner's Grievances-Impact of Pension Adalats and Centralized Pensioners Grievance Redress and Monitoring System (CPENGRAMS)' to examine the pension grievance redressal machinery of the Government of India and to identify the shortcomings therein and to suggest measures so as to facilitate effective and efficient redressal of pensioner's grievances. The subject was inter-alia notified in Parliamentary Bulletin Part-II No.60314, dated 10th December, 2020.

3. The Committee heard the Secretary, Department of Pensions and Pensioners' Welfare during the first meeting held on 9th December 2020 and the Secretary, Central Government Pensioners' Welfare Association, Secretary Department of Pensions and Pensioner's Welfare and Controller General of Accounts, Ministry of Finance on 4th January, 2021.

4. While considering the Subject, the Committee mainly relied upon the following documents/information:

(i) Background notes, power point presentations of Department of pension and Pensioner's welfare;

(ii) Replies furnished by Department of pension and Pensioner's welfare and Central Pension Accounting Office to the questionnaires furnished by the Secretariat;

(ii)

(iii) Representations received from various Pensioner's associations

(iv) News articles, editorials and material from the internet.

5. The Committee wishes to place on record its gratitude to the Secretary, Department of pension and Pensioner's Welfare; Secretary, Central Government Pensioners Welfare Association and the Controller General of Accounts, Ministry of Finance and others for furnishing necessary information/ documents and rendering valuable assistance to the Committee in its deliberations.

6. For the facility of reference and convenience, the observations and recommendations of the Committee have been printed in bold letters in the body of the Report.

7. The Committee considered and adopted the Report in its meeting held on the 8th December, 2021 .

New Delhi
8th December, 2021.

SUSHILKUMAR MODI
Chairman,
Department-related Parliamentary Standing
Committee on Personnel Public Grievances
Law and Justice

ACRONYMS

AIS	All India Services
ASI	Archaeological Survey of India
BSF	Border Security force
BPL	Below Poverty Line
CAG	Comptroller and Auditor General
CAPF	Central Armed Police Forces
CCS	Central Civil Services
CGA	Controller General of Account
CGDA	Controller General of Defence Accounts
CGHS	Central Government Health Scheme
CGEGIS	Central Government Employees' Group Insurance Scheme
CGWB	Central Ground Water Board
CISF	Central Industrial Security Force
CPAO	Central Pension Accounting Office
CPC	Central Pay Commission
CPPC	Centralised Pension Processing Centres
CPGRAMS	Centralised Public Grievance Redress and Monitoring System
CPENGRAMS	Centralized Pensioners Grievance Redress and Monitoring System
CRPF	Central Reserve Police Force
CS(MA)	Central Services Medical Attendant
CWC	Central Warehousing Corporation
DDO	Drawing And Disbursing Officer
DLC	Digital Life Certificate
DoPPW	Department of Pensions and Pensioners' Welfare

DoPT	Department of Personnel and Training
EPS	Employees' Pension Scheme
EPFO	Employees' Provident Fund Organisation
FMA	Fixed Medical Allowances
GPF	General Provident Fund
GSI	Geological Survey of India
HOD	Head of Department
ITBP	Indo-Tibetan Border Police Force
JKGAD	Jammu and Kashmir General Administrative Department
IPPB	India Post Payments Bank
MACP	Modified Assured Career Progression Scheme
MeitY	Ministry of Electronics and Information Technology
MHA	Ministry of Home Affairs
MIB	Ministry of Information and Broadcasting
NPCI	National Payment Corporation of India
NSSO	National Sample Survey Office
OPD	Out Patient Department
PAO	Pay and Accounts Office
PPO	Pension Payment Order
PSB	Public Sector Banks
PSU	Public Sector Undertakings
RBI	Reserve Bank of India
SMS	Short Message Service`
SSB	Sashastra Seema Bal
UIDAI	Unique Identification Authority of India

CHAPTER I **INTRODUCTION**

1.0 The Department related Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice has taken up the subject ‘Pensioner’s Grievances- Impact of Pension Adalats and Centralized Pensioners Grievance Redress and Monitoring System (CPENGRAMS)’ for detailed examination. The Committee attaches paramount importance to the concerns of the elderly. The Committee acknowledges the contribution of retired personnel to nation building and holds them in high esteem.

1.1 The Committee observes that retirees are made to run from pillar to post for redressal of their pension related grievances. Hence, the Committee has embarked on a mission to identify core grievance prone areas and suggest reforms. The Committee held a series of meetings with the Secretary of Department of Pension and Pensioners’ Welfare, Controller General of Accounts and representatives of Pensioners’ Associations and deliberated intensely on pensioners’ Grievances.

1.2 ‘Pension’ is an essential component of the social safety net. It is a means to smoothen life sustenance and maintain standard of living after retirement. Traditionally, old age income security in India has been provided by the joint family system, which was ingrained in the Indian ethos. However, the joint family system has been gradually disintegrating due to urbanization, occupational diversification and emergence of nuclear families and this, in turn, is increasing the dependency of the elderly on pension.

1.3 Pension systems have been reformed in many countries around the world during the last three decades to make them fiscally sustainable and to expand coverage across occupational groups and income spectrum. India has also made a shift to defined contribution funded pension system called National Pension system (NPS) in 2004.

1.4 The present Indian pension landscape, by and large, comprises such pensions as Civil Service Pension Schemes for the Central and state government employees who joined the service before 2004; Employee's pension scheme administered by Employees' Provident Fund Organization for the notified establishments both in public and private sector employing 20 or more employees; Occupational Pension Schemes run by public sector enterprises; National Pension Scheme applicable to central government employees (except for the armed forces) joining service on or after January 1, 2004 among others.

1.5. Department of Pensions and Pensioners' Welfare (DoPPW), Ministry of Personnel, Public Grievances and Pensions is the nodal Department for formulation of policy and coordination of matters relating to retirement benefits to Central Government Employees including pensions. The Acts and Rules/Regulations administered by the Department include Central Civil Services (Pension) Rules, 1972; Central Civil Services (Commutation of Pension) Rules, 1981; Central Civil Services (Extraordinary Pension) Rules, 1939; General Provident Fund (Central Services) Rules, 1960; Contributory Provident Fund (India) Rules, 1962; and Payment of Arrears of Pension (Nomination) Rules, 1983.

1.6. The 'Central Civil Services (Pension) Rules, 1972' regulate pensionary benefits of civil Government servants (including defence civilians). Under the 'Central Civil Services (Commutation of Pension) Rules, 1981', a pensioner can commute not more than 40 percent of his pension for a lump sum amount. The pensionary benefits on death or disability of civil Government servants during the performance of duty and attributable to Government service, are governed by the 'Central Civil Services (Extraordinary Pension) Rules, 1939.'

1.7. As the pension process is decentralised in India, various Ministries/Departments are involved in the management and disbursement of pensions. The details in this regard are as under:-

- (i) Civil Pensioners belonging to Central Civil Services are governed by CCS (Pension) Rules, 1972 framed and notified by Department of Pension & Pensioners' Welfare. Pensioners belonging to All India Services (i.e. Indian Administrative Service, Indian Police Service and Indian Forest Service) are governed by AIS (Death-cum Retirement Benefits) Rules, 1958 framed and notified by Department of Personnel & Training. Civil pensioners of all Ministries/Departments come under the Accounting jurisdiction of Controller General of Accounts (CGA), Ministry of Finance (Department of Expenditure). The responsibility for maintaining the data and accounts of expenditure on pension/family pension in respect of such pensioners (excluding Postal and Telecom pensioners) vests with the Central Pension Accounting Office (CPAO), under the CGA. The pensioners belonging to all the CAPFs (*viz.* BSF, CRPF, Assam Rifles, SSB, CISF and ITBP) under MHA are included in this category.
- (ii) Defence Pensioners (other than Defence Civilian Pensioners) are governed by the Pension Rules and Regulations framed by Ministry of Defence and respective Armed Forces Organisations. Defence Civilian pensioners are, however, covered under CCS (Pension) Rules 1972 framed and notified by Department of Pension & Pensioners' Welfare. The data and accounts, of all Defence pensioners (including defence civilian pensioners) are maintained by Controller General of Defence Accounts (CGDA) / Principal Controller of Defence Accounts (Pension) under Ministry of Defence.
- (iii) Railway Pensioners are governed by the Pension Rules framed, notified and administered by Ministry of Railways. The data and accounts of these pensioners are also maintained by Ministry of Railways.
- (iv) Telecom Pensioners are governed by the CCS (Pension) Rules 1972 framed and notified by Department of Pension & Pensioners' Welfare.

However, the data and accounts of these pensioners are maintained by Department of Telecommunications (and not by CPAO).

- (v) Postal Pensioners are governed by the CCS (Pension) Rules 1972 framed and notified by Department of Pension & Pensioners' Welfare. However, the data and accounts of these pensioners are maintained by Department of Posts (and not by CPAO).

1.8. Apart from the above, there are various others types of Pensions which are handled/ monitored by the different Ministries/departments. The details are as follows:

- (i) President of India – Presidents' Secretariat;
- (ii) Vice President of India – Ministry of Parliamentary Affairs;
- (iii) Pension for Hon'ble Judges of Supreme Court & High Court of India– Department of Justice;
- (iv) Pension for Hon'ble Member of Parliament of India- Ministry of Parliamentary Affairs;
- (v) Atal Pension Yojana– Department of Financial Services;
- (vi) Employees' Pension Scheme (EPS), 1995/EPF – Ministry of Labour/ EPFO;
- (vii) Pension for Freedom Fighters – Ministry of Home Affairs;
- (viii) Pension to State Government Employees – Respective State Governments;
- (ix) Pension under National Social Assistance Programme, i.e. Old age Pension, widow pension, disability pension, family pension for BPL – Ministry of Rural Development; and
- (x) Pension to the employees of PSUs/Autonomous Bodies –Concerned Administrative Ministry/Department/PSU/Autonomous Body.

