

Government of India  
Ministry of Personnel, Public Grievances and Pensions  
Department of Pension and Pensioners Welfare

Dated 10 July 2023

Address of V.Srinivas, IAS Secretary Department of Pension and Pensioners  
Welfare at the 5<sup>th</sup> Bankers Workshop with State Bank of India at SKICC, Srinagar

I extend a warm and hearty welcome to Hon'ble MOS PP Dr. Jitendra Singh ji and thank him for his leadership to the Department of Pension and Pensioners Welfare for the past decade. I would like to congratulate the Senior Officials of DPPW Shri Sanjiv Mathur Additional Secretary, Shri Ruchir Mittal Director, the State Bank of India Senior Management Shri Rana Ashutosh Singh, Smt Shalini Kacker and Shri Vinod Jaiswal for making this event at Srinagar possible. Since 2019, I have had the privilege of visiting Jammu & Kashmir, 15 times as Additional Secretary and Secretary DARPG – the Behtar e-Hukumat Kashmir Aelamia and the Sushasan Sankalp Jammu Ghoshana were adopted as part of the Government's good governance initiatives and the National Conference on e-Governance held at Katra in 2022, several Regional Conferences on Replication of Good Governance Practices were held at SKICC over the years by DARPG.

2. Today's event is quite unique as it is the first Bankers Awareness Workshop being held at Srinagar by Department of Pension and Pensioners Welfare. The Department of Pension and Pensioners Welfare has commenced the Bankers Awareness Workshops in 2022 to address the root causes of Pensioner Grievances that are received on the CPENGRAMS portal. The last workshop in collaboration with State Bank of India was held in Udaipur on 20-21 June 2022. In pursuance of the Udaipur Workshop, the State Bank of India and The DPPW came together to conceptualize the Integrated Pensioners Portal by integrating the Bhavishya Portal with the Pension Paying Banks Portals. Once SBI took the lead in integration of its portal, it encouraged several other Pension disbursing banks, Canara Bank, Bank of Baroda, Punjab National Bank, Union Bank of India and the Central Bank of India to collaborate with DPPW in a similar endeavour. The IPP provides pensioners with the option of posting

retirement Form 16, pension slip, due drawn statement, status of life certificate etc. The Dirghayu App of CGA also provides several of these features to Pensioners. The IPP is being further developed to provide pensioners with option of choosing a bank and branch for opening an online pension account, facility to change bank account/ branch by pensioners, due and drawn statements of pension arrears, death certificate upload and filing of claim for family pension.

3. The Managing Director SBI was a lead speaker at the DPPW's celebrations of 9 Years of Government "9 Years of Sewa, Sushasan and Garib Kalyan" at the Vigyan Bhavan. In his address, the Managing Director SBI had emphasised the key role played by CPPC's of SBI in timely pension disbursements. I have visited the Chandni Chowk CPPC in a heritage building to understand the CPPC's engagement with Pensioners and thereafter visited the Bharat Pensioners Samaj at Jangpura and interacted with several pensioners in the run-up to this workshop.

4. The way forward envisages the following:

1. SBI Pension Sewa – monthly publications
2. CPENGRAMS – bank-wise data sets collation/ compilation
3. DLC Campaign 2.0 – with a saturation approach
4. PRC and Pension Adalat

Let me elaborate the above initiatives briefly.

**SBI Pension Sewa ([www.pensionseva.sbi](http://www.pensionseva.sbi) )**

5. The Pension Sewa portal is the Grievance Redressal Portal of SBI, with multiple call numbers and SMS-UNHAPPY facility to register a grievance. The facilities provided include arrears calculation sheets download, pension slips download, pension profile details, investment details, life certification details and transaction details. Pensioners received SMS alerts about pension payments, as also emails, Life Certificates can be submitted across any branch of India and access to senior citizens savings schemes. Doorstep services for DLC are being provided through PSB alliance private limited.

