

STRATEGIC INITIATIVES OF Department of Pension & Pensioners' Welfare

2019-2024



Government of India

**Department of Pension and Pensioners' Welfare
3rd Floor, Lok Nayak Bhawan, New Delhi-110 003**

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DEPARTMENT OF PENSION & PENSIONER'S WELFARE

VISION AND MISSION

Vision

A life of dignity and respect for Central Government pensioners

Mission

- Formulation of pension policy
- Timely and smooth payment of pension and other retirement benefits
- Simplification of Rules/Regulations and Procedures
- Facilitating prompt redress of grievances
- Promoting welfare of pensioners

DASHBOARD FOR SAMBAL SCHEME FOR CAPF MARTYRS' FAMILIES

(Real time monitoring of family pension of CAPF martyrs)

- i. The personnel of Central Armed Police Forces (CAPF) such as Boarder Security Force (BSF), Central Reserve Police Force (CRPF), Sashastra Seema Bal (SSB), Central Industrial Security Force (CISF), Assam Rifles etc. constitute a sizable chunk of Central Government Employees. In view of the nature of duties assigned to these personnel, casualties often take place during the course of their duties. In the event of death of a Government servant, the family becomes entitled to family pension and other retirement dues which are required to be disbursed at the earliest. It is, however, observed that family pension cases, pertaining to martyrs of CAPF, often get delayed with respect to Extra-ordinary Family Pension (EOP), due to a variety of reasons. One of the reasons for this delay is that a majority of these personnel come from rural backgrounds and their family members are not too aware of their entitlements and formalities involved on their part to get their cases processed. This results in a time lag between the date of martyrdom and claim statement filed by the family and resultant start of the family pension which causes a lot of misery and financial hardship to the family.
- ii. With a view to alleviate the sufferings of families of CAPF martyrs for the above reasons, the Department of Pension & Pensioners' Welfare (DOPPW) intends to prepare a real-time monitoring DASHBOARD to be updated by the respective Forces, immediately on occurrence of martyrdom, giving full details of the martyr and his/her family, so that the following items are effectively monitored:

- Filling up of pension claim forms
- Opening of bank account for family pensioners
- Delivery date of the first pension in the account
- Toll-free number facility 1800-11-1960 will be given to the family of the martyrs for informing DOPPW regarding the death or family pensioners' grievance
- Details of the family pensioners with respect to alternative sources of employment

iii. SPECIALIZED T-O-F (TRAINING OF MASTER FACILITATORS) CAMPS TO BENEFIT FAMILIES OF MARTYRS

The Department will start exclusive Training-of-Facilitators programs for CAPFs to develop Master Facilitators in the CAPF, forces so that they in turn can visit the families of martyrs and educate them about the Pension and terminal benefits.

iv. CREATING AWARENESS THROUGH MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP

The Department will rope in representatives of the Ministry of Skill Development and Entrepreneurship in the Training and Awareness camps to spread the message of their SANKALP (Skills Acquisition and Knowledge Awareness for Livelihood Promotion) project which will help in augmenting the family income of the martyrs' families. This initiative is targetted completion by March, 2020.

REVIEW AND RATIONALIZATION OF CCS (PENSION) RULES, 1972

- i. The Central Civil Services (Pension) Rules, 1972, which regulate the policy relating to pension, gratuity and family pension of the Central Civil Government servants appointed on or before 31.12.2003, were notified in the year 1972. Thereafter, several instructions/orders and clarifications have been issued from time to time supplementing these Rules.
- ii. The Central Civil Services (Pension) Rules, 1972 comprises 12 Chapters each dealing with different aspects of pension policy, like applicability, general conditions, qualifying service for pension, emoluments to be reckoned for pension, classes of pension, regulation of amount of pension, gratuity and family pension, procedure for processing pension cases, authorization and payment of pension and family pension, etc.
- iii. After the notification of the Central Civil Services (Pension) Rules in 1972, several amendments in the rules have been notified from time to time. 45 such amendments have been carried out in the rules from the year 1989. Some of the amendments carried out in the recent years relate to:
 - Grant of invalid pension to Government servants who retire due to incapacitation even before completing qualifying service of 10 years,
 - Grant of family pension to parents and unmarried/widowed/divorced daughters,

- Eligibility of parents and disabled siblings for family pension,
 - Grant of two family pensions to the family of pensioners who were getting two pensions from different sources, e.g. military pension and civil pension,
 - Simplification of forms, etc.
- iv. A large number of instructions, orders and clarifications have been issued during the last 47 years which supplement the provisions of the CCS (Pension) Rules, 1972 but do not actually form part of the main Rules. Some of the Office Memorandums issued for modification of the provisions of the CCS (Pension) Rules, 1972 in the recent years relate to:
- Simplification of pension procedure,
 - Implementation of recommendations of the 7th Central Pay Commission for higher pension/gratuity,
 - Eligibility of divorced daughter for family pension where the divorce proceedings started during the life time of parent(s) but the divorce actually took place after their death.

The provisions of these office memorandums are proposed to be incorporated in the main rules. It is with this intention that the exercise of review/revision of the CCS (Pension) Rules, 1972 has been taken up.