1.9. The approximate number of Central Government Pensioners (including family pensioners) as on 31.03.2020 is as follows:

Category of Central Government pensioners	No. of Pensioners as on March 31,2020
Civil	10,95,352

Defence	32,77,742
Postal	3,31,358
Railways	15,30,268
Telecom	4,38,898
Total	66,73,421

1.10 As per the data furnished by Central Pension Accounting Office (CPAO), the total number of civil pensioners under the old pension scheme as on 01.12.2020 is 10,35, 228. The break-up of the number of the pensioners categorized by age group & Category is as under:

(As on 01.12.2020)

Age Group	Category of Pensioners															TOTAL
	A	B	C	D	E	F	G	H	I	J	M	N	O	P	V	
Below 60	7121	45856	14	1	59	28	60		3124	1		15	7397	5554	132966	202196
60-69	233834	39212	576	18	9	26	59		1229	19	613	65	5311	7897	63677	352545
70-79	184608	43587	441	39	3	20	133		3308	37	547	122	1887	11334	70347	316413
80-89	71394	30960	202	33	7	22	578	4	1522	67	897	275	630	9119	12279	127989
90-100	15211	13344	31	11	5	4	1418		369	17	44	21	52	937	1615	33079
Above100	914	1530	1		1		370		23	1			1	95	70	3006
TOTAL																1035228

- | | | | |
|-----|--|---|---------------------------------|
| A - | Superannuation Pension; | I | Invalid Pension |
| B | Family Pension | J | Pension/FP for High Court Judge |
| C | Pension/FP for High Court Judge | M | IDA Pension |
| D | Pension for Supreme Court Judge | N | IDA Family Pension |
| E | Family Pension for Supreme Court Judge | O | Others |
| F | Pension to Ex MP's | P | Pro-rata Pension (PSU Absorbee) |
| G | Pension/FP to Freedom Fighters | V | Voluntary Retirement |
| H | Benefits to Ex/Deceased President | | |

CHAPTER 2

EFFECTIVENESS OF CPENGRAMS AND PENSION ADALATS- WAY FORWARD

2.1 CPENGRAMS and Pension Adalats are two major avenues for the redressal of Pensioners' Grievances under the Department of Pension and Pensioners' Welfare. CPENGRAMS is a Centralized Web-enabled Pension Grievance Redress and Monitoring System whereas Pension Adalat is a platform to provide on-the-spot resolution of unresolved grievances in CPENGRAMS.

2.2 In addition, pension-related grievances can also be lodged in Centralized Public Grievance Redress and Monitoring System (CPGRAMS) portal of Department of Administrative Reforms and Public Grievances and Grievance Redressal portal of Central Pension Accounting Office (CPAO).

2.3 The Committee held its first meeting on 9th December, 2020 and heard the Secretary, Department of Pensions and Pensioners' Welfare. During the meeting, the Committee deliberated on the effectiveness of CPENGRAMS and Pension Adalats in redressing pensioners' grievances. The observations and recommendations of the Committee in this regard are delineated in succeeding paragraphs.

CPENGRAMS(Centralized Pensioners Grievance Redress and Monitoring System)

2.4 CPENGRAMS is a Centralized Web-enabled Pension Grievance Redress and Monitoring System for speedy redressal and effective monitoring of pension-related grievances of pensioners. Pensioners can submit their grievances online or through Pensioner Associations or send it through postal dak. Recently, a toll-free number has been installed for retired government officials to submit their grievances on phone and enquire the status of any pending complaints. Any Central government pensioner can register a complaint and the same is monitored by DoPPW till its final resolution and closure by the pension settling Department/Ministry.

2.5 CPENGRAMS portal has the following facilities:-

- 24X7 online registration of pension grievances;
- Forwarding of reminders to the concerned Ministries/Departments for redressal of grievances;
- Enquiry on status of redressal of registered grievance; and
- Online disposal of grievances by the authority.

2.6 DoPPW digitally forwards the Pensioners' grievance to the concerned Ministry/Department for its resolution and monitors the same as the concerned Ministries/Departments are themselves the Pension processing/sanctioning authorities. After the grievance is resolved, the concerned Ministry/Department closes the grievance. DoPPW also conducts inter-ministerial follow-up meetings with the Nodal officers of each Ministry for resolution of cases pending beyond stipulated time. DoPPW also re-registers cases where the concerned Ministry/Department closed the matter pre-maturely or if the petitioner is not satisfied with the resolution provided by the concerned Ministry/Department.

2.7 The details of number of grievances redressed through CPENGRAMS portal over the past five years are as follows:

(#upto 26.01.2021)

Year	Number of grievances received during the year (N)	Total number of grievances redressed during the year		Percentage of grievance disposal (G/N) X100
		Grievances received during the year and redressed during the year(G)	Grievances carried forward from previous years and redressed during the year	
2020-2021#	39975	35409	3456	88.57
2019-2020	39685	36281	3239	91.42
2018-2019	41592	38308	2686	92.10
2017-2018	34447	31662	2320	91.92
2016-2017	31005	27772	2271	89.57

2.8 The details of number of Grievances which have been redressed within the prescribed time limit of 60 days during the preceding five years are as follows:

(FINANCIAL YEAR-WISE)

upto 26.01.2021

S. No	Year	B/F as from preceding year	Received During the Period	Total Receipts	Disposal as on 31 st March	Pending As on 31 st March	Pendency As on 31 st March/ More Than 1 Year	Disposal within 60 days
1	2020-2021#	3617	39975	43592	38885 (89.2%)	4707	117 (2.5%)	(33615) (86.4%)
2	2019-2020	3452	39685	43137	39520 (91.6%)	3617	182 (5%)	(33791) (78.3%)
3	2018-2019	2854	41592	44446	40994 (92.2%)	3452	145 (4.3%)	(35763) (87.2%)
4	2017-2018	2389	34447	36836	33982 (92.3%)	2854	43 (1.6%)	(29500) (86.8%)
5	2016-2017	2329	31005	33334	30043 (90.1%)	3291	28 (0.9%)	(25125) (83.6%)

2.9 The details of major Ministries/Departments (year -wise) wherein the timeline of 60 days was breached in 75% and above received grievances is as follows:

Year 2018-19

Organization Name	No of grievances received (including B/F)	No of Grievances Disposed	No of Grievances Disposed of within 60 days out of total disposed Grievances	Disposal within 60 days in%
Legislative Department	3	3	0	0.0
Cabinet Secretariat, Secretary(R)	73	48	2	4.2
National Human Rights Commission	6	6	1	16.7
Department of Rural Development	41	32	7	21.9
Department of Legal Affairs	46	35	8	22.9
Lok Sabha Secretariat	17	0	0	0
National Commission for Scheduled Caste	8	0	0	0
Election Commission of India	7	0	0	0
Vice President's Secretariat	5	0	0	0
Department of J and K Affairs	5	0	0	0
Rajya Sabha Secretariat	4	0	0	0
Ministry of Overseas Indian Affairs	2	0	0	0

President's Secretariat	2	0	0	0
Department of AIDS Control	1	0	0	0
Financial Services - Banking & Insurance Divisions	1	0	0	0

Year 2019-20

Organization Name	No of grievances received (including B/F)	No of Grievances Disposed	No of Grievances Disposed of within 60 days out of total disposed Grievances	Disposal within 60 days in%
Cabinet Secretariat, Secretary(R)	65	1	0	0.00
Central Vigilance Commission	9	9	0	0.00
Vice President's Secretariat	6	1	0	0.00
National Human Rights Commission	4	2	0	0.00
Ministry of Development of North Eastern Region	1	1	0	0.00
Cabinet Secretariat(Rashtrapati Bhavan)	63	62	7	11.29
Lok Sabha Secretariat	26	17	3	17.65
National Commission for Scheduled Caste	14	0	0	0
Election Commission of India	13	0	0	0
Department of J and K Affairs	13	0	0	0
President's Secretariat	3	0	0	0
Ministry of Overseas Indian Affairs	2	0	0	0
Department of AIDS Control	1	0	0	0
Financial Services - Banking & Insurance Divisions	1	0	0	0

Year 2020-21

Organization Name	No of grievances received (including B/F)	No of Grievances Disposed	No of Grievances Disposed of within 60 days out of total disposed Grievances	Disposal within 60 days in%
Department of J and K Affairs	20		0	0.00
Election Commission of India	20	1	0	0.00
Vice President's Secretariat	6	1	0	0.00
Ministry of Overseas Indian Affairs	2	1	0	0.00
Rajya Sabha Secretariat	2	2	0	0.00
Cabinet Secretariat, Secretary(R)	86	78	9	11.54
Lok Sabha Secretariat	13	12	3	25.00
National Commission for Scheduled Caste	17	0	0	0
President's Secretariat	4	0	0	0
Financial Services - Banking & Insurance Divisions	1	0	0	0

2.10 The Committee is concerned to note that, on an average 20% of grievances are not being disposed of within the stipulated time limit of 60 days. The Committee recommends the Department to instruct the Ministries/Departments of Central Government to constitute social audit panels to identify core grievance prone areas and streamline their systems accordingly. The Committee further recommends DoPPW to take up the matter with higher authorities of the concerned Ministries/Departments and impress upon them to resolve the grievances within the prescribed time limit.

2.11 The details of core grievance prone areas which account for a large number of grievances/complaints lodged with the Department of Pension and Pensioners' Welfare through CPENGRAMS and other modes are as follows:

- a. Delay in initiation of pension
- b. Incorrect sanction of pension
- c. Delay in payment of other retirement benefits
- d. Non-payment of arrears of pension
- e. Non-Revision of pension payment order (PPO)
- f. Non-payment of Dearness Relief & related issues
- g. Non-payment of Fixed Medical Allowances (FMA)
- h. Life Certificate related issues
- i. Discontinuation of Pension
- j. Change in pension disbursing Bank/Branch
- k. Delay in initiation of disability Pension (applicable in case of Military/Para-military personnel).

2.12 The Committee notes the fact that the Department has identified core grievance prone areas which account for a large number of complaints lodged on CPENGRAMS portal. It appears to the Committee that majority of grievances lodged on CPENGRAMS portal are related to Delay or incorrect sanction of pension/family pension and other

retirement benefits, Non-payment of arrears of pension, Revision of pension/family pension/pension payment Order, Issues related to medical facilities and Other service-related issues such as fixation of pay, MACP. The Committee recommends the Department to rope in Quality Council of India and enable the agencies involved in Pension authorization, sanctioning, processing and disbursement to streamline their systems so as to mitigate the volume of grievances and also to ensure citizen satisfaction.