6. The reach of SBI Pension Sewa is over 10 lac Pensioners. The Pension Sewa Portal's performance needs to be documented on a monthly basis through progress reports shared with all stakeholders. For example, the number of SMS messages sent

from Pension Sewa to Senior Pensioners on timely deposit of pensions, the services being provided by SBI for Senior Pensioners, the increases in DA along with arrear payouts, deposits on the 1<sup>st</sup> of every month and delayed deposits. I would request SBI to bring out monthly publications of the SBI Pension Sewa portal in pursuance of this Bankers Awareness Workshop as a major deliverable from today's deliberations.

7. The Udaipur workshop was pathbreaking in terms of establishing a Nation-wide Integrated Pensioners Portal, the Srinagar workshop's milestone could be benchmarking the quality of the SBI Pension Sewa portal in terms of accessibility, content availability, ease of use and request tracking, privacy and security. Periodic assessment and benchmarking the quality of services of SBI Pension Sewa are important for reduction in the number of grievances being received on CPENGRAMS.

### **CPENGRAMS**

8. The major grievance categories of Banks on CPENGRAMS are Non-commencement of Pension/ family pension, less payment of pension than due/ non-revision of pension, non-payment/ less payment of additional pension, non-recording of Life Certificate and other annual certificates, non-restoration of commuted pension, FMA related issues, nomination related issues, documents for commencing pension/ family pension, interpretation of PPO's, non-issue of pension slips, attitudinal grievances – non resolution despite several visits to the Bank, delay in transfer of accounts/ branches if the pensioner chooses, non-payment/ non revision of dearness relief. CPENGRAMS publishes monthly reports on the Ministry/ Department wise grievances being received for follow-up. As part of our systemic improvements, we will explore the possibility of publishing Bank wise grievance data sets to ensure quality of service to Pensioners.

### **DLC Campaign 2.0**

9. The DLC campaign 2.0 in 2023 will be held in 100 cities and target 50 lac pensioners in the period November 1-30, 2023. Hon'ble Prime Minister has advised saturation of ongoing activities and in pursuance of this directive, it is important to focus on programs where 100 percent saturation is achievable. The 100 percent saturation of Pensioners under DLC campaign in 2023 is a stated objective of Government. In pursuance of this endeavour, considerable efforts are currently being made by DPPW to formulate a comprehensive guidelines booklet and a DLC Campaign 2.0 portal. The

State Bank of India is a key player in this initiative along with UIDAI, National Health Authority, Controller General of Accounts and all Stakeholder Ministries/ Departments. The DLC campaign of 2022 was conducted in 37 cities and succeeded in reaching 35.86 lac pensioners. The DLC campaign 2.0 aspires to universalize the DLC in 2023.

### **PRC Workshops and Pension Adalat 2023**

10. The SBI has participated actively in the Pre-Retirement Counselling Workshops and Pension Adalat 2023 with exhibition and displays. The maximum number new pensioners are members of SBI family. The DPPW appreciates the support extended by SBI in making the PRC workshops and Pension Adalat 2023 successful. The Pension Adalat brought forth the structural rigidities in timely sanction of pensions in CAPF's particularly BSF. The DOPPW has engaged with MHA, CGA and CAPF's to streamline the processes.

11. Amongst the important activities of the DPPW are timely updation of CCS Pension Rules and Extraordinary Pension Rules, updation of Government policy in pursuance of court judgments and in consultation with Stakeholders. The DPPW constantly interacts with Pensioners through Pensioner Welfare Associations.

12. The DPPW has reoriented itself in pursuance of the Chintan Shivir deliberations of February 2023 to find deeper personal connect with Pensioners by enlarging its scale of activities. These include the timely implementation of ANUBHAV Awards Scheme for Pensioners on a campaign mode, conducting the ANUBHAV Awardees Speak webinar series on a monthly basis and strengthening interactions with the Pensioner Welfare Associations, CGHS hospitals, UIDAI, National Health Authority and above all with the Pension Disbursing Banks. We have pursued these engagements tirelessly with the objective of Improving Pensioners Welfare.

I would once again thank the Hon'ble MOS PP Dr. Jitendra Singh ji for accepting the DPPW invite to address us today. I would also like to thank all Senior Officials of DPPW, the Senior Management of the SBI for their indefatigable commitment to Pensioners Welfare in successful conduct of this workshop.

Jai Hind.

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