- v. In a case related to a pensioner belonging to the Railway Department, the Apex Court made the following observation in its judgement dated 22.03.2018:

We recommend to the Department of Personnel and Training of the Government of India to try and make life after retirement easier for a Government servant by having appropriate legislation enacted by Parliament or applicable Pension Rules.

- vi. For Ease of Living of the Pensioner and in line with the spirit of the above recommendation of the Apex Court, an initiative has been taken up by DOPPW to Review and Rationalize the CCS (Pension) Rules, 1972 and all OMs issued in the past 47 years be made a part of the New CCS (Pension) Rules. This will make all the Rules available in a seamless manner at one place.
- vii. For review/revision of the Central Civil Services (Pension) Rules, 1972 in the aforesaid manner, three Committees have been set up in the Department of Pension & Pensioners' Welfare, each headed by a Director/Deputy Secretary of the Department.
- viii. Once a draft of the revised rules has been prepared, the same will be finalized and notified after consulting the other concerned Departments like Department of Personnel & Training, Department of Expenditure and Legislative Department. The whole exercise is likely to be completed by March 2021 and will result in the issue of a new book by the Department on CCS (Pension) Rules.

100% e-PPOs, ITS INTEGRATION WITH DIGILOCKER AND CREATION OF BIG DATA POOL OF PENSIONERS

- i. The pension cases of Central Government Employees were conventionally being processed and revised from time to time on the basis of service records being maintained in physical form. However, there have been instances when it becomes difficult, specially at revision stages, to process the case due to non-availability of service record which gets misplaced with the passage of time or get destroyed due to fire, floods or other natural calamities. It has, therefore, been considered to digitize the pension records to ensure their availability as and when required.
- ii. The objective of this scheme is complete digitalization of the pension payment process from start to finish, wherein the **start** is online filling of pension forms by the would-be Pensioner and the **finish** is issue of e-PPO which reaches the Digi locker followed by the credit of the first pension in the pensioner's account.
- iii. Despite complete digitalization in the Government Pension Processing System, the pension paying banks manually feed the PPO details in the system, after which, the pension payment starts. This manual intervention has to be replaced by a software in all the banks which should auto-capture the details of the e-PPOs received from the CPAO's office into their system.
- iv. Creation of Big Data Pool implies that the database of all the Pensioners is saved in soft form for all the Civil & Non-Civil Ministries of the Central Government. It will make a system-based revision of Pensions possible after every Pay Commission.

- v. Proper timelines for processing at every stage have to be drawn out, as has been done in the “Bhavishya” system, with periodic alerts to the stakeholders including pensioners in both Civil and Non-Civil Ministries/Departments.
- vi. DOPPW is responsible for framing the pension policies for Central Government employees. Creating a Big Pool of Data will help the department to take appropriate policy decisions for the welfare of the pensioners based on actuarial studies of Pensioners' data.
- vii. It is observed by the Department that despite clear instructions for timely payment of dues of a retiree/family pensioner, pensioners' settlement cases get delayed. A Root-cause analysis of grievances has shown that 25% of the pensioners' grievances are related to delayed initiation of pension. Therefore, an online processing system is required with effective MIS for nodal officers to monitor the delayed cases. This exercise needs to be completed for all the Civil as well as Non-Civil Ministries by December, 2021.

PROMOTION OF DIGITAL LIFE CERTIFICATES

- i. Annual Life Certificate has to be given by every Pensioner in order to ensure that the Pension is being continuously disbursed. Though the CPAO (Central Pension Accounting Office) has issued various ways and means in which Jeevan Pramaan can be taken, a majority of Pensioners queue outside Banks w.e.f. November 1 every year to record their Life Certificate for continuation of Pension. To the old and infirm, this is a major source of misery, similar to visiting CGHS centers for availing OPD.
- ii. This Department, with the assistance of the Jeevan Pramaan team at MeitY, UIDAI and Pension Disbursing Banks had conducted a pilot in 8 cities in the year 2018 wherein Registered Pensioners' Associations were roped in to go to the homes of old Pensioners and obtain a Digital Life Certificate through an Iris scanner device. Some 2500 DLCs were recorded through this enterprise. It is proposed to extend this to 24 cities in the year 2019.
- iii. Life Certificate facility to Pensioners, aged 80 years and above, has to be preponed every year to October 1, instead of November 1 so that these aged Pensioners do not have to experience the rush at Bank branches and Treasuries.
- iv. The statistics show that the number of successful DLCs over a period of time were as under: 2015 (2,53,889), 2016 (8,00,056), 2017 (9,71,436) & 2018 (12,44,957). The Annual targets for obtaining Life Certificates for Ease of Living have been kept as under:

Year	DLCs Targeted (in lakhs)
2019	15
2020	20
2021	25
2022	30
2023	40
2024	50

- v. DOPPW in order to make these targets a success is going to take the following steps:
- Extensive publicity of DLC through electronic and print media
 - Associate the agency of Common Services Centers, Registered Pensioners' Associations and Department of Posts for East of obtaining DLCs
 - Rope in Registered Pensioners' Associations in different cities to obtain DLCs from home of old Pensioners
 - Promote DLC awareness through a social media campaign
 - Coordination with Banks to make necessary changes in their software to implement Life Certificate w.e.f. October 1 for 80 years and above Pensioners.

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