2.13 There is a provision for submitting feedback in CPENGRAMS portal by the pensioners/citizens after their grievance is disposed of. This is optional and at the discretion of the pensioners/citizens. For the ease of senior citizens and those not very well conversant with information technology, any pensioner/citizen can also contact this Department through call centre at toll free number 1800111960 which has been operationalised we.f 20.6.2019 besides post and email expressing dissatisfaction on resolution provided by concerned organisation. Based on the request of the pensioners/citizens, the DoPPW re-registers the cases where the grievance lodged by the citizen vide CPENGRAMS are being summarily disposed of by the Ministries/Departments to their dissatisfaction and the quality of disposal is not appropriate. Such re-registered cases are forwarded to the concerned Ministry/Department/Organisation for re-examination and expeditious resolution as per rules in vogue. Such cases are also being taken up with the concerned organisation through portal, letters by senior officers, inter-ministerial meetings including Pension Adalats.

2.14 Year-wise number of re-registered grievances is as under:

Year	2017-2018	2018-2019	2019-2020	2020-2021
Number of re-registered cases	12	55	389	566* *as on 28.1.2021

2.15 The statistical details of the feedback (5 level grading from excellent to poor) submitted by pensioners/citizens available in the portal w.e.f Financial Year 2017-18 to 2020-2021(as on January 28, 2021) is as under:

Year	Rating (5 level grading from excellent to poor)					No of Grievances
	Excellent	Very Good	Good	Average	Poor	
2017-2018	3402 (44.30%)	453 (5.90%)	495 (6.45%)	574 (7.47%)	2756 (35.89%)	7680
2018-2019	3271 (43.10%)	472 (6.22%)	512 (6.75%)	585 (7.71%)	2749 (36.22%)	7589
2019-2020	2463 (41.42%)	357 (6.00%)	409 (6.88%)	465 (7.82%)	2253 (37.88%)	5947
2020-2021	2754 (45.48%)	332 (5.48%)	370 (6.11%)	399 (6.59%)	2201 (36.34%)	6056

2.16 The Committee notes that there is a steep increase in the number of re-registered grievances over the years. This, coupled with the feedback given by the aggrieved, drives home the point that the quality of grievance redressal is not satisfactory. The Department may put an accountability mechanism in place and explore the feasibility of holding the grievance redressal authorities concerned answerable for summarily disposing of grievances without appropriate qualitative action.

2.17 The Department in its written replies stated that CPENGRAMS has achieved its major objectives in terms of filing of grievance, its reaching the concerned Ministry/Department as well as resolution and feedback as well as monitoring of such grievances by nodal officers of different Ministries/Department, a seamless exercise. Without CPENGRAMS, such MIS reports as provided for betterment of grievance experience would not have been possible.

2.18. Some Pensioners' bodies have claimed that CPENGRAMS functions in a mechanical manner – just forwarding and passing back the feedback and there is no system of back reference or review by Higher Authority. They have added that a large number of cases are closed without speaking order.

2.19. Pensioners' Associations have also mentioned that the pensioners do get reply promptly but in cases where request made in CPENGRAMS is not acceded to by the addressee and no reason or rule/ Govt order rejecting the

request is stated. They have added that Hon'ble Apex Court has repeatedly directed that whenever a request is rejected, there must be reasoned order.

2.20. The Department in its written reply has given following explanation:-

- (i) CPENGRAMS has a facility to re-register those cases wherein the Pensioner is not satisfied with the resolution and a back reference is made to the concerned Ministry/Department.
- (ii) DoPPW is separately monitoring such type of grievances with the concerned Ministries/Departments.
- (iii) CPENGRAMS has a facility wherein the concerned Ministry/Department can upload a speaking order which can be viewed by the Petitioner in CPENGRAMS.
- (iv) Provision for Appeal by Pensioner/Family pensioner would also be incorporated in the CPENGRAMS module.
- (v) This department has already advised all Ministries/Departments to resolve the grievances within the stipulated time frame and in case the demand is rejected a speaking order should be passed and also posted in the portal.

2.21 The Committee acknowledges the consistent efforts being made by the Department to improve the effectiveness of grievance redressal machinery. The Committee in its 100th Report recommended the Department to strengthen the Grievance Redressal mechanism and make it more citizen friendly. The Committee desired that there should be a nodal authority in the department to whom complaints against the orders/decisions of individual Ministries/Departments can be made. The Committee hopes that the appellate mechanism shall be operationalized at the earliest. The Department may apprise the Committee about the status of appellate mechanism in its Action Taken Replies.

Pension Adalat

2.22. With a view to strengthen the grievance redressal mechanism, DoPPW has started organizing Pension Adalats. The objective is to provide on-the-spot resolution of unresolved grievances in CPENGRAMS. In the Adalat, the concerned Ministry/Department, the PAO, the concerned Bank and representative of the Pensioner are called on a single platform for resolution of the grievances across the table. However, the decision/award of these Pension Adalats does not have any judicial/quasi-judicial sanctity, as it is a forum/platform where the pensioner or his representative can meet all the stakeholders and resolve the issue.

2.23 In 2017, Pension Adalat was started on experimental basis and Department of Pension & Pensioners Welfare held it on September 20, 2017. A total of 29 grievances, which were old or where the pensioners have expressed his/her dissatisfaction over the disposal by the concerned authorities, were selected from the unresolved grievances in CPENGRAMS. Out of the 29 selected cases, 26 cases were resolved in the Adalat itself and suitable instructions were given to the concerned Departments in the remaining cases.

2.24 The 2nd Pension Adalat was held on September 18, 2018, which was a Nationwide Pension Adalat. Department of Pension & Pensioner's Welfare took up 36 grievances (including 4 cases which could not be resolved in the last Pension Adalat) where the pensioners has expressed his/her dissatisfaction over the disposal by the concerned authorities, were selected from the unresolved grievances in CPENGRAMS. Out of these, 22 cases were settled on-the-spot in the Adalat. Suitable instructions/directions were given in the remaining cases to the concerned Departments/PAO/CPAO/Banks to resolve the grievances. Ministries/Departments/Organisations were asked to hold their own Pension Adalats where all the stake-holders viz. the Heads of the Department, the PAO office and the concerned Bank, can come together on one table along with the pensioner or his representative and provide on-the-spot resolution within the

extant rule. From the reports received from them, 13112 cases were taken up for redressal in these Pension Adalats. 9582 (73%) pending grievances relating to Central Govt. Ministries/Departments/Organisations were resolved in one single day.

2.25 The 3rd Pension Adalat was held on August 23, 2019 which was Nationwide Pension Adalat. Department of Pension & Pensioner's Welfare took up 42 grievances (28 fresh unresolved grievances in CPENGRAMS along with 14 unresolved cases/grievances of the last Pension Adalat) were taken up in the Pension Adalat. Out of these, 29 cases were settled on-the-spot in the Adalat. Suitable instructions/directions were given in the remaining cases to the concerned Departments/PAO/CPAO/Banks to resolve the grievances. Ministries/Departments/Organisations also held their Pension Adalat. From the reports received from Ministries/Departments, 5277 cases were taken up for redressal in these Pension Adalats. 3573 (67.7%) pending grievances relating to Central Govt. Ministries/Departments/Organisations were resolved in one single day.

2.26 The 4th Pension Adalat was held for the first time, outside Delhi, at Jammu on February 29, 2020. 342 cases, pertaining to Central government pensioners of various Departments and Ministries viz. Textiles, Defence, Forests, ASI, GSI, CGWB, CWC, C&AG, NSSO, DGDD, BSF, SSB, CISF, CRPF, ITBP, MIB and JKGAD were discussed. Out of which, 319 such cases were settled. In 23 cases the concerned Departments were advised to resolve the pending cases as per extant rules and send a report to DoP&PW.

2.27 As regards the 5th Pension Adalat, due to spread of Covid-19 Pandemic, Ministry/Department/Organization/Field formation were asked to conduct Nation-wide Pension Adalat in the last week of December, 2020 and First week of January, 2021, leveraging digital technology to conduct the Adalat through Video Conferencing. While holding these Adalats, each Ministry was asked to ensure the presence of all concerned stake-holders viz. HoD, DDO, PAO and

officials of concerned Banks, at the Pension Adalat from their respective locations on Video Conferencing. The objective of the Adalat was prompt resolution of pensioners' grievances (grievances relating to family pensioners and super senior citizens), within the framework of extant policy guidelines. Cases were taken up from 'Bhavishya Portal' where PPO was not issued in cases of Superannuation/VRS/Family Pension not granted after death of deceased employee and family pension cases of grievances from CPENGRAMS were also added.

2.28. Some Pensioners' Associations have remarked that the system of Pension Adalat has degenerated into a mere ritual and the name itself is misnomer as Pension Adalats do not have any judicial/quasi-judicial status. No pleaders and presenters are permitted. On the pretext of disposing of the cases at the Adalat, cases continue to be neglected. Besides, the Notification for Pension Adalat is not properly circulated nor are cases uploaded on Pensioners Portal.

2.29 The department in its written replies has submitted that most of the Associations in their letters have commended the efficacy of the system of Pension Adalats. Some have also confirmed participation. The department has added that the Adalats do not have any judicial/quasi-judicial powers for which already there are Courts and Central Administrative Tribunal. The Department has further added that since Pensioners had to spend years fighting cases in courts, this system was evolved to deliver speedy justice.

2.30. The Committee is pleased to note that Pension Adalat has emerged as an effective platform for the redressal of pension grievances. The Committee recommends the Department to harness video conferencing technology and hold Virtual All India Pension Adalats on a half-yearly basis so that the grievances which could not be resolved through CPENGRAMS during the six-month period and beyond can be redressed at once. The Committee urges the Department to ensure that pension Adalats cover all Ministries/Departments having long pending grievances

on a rotational basis so that no Ministry/ Department is left out. Further, the Committee impresses upon individual Ministries/Departments to ensure that pension adalats should be presided over by officers of appropriate level and reasonable seniority having sufficient knowledge of current as well as past rules and procedures.

Alternative Dispute Resolution

2.31 DoPPW has informed that presently there are approximately 310 cases relating to pension matters which are pending in various Courts/Tribunals and which are being contested by the concerned Administrative Ministries/Departments as per the laid down guidelines. On being asked, the Department has apprised the Committee that no Guidelines/Instructions have been issued by DoPPW to Ministries/Departments of the Central Government to resolve the grievances of Pensioners' through Alternative Dispute Resolution methods such as conciliation at pre-litigation stage as of now.

