



# Pension Reforms

Department of Pension & Pensioners' Welfare  
Ministry of Personnel, Public Grievances & Pensions

SANJIV NARAIN MATHUR  
Additional Secretary to Government of India

# Brief Background

- Department of Pension & Pensioners' Welfare was set up in 1985 as part of the Ministry of Personnel, PG & Pensions to look after pension policy of Central Government employees.
- The Department started functioning with the mission to formulate pension policy for Central Government employees and also oversee Pensioners' welfare & give govt. personnel a dignified post-retired life.
- This is a Rule/Policy making Department comprising 60 staff for all Central Civil Govt. servants.
- Currently there are 68.62 lakh pensioners of Central Govt.

# Allocation of Business Rules

- Formulation of policy and co-ordination of matters relating to retirement benefits to Central Government employees (Civil, Defence and Railway Pensioners).
- Administration of –
  - (a) The Central Civil Services (Pension) Rules, 1972; the Central Civil Services (Commutation of Pension) Rules, 1981; the Central Civil Services (Extraordinary Pension) Rules, 1939; the All India Services (Death-cum-retirement benefits) Rules, 1958, and
  - (b) any other scheme relating to Central Government pensioners, entrusted to the Department.
- Pension structure and relief to pensioners.
- New facilities of fringe benefits to the Central Government pensioners.
- Matters relating to amendment to, or relaxation of, Pension rules or any other rule concerning retirement benefits.
- Policy and co-ordination relating to welfare of Central Government Pensioners.
- **NOTE:** The action in respect of 3 above shall be subject to the concurrence of Ministry of Finance. Action in respect of other matters involving recurring financial implications by way of relaxation or liberalization of any rule shall be subject, to guidelines, as agreed to between the Department of Pension and Pensioners' Welfare and the Ministry of Finance, Department of Expenditure.

# Process-flow of Pension policy implementation: Multiple stakeholders

DoP&PW  
(Policy maker)

Ministries/Departments  
(Implementing agencies)

Banks (Pension Disbursing Agencies)

# Administrative issues at hand

Pension Rules formulated way back in CCS (Pension) Rules, 1972 and some in 1939 CCS(EOP)Rules

Several rules required alteration for Ease of Living of Pensioners.

Original rules had been modified several times over 50-84 years by various OMs.

Different Ministries interpreting rules differently leading to wrong Pension calculation.

Huge number of Pensioner grievances without any monitoring. Where to go?

Multiple number of Court cases

Unending paper work leading to delayed start of pension

# Methodology followed for bringing in Administrative Reform & Provide Leadership

- Nomenclature of the Department given in Allocation of Business Rules

Pension Policy

Pensioners'  
Welfare

# Policy related reforms:

Set up an online Centralized Pension Grievance Redress & Monitoring System (CPENGRAMS) with a Call Centre. Concerned Ministry/Department given a 30 day deadline for disposal.

Culled out the top category of grievances and worked on reforms in these areas.

Divided grievances into 14 types of categories drop down menus.

Reviewed & Rationalized all rules of past 50 years and issued CCS (Pension) Rules 2021 afresh.

Conducted a Root-cause Analysis of grievances.

Reviewed & Rationalized Extra-ordinary Pension Rules, 1939 & released Extraordinary (Pension) Rules, 2023

Devised a uniform software for Pension calculation & processing called "Bhavishya" which is fed with all Rules with deadlines for every pension processing stake-holder. Ranked 3<sup>rd</sup> best govt. service delivery software by NeSDA 2021 rankings.

# Pensioner Welfare Related Reforms: Root Cause Analysis Driven

## Online Pension Grievance filing system (CPENGRAMS)

1. Call Centre with Toll free no. 1800-11-1960
2. Mobile App.

## All India Pension Adalats

1. All Ministries/Departments to conduct on a single day after listing cases in advance
2. All stake holders to a grievance brought on a single platform to give instant resolution.

## Life Certificates Related Measures

1. Started the concept of DLC through bio- metric.
2. Roped in IPPB to collect the same from doorstep of pensioners using the agency of Postmen and Gramin Dak Sevaks (approx.1,90,000).
3. Video KYC of Banks for LC.
4. Consortium of Banks: Doorstep collection
5. Face Authentication technique using any Android phone.

## Pensioner Awareness

1. Pensioner Awareness Workshops
2. Annual compendium of Rules
3. Registering Pensioners' Associations in different towns & giving them Grant-in-Aid
4. Through Newspaper advertisements.
5. Small informative documentaries on different aspects of Pension policy & Welfare.
6. DD scroll messages
7. Twitter series on Rules.
8. Bulk SMS to Pensioners on mobile.



# Pensioner Welfare Related Reforms: Root Cause Analysis Driven

## Nation Wide DLC Campaign 2022 & 2023

- Instructions issued for the Nationwide DLC Campaign & SOP for Face Authentication to all Banks & Pensioners' Associations
- All Banks, Meity, UIDAI, IPPB, PAs & Media roped in for the campaign
- All DoPPW officials nominated for the campaign from Srinagar to Kanyakumari & from Guwahati to Ahmedabad
- Total DLCs submitted in 2022-23 is 41.04 lacs, against target of 25 lacs with 4.21 lacs through Face Authentication.
- Nationwide DLC Campaign 2023 in 100 cities

## Bankers' Awareness Programs

- All Pension Disbursing Banks roped in
- Bank-wise awareness workshops of Pension dealing staff
- Sensitization of the Bank Staff to Pensioner's issues and common areas of grievances
- Awareness regarding Ease of Living Rules issues to Banks

## Integrated Pensioner's' Portal

# Summarized Learnings in Pension Reform

- ✓ Attention to minute details in Administration.
- ✓ Duty lists to be prepared with extreme application of mind and updated regularly.
- ✓ Large meetings with redundant participants to be avoided; one-to-one meaningful discussions preferred.

- ✓ Addressing employee needs adequately.
- ✓ A good team most important: Assigned team members tasks they are best suited for.
- ✓ Leverage all possible technology for effective delivery.

- ✓ Office modernization/ambience/infrastructure is important for better delivery.
- ✓ Good quality infrastructure goes a long way in efficient delivery.
- ✓ Manpower to be kept low but optimum utilization.

- ✓ Believe in the impossible: every stage keeps opening doors unseen at the beginning.
- ✓ Re-engineer & establish systems which are self-sustaining & not person specific.



**Thank You**