2.32 The petitions on pension related grievances generally relate to non-payment/delayed/less payment of pension and other retirement benefits, non-revision of pension as per the orders issued in implementation of the recommendations of the Pay Commission, etc. It is primarily the responsibility of the Administrative Ministry/Department, where the employee last served, to contest the cases pertaining to the pensioners belonging to their Department, to keep a track of the progress of the case, to ensure timely action as per the Court directives and to adopt a unified stand in the Court on behalf of Government of India. However, in cases where the issue raised in the petition involves rules/policy of DoPPW, necessary advice/inputs are provided by this Department to the concerned Ministry/Department for preparing their reply in the court case. If, in a case there are multiple petitioners belonging to more than one Ministry/Department and the issue raised in the petition involves rules/policy of this Department, such a case is contested in the Court/Tribunal

by Department of Pension & Pensioners' Welfare. There are 6 such cases which are being contested by Department of Pension & Pensioners' Welfare.

2.33 The Committee believes that denial of timely justice amounts to denial of justice itself. The Committee is of the considered view that the elderly should not be forced to approach Courts to claim their rightful entitlements. The Committee accordingly recommends the Department to explore the feasibility of institutionalizing an alternative dispute resolution mechanism such as pre-litigation conciliation to resolve the grievances of pensioners at pre-litigation stage itself.

CHAPTER 3

Grievances pertaining to Pension Policy, Pension Structure and other Retirement Benefits

3.0 The Committee held its second meeting on 4th January, 2021 during which it heard the Secretary, Central Government Pensioners' Welfare Association followed by the Secretary, Department of Pension and Pensioners' Welfare and Controller General of Accounts, Ministry of Finance. During the meeting, the Committee discussed specific grievances relating to pension policy, pension structure and pension procedure among others.

CENTRAL GOVERNMENT EMPLOYEES' GROUP INSURANCE SCHEME (CGEGIS)

3.1. The Central Government Employees' Group Insurance Scheme (CGEGIS), a group insurance scheme, exclusively meant for the Central Government Employees came into force w.e.f. 01st January, 1982. It is a self-financing and self-supporting Scheme without any financial assistance from the Government. The scheme was launched with the twin objectives of providing insurance cover to their families in the event of death in service and providing lumpsum payment to augment their resources on retirement. The subscription paid by members towards the Scheme is recovered every month from their salary and bifurcated into 2 funds, namely - 'Savings Fund' and an 'Insurance Fund' in the ratio 70:30.

3.2. The Committee was informed that the rate of subscription per unit is fixed at Rs. 15/- per month since 01.01.1990. A Group 'C' employee has to subscribe for two units, a Group 'B' employee for four units and a Group 'A' employee for eight units. The amount of insurance cover is Rs. 15,000/- for each unit of subscription of Rs. 15 per month. It will be paid to families of those 'employees' who unfortunately die due to any cause while in service. Thus, the maximum insurance cover for Group 'A' employees stands at Rs.1,20,000; for Group 'B' at Rs. 60,000 and for Group 'C' at Rs. 30,000. Ministry of Finance publishes 'Table of Benefits' and the total amount is worked out using the same depending upon when the employee joined the Scheme

and the year/ month of cessation of membership. Upon employee's exit from the Scheme, only the Savings amount, as applicable on the concerned date, is payable. In case of demise of the employee, the Savings amount applicable on the date plus the insured amount is payable.

3.3. The Committee is of the view that the benefits provided by social security systems should improve quality of life, support independence and compensate for the loss of income after retirement. As regards CGEGIS, the Committee notes that the monthly deduction as well as the insurance amount have remained unchanged since 1990. In the present context, the insurance cover provided by CGEGIS seems to be too meagre to be commensurate with the elevated cost of living. Therefore, the Committee recommends the Government to implement the recommendations of Seventh Central Pay Commission and increase the Insurance amount to Rs. 50,00,000, Rs. 25,00,000 and Rs.15,00,000 for Group 'A', 'B' and C officers/ staff respectively with commensurate enhancement in monthly contribution of Rs. 5000, Rs. 2500 and Rs. 1500 for respective Groups of officers/ staff.

3.4 The Committee takes note of the fact that India has been undergoing rapid demographic changes over the last three decades. The mortality and morbidity rates have also changed remarkably. The Committee also notes that the 'Table of Benefits' published by the Ministry of Finance is based on the mortality rate of 3.75 per thousand per annum upto 31.12.1987 and 3.60 per thousand per annum thereafter. Therefore, the Committee is of the opinion that there is a need to review the current mortality rate and accordingly revise the apportionment between the Savings and Insurance funds. The Committee agrees with the observation made by the Seventh Central Pay Commission in this regard and recommends that the ratio of Savings Fund to Insurance Fund be modified from the present 70:30 to 75:25 at the earliest.

GENERAL PROVIDENT FUND (GPF)

3.5. General Provident Fund (GPF) Scheme came into effect from 01st April, 1960 and is applicable to Government servants who were appointed before 1st January, 2004 and are covered by the Defined Benefit Pension Scheme (Central Civil Services (Pension) Rules, 1972). The Government servants appointed on or after 1st January, 2004 are covered by the National Pension System and are not eligible to subscribe to the GPF. As per the rules, all temporary/permanent Government servants appointed before 1.1.2004 and not contributing to any other Provident Fund (e.g. Contributory Provident Fund) have to compulsorily subscribe to the General Provident Fund.

3.6 The GPF Scheme was introduced mainly to foster the habit of savings amongst the Government employees and to provide them financial help in times of need. Under this Scheme, monthly subscription is fixed by the subscriber himself subject to the condition that it will not be less than 6% of his basic pay and not more than his basic pay. Central Government credits annual interest in the account of subscriber each year as per the rate of interest decided in that financial year. When a subscriber retires or quits the service, the amount standing to his credit in the Fund becomes payable to him.

3.7. The Committee notes that GP Fund is one of the most popular and reliable savings funds amongst Government employees for it can be relied upon in times of need while in service or after retirement. This also ensures that the Government employee has a substantial amount in his bank account to meet any unforeseen expenditure after his/ her retirement.

3.8 The Committee was informed that the major grievances with respect to GPF from Pensioners' are inaccurate and delayed GPF settlement, along with interest on their retirement, due to frequent instances of missing credits in their GPF accounts reported mostly by subscribers, who during their service moved from one establishment to another or were assigned foreign deputation and also

by Officers of All India Services, who proceed on deputation outside their cadres. The Department informed that the situation of missing credit arises mainly in cases where the GPF account is maintained by an establishment different from that generating their salary bills and deducting their GPF subscription. The Committee was further informed that to avoid such grievances, the Department of Pensions and Pensioners' Welfare *vide* OM No. 3/7/2020-P&AO dated 17th July, 2020 has issued instructions making it mandatory for all offices maintaining GPF accounts to intimate the particulars of missing credits, once in every financial year, to the authority responsible for deducting the GPF subscription, under intimation to the concerned subscriber. Further, a complete statement of all credits, debits and interest since inception of the GPF account is to be provided to every subscriber, mandatorily two years before the date of retirement and seek representation, if any, within 60 days from the receipt of such a statement.

3.9. Since the amount deposited in GPF Account is mainly the monthly contribution made by a Government employee while in service, it is expected that they should be paid the deposited amount along with interest in one sum on the day of exit from the Fund consequent to retirement/ resignation. The Committee notes that despite having integrated structure of GP Fund Account, All India Services Officers and other Officials in transferable establishments are subjected to opening of separate GP Fund account at each place of posting in course of their service which leads to creation of multiple GPF accounts for the same person over a period of time or when the borrowing organization fails to send the monthly GPF contribution deducted from the subscriber to his/ her parent office where GPF account is maintained subsequently give rise to the issue of missing credit. The existence of multiple GPF accounts or absence of transfer of deposit to the establishment where GPF account of a subscriber is maintained often poses problems in need-based withdrawal from the Fund while in service or after exit from GPF Scheme consequent to the retirement.

3.10. The Committee is appreciative of the remedial action taken by the Department of Pension and Pensioners' Welfare to resolve GPF related grievances of pensioners *vide* their OM dated 17th July, 2020 and expects that the same would help in the regular updation of GPF account and in addressing the issue of missing credit. The Committee further observes that in this era of digitization and online banking, Government accounting system operates as an integrated unit. The Committee, accordingly, recommends that the extant practice of opening multiple GPF accounts by an employee in transferable establishment should be done away with and that only single GPF account should be in operation throughout the duration of his/ her service. Further, if a Government servant is posted in an Establishment where GPF Rules are not applicable, the monthly deposit in the Fund should be made from the salary of the subscriber and transferred by the borrowing organization to his/ her parent department where his/her GPF account is maintained through electronic mode under intimation to the subscriber.

Provisional Pension

3.11. There are the following two rules in the Central Civil Services (Pension) Rules, 1972 for sanction of provisional pension to a retired Government servant:

- (i) Rule 64: In cases where, in spite of following the procedure, the Head of Office is not able to forward the pension papers to the Accounts Officer within the specified period or the pension papers are returned by the Accounts Officer to the Head of Office for eliciting further information and the Government servant is likely to retire before authorization of pension, the Head of Office is required to issue a sanction letter authorizing 100% of pension and gratuity as provisional pension and provisional gratuity, withholding 10% gratuity for unassessed Government dues.

- (ii) The above instructions further provide that the provisional pension and provisional gratuity may be sanctioned in those cases also, where retiring Government servant is unable to submit the pension claim Forms for any reason. These instructions are also applicable in cases where the Government servant retires otherwise than on superannuation, i.e. voluntary retirement, retirement under FR 56, etc.
- (iii) Rule 69 read with Rule 9(4): In cases where any departmental or judicial proceedings are pending against a Government servant at the time of retirement, a provisional pension, equal to maximum pension which would have been admissible on the basis of qualifying service up to the date of retirement of the Government servant, is required to be sanctioned by the Accounts Officer. The provisional pension is payable till the issue of final orders after the conclusion of the departmental or judicial proceedings. No gratuity is payable till the conclusion of the departmental or judicial proceedings and issue of final orders thereon.
- (iv) Rule 80-A provides for sanction of provisional family pension in case of death of a Government servant while in service. Under this rule, after the family pension case has been sent by the Head of Office to the Accounts Officer, the Head of Office is required to issue a sanction letter authorizing the provisional pension not exceeding maximum family pension and provisional gratuity equal to 100% of the amount of death gratuity admissible. In order to avoid any hardship to the family of the deceased Government servant, Department of Pension & PW has issued instructions vide OM No. 1/11/2020-P&PW(E) dated 29th July, 2020 relaxing the provisions of rule 80-A of the CCS (Pension) Rules, 1972 to the extent that if a claim for family pension in Form 14 along with death

certificate and bank account details of the claimant has been received and the Head of Office is satisfied about the bonafide of that claim, he shall sanction provisional family pension immediately. The Head of Office shall not wait for forwarding of the family pension case to Pay & Accounts Office before sanctioning the provisional family pension.

3.12. The Committee desires that retirees should not be regarded as recipients of welfare dole but as the claimants of their rightful entitlements. As per the extant instructions laid down under Rule 64 of the CCS (Pension) Rules,1972, the payment of provisional pension will initially continue for a period not exceeding six months from the date of retirement. The period of provisional pension may be further extended, in exceptional cases, with the concurrence of PAO and after approval by the Head of Department. However, the total period of provisional pension shall, in no case, be more than one year from the date of retirement. The Committee believes that every retiree should have a basic right to get “provisional” pension till their regular Pension Payment Order (PPO) is issued and other procedural formalities are completed. The Committee recommends that the Government may consider payment of “Provisional Pension” until the final pension is sanctioned to the retired Government servant.

3.13 It was brought to the notice of the Committee that ongoing pandemic has further caused delay in disbursement of pensionary benefits to employees who got retired during this pandemic as they faced difficulties in submitting their Pension Forms to the Head of Office or furnishing the hard copy of Claim Form along with Service Book to the concerned Pay and Accounts Office in time. The retiree belonging to Central Armed Police Forces (CAPFs) who usually are posted at different locations and whose Heads of Offices sit in offices of cities different from where their Pay and Accounts Office is located, faced more difficulties during this period.

The Department should intervene in the matter and come up with a viable solution and apprise the Committee in this regard.

Grievances relating to Medical Facilities

3.14. Pensioners' associations have brought certain grievances pertaining to the medical facilities to the notice of the Committee, the details of which are furnished below :-

- (i) The Apex Court has given decision in a number of cases that all the expenditure incurred by a beneficiary of Central Government Health Scheme on his or her treatment in non-empanelled Private Hospitals should be reimbursed to the beneficiary. However, the Government has not issued any general instructions in this regard with the result all such pensioners/beneficiaries have to approach the Court of law for justice by spending a lot of money and time.
- (ii) The medical facilities and attention to the critically ill pensioners require urgent attention of the authorities. CGHS confines its operations to Delhi/NCR, state capitals and a few large urban centres. There are a large number of nodal points where many central government staff work and settle down after retirement. Establishment of CGHS Wellness centres at more district locations will go a long way in catering to such pensioners. The monitoring of medical attention to the pensioners may also be included in ambit of the CPENGRAMS. At par medical facilities in all Central Govt. health schemes for pensioners needs to be ensured.
- (iii) Fixed Medical Allowance may be enhanced from Rs 1000 to Rs 3000 per month since most pensioners are suffering from different diseases at old age and are unable to manage with meagre pension as CGHS hospital is not available in every town.

- (iv) Pensioners having pension accounts in some Banks like SBI face difficulty in surrendering Fixed Medical Allowance (FMA) and getting FMA Surrender Certificate to avail CGHS indoor & outdoor (OPD) facilities, due to their insisting on directions from CPAO which is very cumbersome and long drawn process through the parent dept. and concerned PAO. Such Pension Disbursing Authorities (PDAs) can very easily facilitate surrender of FMA to the pensioners on request, as no FMA or other allowance amount is mentioned in PPOs issued by CPAO. Only 'as admissible' is recorded there. Clear instructions to all PDAs may be issued in this regard, so that all such pensioners can get hassle free FMA Surrender Certificates to avail CGHS facilities to which they are entitled after paying subscription to the Central Govt. Health Scheme (CGHS).

3.15. Regarding reimbursement of expenditure incurred by a beneficiary of Central Government Health Scheme on his or her treatment in non-empanelled Private Hospitals, DoPPW has clarified that the matter of reimbursement of medical expenses of serving employees and pensioners comes under the administrative purview of Ministry of Health and Family Welfare. All instructions are issued by the administrative ministry after examining the judgment of the Court and in consultation with other concerned Departments e.g. Ministry of Law and Justice and Ministry of Finance etc. The Department has assured the Committee that this suggestion of the Associations shall be conveyed to the Ministry of Health and Family Welfare.

3.16. Regarding the establishment of CGHS wellness centre and expansion of CGHS Network, DoPPW has clarified in its submission that it comes under the purview of Ministry of Health and Family Welfare. Such decisions are taken by Ministry of Health and Family Welfare based on their guidelines and

availability of resources. However, this suggestion of the Associations shall be conveyed to the Ministry of Health and Family Welfare.

3.17. In regard to enhancement of Fixed Medical Allowance granted to pensioners, who reside outside the CGHS areas, for meeting expenditure on day to day medical expenses (OPD) that do not require hospitalization, the DoPPW has stated that the amount of Fixed Medical Allowance was increased from Rs. 300/- per month to Rs. 500/- per month vide Department of Pension & PW's OM dated 19.11.2014. The question of increasing the amount of Fixed Medical Allowance was examined by the 7th Central Pay Commission. Since the amount of this allowance was increased to Rs. 500/- per month w.e.f. 19.11.2014, the Commission did not recommend any further enhancement of the allowance. According to DoPPW, the Committee headed by Finance Secretary was constituted to examine the recommendations of the 7th Central Pay Commission on various allowances payable to the Government employees/pensioners and the said Committee recommended enhancement of the Fixed Medical Allowance from Rs. 500/- p.m. to Rs. 1000/- per month. Accordingly, orders for enhancement of the Fixed Medical Allowance from Rs. 500/- p.m. to Rs. 1000/- per month, w.e.f. 1.7.2017, have been issued vide OM dated 19.7.2017. The Department has, however, assured that the suggestion of the Associations to further increase the same to Rs. 3000 p.m. shall be forwarded to the Department of Expenditure.

3.18. Regarding hassle free FMA Surrender Certificates, DoPPW has submitted that this pertains to the codal formalities for processing such cases in accordance with the instructions of the CPAO and the Bank Authorities, however, they have assured that this issue shall be taken up with the CPAO for examination to explore the feasibility of simplification of procedure, if required.

3.19. The Committee notes that despite favourable decision of apex Court in a number of cases, all the expenditure incurred by a beneficiary of Central Government Health Scheme on his or her treatment in non-

empanelled Private Hospitals should be reimbursed to the beneficiary, the Government has not yet issued any general instructions in this regard and the pensioners/beneficiaries have to approach the Court of law for justice by spending a lot of money and time. The Committee believes that rules and procedures are just a means to achieve a larger goal i.e. welfare of pensioners and they should not become an end in themselves. Strict adherence and conformity to norms, rules and procedures might lead to a situation where strictly following these norms, rules and procedures instead of being means, become ends in themselves which create stumbling blocks in achieving mandated objectives/ends. The Committee is of the view there may be exigencies when the old age pensioners may directly approach non-empanelled hospitals for treatment without first approaching a Government hospital. They should not be deprived of their rightful entitlements under any circumstances. The Committee recommends the Department to play a pro-active role and pursue the matter with the Ministry of Health and Family welfare. The Committee also recommends the Department to seek details of action taken by the Ministry of Health and Family Welfare on the judgements of the Apex Court in this regard and furnish them to the Committee in its Action Taken Replies.

3.20. The Committee is in agreement with the views of Pensioners' Associations that CGHS should not confine its operations to metro cities, state capitals and a few large urban centres only. The Government may explore opening of CGHS centres at district locations or designate already functional Government hospitals in district headquarters as CGHS Centres to provide treatment to CGHS beneficiaries. The Government may also include settlement of medical facility related grievances of pensioners on the portal of CPENGRAMS as requested by pensioners and the DoPPW should work in tandem with Health Ministry in this regard.

3.21. The Committee takes note of the fact that Fixed Medical Allowance is granted to pensioners who reside outside the CGHS areas for meeting expenditure on day-to-day medical expenses (OPD) that do not require hospitalization. The Committee also takes note of the request of Pensioners' Associations for enhancement of Fixed Medical Allowance from Rs 1000 to Rs 3000 per month as most pensioners are suffering from different diseases at old age and are unable to manage with meagre pension as CGHS hospital is not available in every town. The Committee recommends DoPPW to take up this issue of enhancement of Fixed Medical Allowance with the Finance Ministry as Rs 1000 is a very meagre amount for an old age pensioner and apprise the views of the Finance Ministry to the Committee in its Action Taken Replies.

3.22. The Committee takes note of the difficulties faced by pensioners in surrendering their Fixed Medical Allowance (FMA) and getting FMA Surrender Certificate to avail CGHS indoor & outdoor (OPD) facilities, and, accordingly, recommends DoPPW and CGA that the procedural loopholes coming in this way should be plugged and ensure that all such pensioners should get FMA Surrender Certificates in a hassle free manner through online mode under intimation to the bank concerned and a timeline should be fixed in this regard.

3.23. The Committee notes that the Central Government provides health care facilities for both, serving as well as, retired employees. However, the Committee observes that serving employees of central government are covered under the Central Service (Medical Attendance) Rules, 1944 (CS (MA) Rules), which provides facilities for availing medical facilities outside CGHS covered areas. However, these Rules are not applicable to pensioners, and instead pensioners residing outside CGHS covered area are entitled to Fixed Medical Allowance (FMA). The Committee is of the view that non-applicability of CS (MA) Rules to pensioners residing outside

CGHS areas has placed them at disadvantaged position vis-à-vis serving employees. Accordingly, the Committee feels that either the provisions for medical facilities available to serving employees also needs to be extended to pensioners or instead of increasing FMA year after year, DoPPW may moot a proposal for introducing cashless health insurance facilities for such pensioners in nearby Private Health Centers in lieu of FMA on voluntary basis.

Additional Quantum of Pension

3.24. At present, Central Government Pensioners are entitled to receive an additional quantum of pension equivalent to 20% of basic pension on attaining the age of 80 years, 30% on attaining 85 years, 40% on attaining 90 years, 50% on attaining 95 years and 100% of on crossing 100 years.

3.25 In this regard, Pensioners' bodies have requested that 5% additional quantum of Pension may be considered to be commenced on attaining the age of 65 years, 10% on 70 years, 15% on 75 years and 20% on 80 years.

3.26. The Department in their written submission has stated that the provision regarding additional pension/family pension on attaining the age of 80 years and above was introduced with effect from 01.01.2006 on implementation of the recommendations of the Sixth Central Pay Commission.

3.27. The Department further stated that the Commission was of the view that older pensioners/family pensioners require a better deal because their needs, especially those relating to health, increase with age. Accordingly, the pensioners/family pensioners get additional quantum of pension amounting to 20% on attaining the age of 80 years, 30% on 85 years, 40% on 90 years, 50% on 95 years and 100% on attaining the age of 100 years. This provision was examined by the 7th Central Pay Commission also. The Commission was of the view that the existing rates of additional pension and additional family pension

are appropriate. The Department has, however, assured that this suggestion of the Associations shall be conveyed to the Department of Expenditure.

3.28. The Committee is very much cognizant of the social churning taking place in our society over the years. The joint family system is breaking down giving way to nuclear families. The growth of nuclear families due to geographical and social mobility have further led to rise in individualism and individualistic thinking and the generation who want to live away from shackles of joint families and patronage of elderly parents or grandparents. According to one estimate, by 2050, the share of population over the age of 60 is likely to increase significantly in the country. In view of such changes at societal level, we need to have a robust pension system for elderly which can help them survive in this world without being a burden on anyone. The Committee is of the view that the Government should sympathetically consider the demand of Pensioners' Associations for 5% additional quantum of Pension on attaining the age of 65 years, 10% on 70 years, 15% on 75 years and 20% on 80 years to the Pensioners. The Committee recommends DoPPW to pursue vigorously with Finance Ministry and apprise the Committee of the outcome.

Enhancement of Grant-in -aid

3.29. The Pensioners Associations have also made a request for enhancement of Grant in aid admissible to identified Pensioners' Associations from Rs. 75,000/- per year to Rs.1,50,000/- per year.

3.30. The Department in their response has stated that this issue would be decided on the basis of justification for additional funds by the Associations considering their previous performance/fund utilization and subject to availability of resources.

3.31. The Committee is of the view that Pensioners' associations play an instrumental role in promoting Pensioners' Welfare besides providing a

platform for the retirees to project their grievances to the concerned agencies/authorities for their overall welfare. The Committee is satisfied with the reply of the Department and hopes that additional funds will be provided to deserving associations based on their previous performance and fund utilization.

Modified Assured Career Progression (MACP)

3.32. The Pensioners' bodies have claimed that Modified Assured Career Progression (MACP) was awarded by the Government to its employees and pensioners in 6th Central Pay Commission from September 2008 onwards after release of 6th CPC Report. MACP assures 03 Promotions to an employee, each up gradation after completion of 10 years service. In case of non-availability of posts, Non Functional Grades (NFU) are given with financial benefit. They have mentioned that there is a demand of pre-September 2008 pensioners that MACP should be implemented w.e.f 1st January, 2006, giving relief to pensioners retiring in the intervening period i.e. from January, 2006 to August, 2008. According to them, 3rd MACP has been denied to this section of pensioners, whereas all other benefits have been given from January 2006 in terms of 6th CPC recommendations.

3.33. Besides this, Pensioners' Associations have also submitted that increment should be given to employees who retired on 30th June after January 2006. According to them, this issue also arose after implementation of 6th CPC recommendations wherein date of Increment to all Government Employees was brought a uniform date of 1st July every year. Those employees who retired on 30th June and had served one Full Year for earning increment were denied the increment on the plea that next date of increment is 1st July. Such cases of pensioners who retired on 30th June after Jan. 2006 will be not many, in hundreds only. But they were denied the last increment even after serving one full last year of service. Government should resolve the issue in favour of such

deserving pensioners. Also it is a matter of one last increment and does not pertain to very large numbers and heavy financial implications.

3.34. DoPPW in its written reply has stated that this is a policy matter and comes within the purview of the Department of Personnel and Training (DoPT). They have further stated that any decision on date of implementation of Modified Assured Progression Scheme and Grant of Increment is taken by the DoPT keeping in view various factors including the judicial dicta. However, they have assured to convey this suggestion of the Associations to DoPT.

3.35. The Committee feels that DoPPW should pursue the matter of implementation of MACP w.e.f 1st January, 2006 with DoPT as it will give relief to pensioners retiring in the intervening period i.e. from January, 2006 to August, 2008 as all other benefits were given to them from January 2006 as per 6th CPC recommendations. The Committee also recommends DOPPW to consider the case of Pensioners' who retired on 30th June and were denied the increment on the plea that next date of retirement is 1st July.

War widows

3.36 The Committee received a representation from an aggrieved woman family pensioner wherein she has mentioned that certain provisions applicable to widows of paramilitary forces and civil government servants which cause disparity in payment of liberalized full pension to widows of civil/ paramilitary forces as compared to widows of Defence Forces Personnel. As per rule, widow of a defence personnel is entitled to full pension irrespective of her remarriage status, whereas widow of a paramilitary/ civilian govt. servant gets only 30% of her applicable full liberalized pension (a huge 70% deduction) if she remarries and this rule is applicable even when she fully supports kids from her previous marriage.

3.37 The Committee feels that widows of paramilitary/ civilian govt. servants should not be discriminated against widows of Defence forces

Personnel and recommends that the Government should sympathetically consider the plight of such women and explore the feasibility of amending Central Civil Services Pension rules to enable widows of Paramilitary/Civil Government Servants get full liberalized pension at par with widows of defence personnel even after their remarriage.

CHAPTER 4

Grievances pertaining to Authorization, sanction and processing of pension

Authorization, Sanction and Processing of pension

4.0 As per the Central Civil Services (Pension) Rules, 1972 and orders/instructions issued by the Government, the authorities/agencies involved in the process of preparation and payment of pensionary benefits to the pensioners and their respective role in this regard is described in ensuing paras:

4.1 Each individual Ministry/Department of Govt. of India is responsible for the Pension processing, sanction and payment of pensionary benefits of its retiring employees. Within each of the Ministries/Departments, the following authorities are involved in the process:

I Head of Office of the concerned Ministry/Department

Head of Office functions under the overall supervision and control of the concerned Administrative Ministry/Department. The Head of Office in a Ministry/Department is a Gazetted officer declared as such under the Delegation of Financial Powers Rules, 1978. He is required to perform the following duties:

(i) Authorisation of pension

- To obtain and maintain the nomination forms of the Government servant for gratuity, GPF, CGEGIS, Commutation of pension, etc.,
- To verify the service qualifying for pension and gratuity, if necessary, in consultation with the Department/offices where the Government servant had worked in the past.
- To obtain No Dues certificate from Directorate of Estates, in respect of the Government accommodation occupied by the Government servant.

- To obtain the forms/pension papers from the retiring Government servant six months before his/her date of retirement.
 - To determine the emoluments and qualifying service for determining the amount of pension and gratuity.
 - To determine the amount of Government dues (like House Building Advance & other advances, excess payment of pay and allowances, etc.) to be recovered from the gratuity and intimating the same to Pay & Accounts Office.
 - To communicate the fact regarding pendency of departmental/judicial proceedings against the retiring Government servant.
 - To forward the pension papers to the Pay & Accounts Office for Authorisation of pension, gratuity, and commutation of pension by issuing a Pension Payment Order.
 - To sanction Provisional pension and provisional gratuity in cases where there is likely to be a delay in authorisation of pension & issue of PPO.
 - To make payment of Retirement Gratuity (after adjusting the Government dues) and Commuted value of pension after authorisation by Pay & Accounts Office.
- (ii) Authorisation of Family Pension on death of a serving Government servant**
- To obtain claim for family pension//death certificate in respect of the deceased Government servant from the eligible family member.
 - To determine the emoluments for determining the amount of family pension and death gratuity.

- To determine the amount of Government dues to be recovered from death gratuity and intimating the same to Pay & Accounts Office.
- To verify the eligibility of the claimant for family pension.
- To forward the pension papers to the Pay & Accounts Office for Authorisation of family pension and death gratuity by issuing a Pension Payment Order.
- To sanction Provisional family pension pending authorisation of regular family pension & issue of PPO.
- To make payment of Death Gratuity (after adjusting the Government dues) in accordance with the nominations/relevant rules, after authorisation by Pay & Accounts Office.

(iii) Authorisation of Family Pension on death of a pensioner/family pensioner

- To obtain claim for family pension/death certificate in respect of the deceased pensioner/family pensioner from the eligible family member, in cases where the name of family pensioner is not included in the PPO to the pensioner.
- To verify the eligibility of the claimant for family pension.
- To forward the pension papers to the Pay & Accounts Office for Authorisation of family pension and death gratuity by issuing a Pension Payment Order.

(iv) Revision of Pension/family pension

- To prepare the case for revision of pension/family pension in accordance with the instructions issued by the Government on the recommendations

of the Pay Commission and to send it to Pay & Accounts Office for issuing a revised Pension Payment Authority.

II Pay & Accounts Office of the concerned Ministry/Department

Pay & Accounts Offices attached to every Ministry/Department function under the overall supervision and control of the Controller General of Accounts, Department of Expenditure. The PAO attached to the concerned Ministry/Department is required to perform the following duties in regard to authorisation of pension/family pension and revision of pension/family pension:

- To apply the requisite checks on the pension and family pension case/papers sent by the HOD.
- To assess the amount of pension, family pension/family pension and gratuity and to issue the pension payment order.
- To indicate in the Pension Payment Order, the name of the spouse of the Government servant, if alive, as family pensioner.
- To indicate in the Pension Payment Order, the names of the permanently disabled child or children and dependent parents and disabled siblings as family pensioners if there is no other member of family to whom family pension may become payable before such disabled child or children or dependent parents or disabled siblings.
- To intimate to the Head of Office the amount of gratuity and commuted value of pension, as determined by the Accounts Officer, with the remarks that the amount of the gratuity may be drawn and disbursed by the Head of Office to the retired Government servant after adjusting the Government dues, if any, and the amount to be withheld, if any, as per the intimation of Directorate of Estates.
- To forward a copy of the Pension Payment Order or the Revised Pension Payment Authority to the Central Pension Accounting Office for issuing a Special Seal of Authority.

- To authorize a provisional pension, in case any departmental or judicial proceedings are pending against the Government servant, and no gratuity shall be paid to the Government servant until the conclusion of the departmental or judicial proceedings and issue of final orders thereon.

III Central Pension Accounting Office (CPAO), Ministry of Finance, Department of Expenditure

Central Pension Accounting Office is required to perform the following duties:

- To issue the Special Seal of Authority and forward the same to the Pension Disbursing Authority/Bank along with the copy of the Pension Payment Order or the Revised Pension Payment Authority issued by the Accounts Officer.

4.2 The Committee deliberated with the Secretary, Department of Pensions and Pensioners' Welfare and the Controller General of Accounts regarding the grievances arising from authorization and processing of pensions.

End-to-end Digitization

4.3 DoPPW has apprised the Committee that it has taken various measures for simplification of procedures to reduce delays in processing, disbursement and revision of pensionary benefits such as:

- i. A common Pension processing software 'BHAVISHYA' was created with pre-fed Rules for Pension calculations for all Central Ministries. This has not only simplified the pension processing procedure, but also reduced the delays by the respective Ministries and each stage of the Pension processing can be monitored by the concerned Ministry. BHAVISHYA has been made mandatory for all Central Civil Pensioners w.e.f. 01.01.2017 for Pension settlement. Pension process

tracking has ensured seamless and accurate pension processing for all Central Govt. Employees.

- ii. This has made '*End to End Digitization*' of the Pension settlement possible resulting in the issue of electronic PPOs. The Department went a step further and now e-PPO can be sent directly to the Digi Locker of the Pensioner to enable quick retrieval of the PPO.

4.4 Bhavishya software allows online filing of application for pension by the retiring employees, encapsulates the Pension Rules required for processing pension cases and generates all forms necessary for finalizing pension cases as well as reports needed for monitoring by the Departments. The software has laid down strict timelines for various stages of pension processing across all stakeholders involved and keeps throwing up alerts to the pensioner on mobile as well as to the stakeholder for meeting out the deadlines prescribed for various stages. By keeping track of the progress as well as close monitoring of each pension case, it introduces transparency and accountability into the system thereby plugging delays. Thus, the Bhavishya software benefits the retiring employees, pensioners and the Government authorities equally.

4.5 The disbursal of pension by banks is monitored by Central Pension Accounting Office (CPAO), Department of Expenditure, Ministry of Finance through e-scroll software in which CPAO examines the scroll received from the banks and analyses the delay in disbursal and the correct amount of pension etc. However, Bhavishya has the facility to only show the first credit of pension in the retiree's account.

4.6 Pensioners' Associations have apprised the Committee that there is much delay, mainly on the part of parent departments/offices in processing pension papers from where the pensioner has retired. The delay is due to pending digitization of old office records and difficulties in manual retrieval of data.

4.7 The Committee is of the view that end-to-end digitization of the pension process, right from the stage of submission of pension papers by

the retiring Government servant to Head of Office to the stage of forwarding of PPO and Special seal of Authority to the Pension Disbursing authority by Central Pension accounting Office will smoothen the pension process further, arrest the minutest of delays besides significantly bringing down the volume of grievances being registered on CPENGRAMS. The Committee recommends the Department to apprise it whether Bhavishya software renders end-to-end digitization of the whole pension process possible in its Action Taken Replies. The Department may also inform the Committee about the status of implementation of Bhavishya Software by non-civil Ministries in its Action Taken Replies.

Central Pension Accounting Office (CPAO) Web utility

4.8 CPAO has apprised the Committee that it has developed a mobile responsive web utility i.e. **Web Responsive Pensioners' Service**. Pensioners can avail the following services after registration & login on CPAO website:

- a) **Pensioner Profile:** Pensioners can view their own basic details and also view bank and PAO details. They can update/provide their contact details like mobile number, email, and Aadhaar number.
- b) **Digital Record of Pension & Revision Orders:** Pensioners can view list of all Pension Payments & Revision Orders sent to banks from CPAO, authorization of payment of pension with details like PPO & SSA No. and date sent from CPAO to bank.
- c) **Download Facility of Pension/Revision Orders Sent to Banks:** Pensioners can download the Pension/Revision Orders sent to Banks from CPAO.
- d) **Pension Processing Status Tracking:** Both retired and retiring pensioners can track status of their pension cases both in fresh as well as revision cases like date of receipt of their cases in CPAO and date sent from CPAO to bank.

- e) **Monthly Details of Pension Payment:** Pensioners can view the details of monthly payments of pension, which are credited to their accounts by the bank, i.e. their basic pension, dearness relief, medical allowance, arrear payments, etc.
- f) **Grievance Redressal:** Apart from Desktop, Pensioners can now lodge their grievances from their mobile devices and view/track the status of their grievances. Besides lodging their grievances online on CPAO website, facility to lodge grievance by letter, fax, email, Toll free Number and personal visits and tracking the status is already provided. After receiving the grievances from pensioners; CPAO forwards the same online to the banks and field offices for redressal and status is updated in its website for the information of pensioners.
- g) **SMS Facility:** Pensioners are now provided SMS facility for pension process status at CPAO and at the stage of grievance registration & disposal.
- h) **Links to Jeevan Pramaan, Bhavishya and CPENGRAMS Portals:** To facilitate the pensioners for submission of Digital Life Certificate (DLC) in the month of November, a link to Jeevan Pramaan Portal has been provided on CPAO website. For those Government servants who are going to retire soon, a link has been established with Bhavishya Portal of DP&PW to enable them to track the status of their pension cases even before it reaches CPAO. A link to CPENGRAMS (Central Pension Grievance Redress and Monitoring System) has also been provided so that if pensioners desire, they can lodge and track their grievances in CPENGRAMS portal.

4.9 The Committee notes that CPAO's web responsive Pensioners' service offers a single point web solution for pensioners to obtain comprehensive information relating to status of pensions and pension payments. However, the Committee observes that this web portal needs more publicity. The Committee is of the view that the success of any initiative depends upon the extent of its reachability to the targeted

population groups. The Committee also emphasizes that CPAO should publicise the portal through all possible means including the print and electronic media so that the benefits of the portal reach targeted beneficiaries.

Simplification of procedure

4.10. On being asked about the procedure for claiming family pension, DPPW has stated that in accordance with the extant rules/ instructions, a pensioner is required to open a joint account with his/her spouse. On death of a pensioner, family pension to the spouse, whose name is included in the PPO, is commenced by the Bank on submission of application on plain paper along with the death certificate of the deceased pensioner; whereas family pension to a member of the family, whose name is not included in the PPO, is commenced by the Bank after a fresh PPO is issued by the concerned Pension sanctioning authority.

4.11 On being asked about the procedure for claiming family pension by the children of a Government Servant suffering from physical or mental infirmities, the Department replied as under:

‘As per Rule 54 (6) of CCS (Pension) Rules, 1972, if the son or daughter of a Government servant is suffering from any disorder or disability of mind including the mentally retarded or is physically crippled or disabled so as to render him or her unable to earn a living even after attaining the age of twenty-five years, the family pension is payable to such son or daughter for life subject to the fulfilment of the conditions laid down in the said rules. Further, before allowing the family pension for life to any such son or daughter, the appointing authority is to satisfy that the handicap is of such a nature so as to prevent him or her from earning his or her livelihood and the same should be evidenced by a certificate obtained from a Medical Board comprising of a Medical Superintendent or a Principal or a Director or Head of the Institution or his nominee as

Chairman and two other members, out of which at least one shall be a Specialist in the particular area of mental or physical disability including mental retardation setting out, as far as possible, the exact mental or physical condition of the child. Further, the authority competent to issue disability certificate would be as specified in the guidelines issued by the M/o Health & Family Welfare. Any hospital or institution specified as Medical Authority for the purposes with the person with disabilities (equal opportunities protection of rights and full participation) Act by notification by the Central Government or State Government or a Union Territory Administration can issue disability certificate.’

4.12 The Department has informed the Committee vide its written submission that the following difficulties are encountered by the Children while obtaining disability certificate for the purpose of claiming family pension:

- Delay due to taking decision by Pension Sanctioning authority/Appointing authority handicap is of such a nature so as to prevent him or her from earning his or her livelihood.
- Delay in start of family pension by the banks.

4.13 The Committee recommends the Department to instruct the Ministries/Departments of the Central Government to be proactive, reach out to the family pensioners and also assist them in claiming family pension. The Committee notes that the procedure of obtaining medical certificate/disability certificate by children of a deceased Government Servant is Kafkaesque and needs to be simplified.

4.14. The Committee is of the view that Head of Office in a Ministry/Department may consider obtaining the forms/ pension papers from the retiring Government servant one year instead of six months before his or her date of retirement and determining the amount of Government dues (like House Building Advance & other advances, excess payment of pay and allowances, etc.) to be recovered from the gratuity and

intimating the same to Pay & Accounts Office. Besides, in cases of authorization of Family Pension on death of a serving Government servant, the concerned Ministry/Department may keep a record of dependents of serving employees in a descending order in terms of their eligibility as it will help fast pace verification and decision in regard to the eligible claimant for family pension.

4.15. The Committee also expresses its concern with regard to discontinuation/ delay in disbursement of Family Pension, especially in the case of pensioners and family pensioners of paramilitary forces based in rural areas due to various reasons. Further, as per the existing instructions, the last place of posting is considered as place of pension disbursement leading to harassment of family pensioners of paramilitary forces who have laid their life in the line of duty. The Committee, accordingly, recommends that for the benefit of pensioners/family pensioners' of paramilitary forces, the Battalion Headquarter should be made place of pension's disbursement, instead of last place of posting. Further, the Committee also feels that Department needs to explore the feasibility of giving a choice to pensioners to choose place of pension disbursement in case of transferable job.

CHAPTER 5

Grievances pertaining to disbursement of pension

5.0 Pension is disbursed through Pension Disbursing Agencies comprising Banks, treasuries, Defence Pension Disbursing Offices among others. Majority of pensioners receive pension through banks. Banks have established their Centralised Pension Processing Centres (CPPC), which are the focal points in each bank to process pension cases.

5.1 The role of Pension disbursing agencies (Banks) in the disbursement of pension is as follows:

(i) Once the Special Seal Authority PPO is issued by the PAO of the concerned Ministry/Department to the Pension Disbursing Bank's CPPC (Centralized Pension Processing Cell), each Pension disbursing bank has to ensure that the pension is credited into the pensioner's account by the last working day of the month to which pension relates, except in the month of March when it would be credited in the first working day of April.

(ii) Banks are to upwardly revise the Pension of the pensioner/family pensioner with their increasing age:

Age of the Pensioner	Additional Quantum of Pension
From 80 years to less than 85 years	20% of basic pension
From 85 years to less than 90 years	30% of basic pension
From 90 years to less than 95 years	40% of basic pension
From 95 years to less than 100 years	50% of basic pension
100 years or more	100% of basic pension

This percentage of upward revision is built into the Banks' software and happens automatically.

(iii) Ordinarily, the Annual Life Certificate should be submitted in the Bank from November 1 to November 30 every year. However, keeping in view the difficulties faced by very senior citizens aged 80 years and above, an

exclusive window from October 1 onwards has been provided to them to avoid the major rush from 1st November onwards.

(iv) Further, in view of the pandemic and with the objective of avoiding crowds in the Pension Disbursing Banks, the timeline for submission of Life Certificate, in consultation with the Controller General of Accounts, Dept. of Expenditure, Ministry of Finance, has been extended from November 30, 2020 to February 28, 2021 so that pension flow does not stop after the month of November.

5.2 The Committee has received a large number of representations from pensioners and Pensioner Associations highlighting the grievances faced by pensioners' during disbursement of pension. The representations were forwarded to the Department of Pensions and Pensioners' Welfare for comments. The Committee has examined the replies furnished by the Department which are dealt with in the succeeding paragraphs.

Jeevan Pramaan Patra (Digital Life Certificate)

5.3 As per the Guidelines of the Ministry of Finance, the pensioner would be required to furnish a life certificate in November each year in the prescribed form. However, a pensioner who produces a life certificate in the prescribed form signed by any of the following, is exempted from personal appearance: -

- a) A person exercising the powers of a Magistrate under the Criminal Procedure code;
- b) A Registrar or Sub-Registrar appointed under Indian Registration Act;
- c) A Gazetted officer of the Government;
- d) A Police Officer not below the rank of Sub-Inspector in-charge of a Police Station;
- e) A Class-I officer of the Reserve Bank of India, an officer (including Grade II office) of the State Bank of India or its subsidiary;

- f) A pensioned Officer who, before retirement, exercised the powers of a magistrate;
- g) A Justice of Peace;
- h) A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar;
- i) A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an Executive Committee of a Village;
- j) A Member of Parliament, of State legislatures or of legislatures of Union Territory Governments/Administration
- k) Treasury Officer

5.4 Some common difficulties encountered by Pensioners in the submission of physical life certificate are:

- Old pensioners often find it difficult to go physically to the Bank branches for giving Life Certificate.
- The queues in the branches in the month of November are often very long and Pensioners find it difficult to wait.

5.5 Some common difficulties encountered by Pension disbursing Banks in receiving physical life certificate are:

- The space in branches is small and difficult to offer Pensioners comfortable waiting space.
- Shortage of staff in branches for obtaining Life certificate.

5.6 Instructions have, therefore, been issued for submission of Life Certificate digitally through Jeevan Pramaan App. Such Digital Life Certificate can be submitted using finger print or iris scanning of the pensioner with the help of a bio-metric device which can be connected to a mobile phone or a computer. In case, however, it is not possible to have Digital Life Certificate either through finger print or through iris scanning, physical Life Certificate submitted by the pensioner is also acceptable.

5.7 DoPPW commenced a pilot project in 8 cities and later expanded it to 24 cities wherein all the Pensioners' Associations were roped in to obtain Life

Certificate from the homes of Pensioners using an Iris-enabled device provided by the Department free of cost. Further, this Department has been continuously monitoring/coordinating with all major pension disbursing banks to resolve these issues. As a result, alliance of Public Sector Banks (PSB) has started Doorstep Banking Service and submission of Life Certificate is one of the services included under this scheme in 100 major cities.

5.8 The Department has also issued instructions, whereby the Banks were directed to resort to Video-based KYC within the guidelines of RBI which will obviate the need to resort to a bio-metric enabled device. UCO Bank has already started this successfully and other Banks have been asked to follow suit. DoPPW advised all the Pension Disbursing Banks vide its OMs dated 11.09.2020 and 27.11.2020 to adopt the Video based Customer Identification Process (V-CIP) as an additional facility for obtaining a Life Certificate from the pensioners, within permissible RBI guidelines. UCO Bank has become a pioneer in this area and has already collected video-based life certificate for their 6546 pensioners. The Department is also coordinating with other Banks and National Payment Corporation of India (NPCI) for further progress in the matter.

5.9 In order to make this facility available across the country, DoPPW roped in the India Post Payments Bank (IPPB) and utilise its huge network of Postmen and Gramin Dak Sevaks in providing doorstep facility to pensioners for submission of life certificate digitally. As a result a huge number of pensioners across the country shall be able to avail door step service through Postmen/ Gramin Dak Sevak, without visiting to bank branch or standing in a queue outside the bank branches by paying a nominal amount.

5.10 The Department also engaged with Ministry of Electronics and Information Technology (MeitY) to develop a face-recognition technology-based system based on UIDAI Aadhaar software. As per this facility, the identity of a person will be established through face recognition technique. The

UIDAI server will identify the same and DLC shall get generated. Various checks are being incorporated into the system to avoid any malfunctioning. However, as of now trials are on for this digital facility. This is in advanced stage of trials by MeitY. Once successful, it will be possible to give LC from any Android based smart phone.

5.11 The Committee is highly appreciative of the Department for leveraging advanced technology to the maximum possible extent and for leaving no stone unturned in redressing pensioners' grievances and promoting their welfare. Infact, the Committee wishes that each Ministry and Department of the Government should work with similar conviction in public interest. The Committee recommends the Department to gradually expand the scope of DLC from Home project, Doorstep Banking and submission of DLC through postal agent to all major cities and towns. The Committee recommends the Department to ensure that Video based Customer Identification Process and Facial recognition technology are operationalized on a wider scale at the earliest.

5.12 The Committee is of the view that elderly people, especially those aged 70 and above and those with physical infirmities experience inconvenience in withdrawing their pension amount from the Bank. Therefore, the Committee recommends the Department to take up the matter with Reserve Bank of India and Ministry of Finance and assess the feasibility of utilizing the Business Correspondent network to enable senior citizens to withdraw their pension amount from the comfort of their homes.

Sensitization of Bank Officials and need for a Pensioner Ombudsman

5.13 Pensioners' associations have apprised the Committee that Banks take unduly long time to convert pension accounts to the family pensioner after the death of the main pensioner and in starting family pension sanctioned to the dependent unmarried/ widowed/ divorced daughters, leading to unnecessary

harassment. Instructions of Ministry of Finance are available to convert all pension accounts to joint accounts with the spouse and to start pension without delay in all cases. Pension payment should be started without delay on receipt of PPO in all other cases. Besides this, the Committee observed that significant number of grievances lodged in CPENGRAMS portal are related to inordinate delay in the revision of pension/family pension, submission of life certificate, etc.

5.14 On being asked about the average time taken for the commencement of family pension, the Department has informed the Committee that as per information gathered from CPAO, scrolls received from Banks during the calendar year 2020 i.e. from January 2020 to December 2020, time taken for the commencement of family pension to spouse on death of pensioner or other family member co-authorized for pension on the same PPO No. varied from a minimum of 34 days to a maximum of 126 days.

5.15 As per information received from banks, the difficulties faced by Pension Disbursing authorities while processing family pension cases is as under:-

- i. Late submission of information of death of the pensioner and complete documents by the family pensioner of the deceased pensioners.
- ii. In many cases, the name of family pensioner is either not available in PPO/e-SSA or it is deleted in subsequent e-SSA for which CPPCs seek clarification from the PSA through CPAO, which results in delay.
- iii. The name of family pensioner differs between PPO & CBS account with Bank.
- iv. The rate of admissible family pension is not clear to bank in some cases.
- v. In certain cases family pensioner is settled abroad without informing the bank and the case of family pension/death certificate duly authenticated by appropriate authorities does not reach the bank in time.
- vi. Late information of death of regular pensioner is received from the family pensioner/members. In the meantime the pensioner's account is continuously credited with regular pension payment till date of submission of next life certificate

- vii. Late submission of complete set of documents duly verified by pension account holding branch officials
- viii. In case of missing regular pensioners, as per codal procedures the copy of FIR, final report of investigating officer, affidavit from the family pensioners etc. needs to be processed through HOD to PAO to CPAO and CPAO to CPPC, it takes a lot of time for commencement of family pension to spouse.

5.16 The Committee notes that Central Pension Processing Centres (CPPC) had been established as the central repository of data to facilitate data management and processing in a centralised manner. The intention was that the CPCC, one for each bank, would function as a back office to support the functioning of the large number of pension paying branches. The pension paying branches were to continue to be interface with individual pensioners. The Committee notes that pension paying branches, instead of resolving issues raised by the pensioners, either direct the pensioners to approach the CPPC or pass on the responsibility for delays and inaccuracy in payment to the CPPC. The Committee takes cognizance of the difficulties faced by Banks in processing family pension cases but also feels that Bank officials need to be properly sensitised about their role and to appreciate the special needs of senior citizens. The Committee also recommends the Department to discuss the matter with RBI and Ministry of Finance and assess the feasibility of appointing a Pensioner Ombudsman on the lines of Bank Ombudsman for resolving grievances arising out of disbursement of pensions and apprise the Committee regarding the same in its Action Taken Replies.