

Suggested Training module for Central/Civil Pensioners

Background:

It is suggested that regular training be conducted for fresh recruits at induction level. Training must also be conducted for managerial level periodically. Special training be organised for Personnel Managers and CPPCs. A separate link has been created on our Departmental website www.persmin.nic.in which carries some of the most important orders which must be known by all personnel dealing with pension matters.

Induction training- This module has been developed for training paying Bank Branch officials dealing with pension matters to ensure that there are no delay in disbursement of pensions/family pension.

Sensitisation - The officers need to be properly sensitised about their role and to appreciate the special need of senior citizens. This will bring about a change in mindset so that the difficulties being faced by pensioners may be minimised and handled appropriately.

Special category – The officers posted at the CPPC should be given specialised training for the disbursement of pensions/family pension. The role of CPPC is vital in the process of pension. Issues like implementation of e-PPO, e-Scrolls may be deliberated. Good practices of different CPPCs may be replicated.

I. Training Module for Paying Branches

Paying Branches would need to segregate pensioners belonging to Central Civil, Defence, Railways, P&T and State Governments Pensioners. The detailed provisions which must be covered are as follows. Banks may add to these as necessary.

CCS PENSION RULES 1981

1. Banks take average three months after receipt of PPOs to start fresh pension. Main reason is delay in identification process by bank branches. The undertaking for refund of excess payment made will henceforth be a part of pension papers to be submitted by the individual. Orders in this regard will be issued shortly. Provision has been made in the new pension Form -5. All the pension paying branches need to be informed about it.
2. Age related pension is not paid in routine manner from first day of the month in which pensioner attains the age of 80 years. Software should do the same(Rule 49 & 54).
3. If pensioner dies without receiving retirement gratuity, banks harass the family and do not follow provisions of Rule-51 of Pension Rules.

CCS Pension Rules - Rule 51 -Persons to whom gratuity is payable

- (1) (a) The gratuity payable under Rule 50 shall be paid to the person or persons on whom the right to receive the gratuity is conferred by means of a nomination under Rule 53;

(b) if there is no such nomination or if the nomination made does not

subsist, the gratuity shall be paid in the manner indicated below-

- (i) If there are one or more surviving members of the family as in `[clauses(i), (ii), (iii), (iv) and (v) of sub-rule (6) of Rule 50, to all such members in equal shares;
 - (ii) If there are no such surviving members of the family as in sub-clause (i) above, but there are one or more members as in `[clauses (vi), (vii), (viii), (ix), (x) and (xi) of sub-rule (6) of Rule 50, to all such members in equal shares.
- (2) If a Government servant dies after retirement without receiving the gratuity admissible under sub-rule (1) of Rule 50, the gratuity shall be disbursed to the family in the manner indicated in sub-rule(1).
- (3) The right of a female member of the family , or that of a brother, of a Government servant who dies while in service or after retirement, to receive the share of gratuity shall not be affected if the female member marries or re-marries, or the brother attains the age of eighteen years, after the death of the Government servant and before receiving her or his share of the gratuity.
- (4) Where gratuity is granted under Rule 50 to a minor member of the family of the deceased Government servant, it shall be payable to the guardian on behalf of the minor.

CCS (COP) RULES 1981

1. Cases were noticed in which commuted portion of pension was not reduced at all as per Rule 6 of CCS(COP) Rules 1981 and later recovery of huge amounts indicated.

2. Pension commuted on more than one occasion is to be restored after 15 years of respective date. Rule 10A of CCS(COP) Rules 1981.
3. If pensioner dies without receiving Commuted value of pension, banks harass the family and do not follow provisions of Rule – 7 of CCS(COP) Rules 1981.

CCA (Commuted Pension) Rules, 1981 - Rule 7- Nominations

- (1) An applicant shall make a nomination in Form 5 along with the application referred to in Rule 13 or Rule 19, as the case may be, conferring on one or more persons the right to receive the commuted value of pension in case the applicant dies without receiving the commuted value on or after the date on which commutation became absolute.
- (2) If there is no such nomination, or if the nomination made does not subsist, the commuted value shall be paid to the family in the manner indicated in sub-rule (1) (b) of Rule 51 of the Pension Rules.
- (3) If in any case the commuted value cannot be paid in the manner indicated in sub-rules (1) and (2), the same shall be paid to his Impact of re-employment on the pension amount and DA should be dealt according to CCS Pension Rule 55A.

IMPORTANT DOP & PW CIRCULARS

1. Family Pension is admissible to the family of the Government servant/pensioner from the next day of death of such Government servant/pensioner. Holder of joint account can be paid family pension by submission of death certificate only. Submission of Form 14 is not

required(OM No.1/27/2011-DOP&PW(E) dated 20/9/2013)(Annexure-I).

2. Family Pension allowed to a disabled child even after his/her marriage (No.1/33/2012-P&PW(E) dated 16/1/2013) of CCS(COP) Rules 1981)(Annexure-I)..
3. Two family pensions for service rendered under two different sets of Rules allowed(No.1/33/2012-P&PW(E) dated 16/1/2013))(Annexure-I).
4. Disabled children, dependent parents and disabled siblings co-Authorised in the Pension Payment Order during the life time of Government servant/pensioner which will enable disbursement of family pension to this category(No.1/27/2011-P&PW(E) dated 21/07/2013) (Annexure-I).
5. Implementation of Government's decision on the recommendation of the Sixth Central Pay Commission Revision of pension of pre-2006 pensioners/family pensioners etc. (38/37/08-DOP&PW(A) dated 03/10/2008)**.
6. Implementation of Government's decision on the recommendation of the Sixth Central Pay Commission Revision of provisions regulating pension/gratuity/commutation of pension/family pension/disability pension and ex-gratia lump-sum compensation (38/37/08-P&PW(A).pt.ii 03/10/2008)**.

** These circulars are available at www.persmin.nic.in

SCHEME BOOKLET OF CPAO

1. Bank branches are not aware that in 12 cases personal appearance is exempted for filing of a life certificate. (Para -15 of Scheme Booklet)(Annexure-II).
2. Red colour PPO booklet is meant for pensioner and should be handed over to the pensioner by bank branches after the identification process is complete. But in most cases this is not given to the pensioner.
3. Procedure for transfer of pension payment from one bank to another is given in Para-16 of Scheme Booklet (Annexure-II). In the process the papers are not to be routed thorough CPAO. But in most cases banks send pension papers to CPAO which delays the transfer process causing avoidable grievance to pensioner.

Annexure –XXI is not sent to CPAO by both CPPC after transfer process is complete (Para 16.2. of Scheme Booklet)(Annexure-II).

4. The procedure for payment of Pension to Non Resident Indians (NRI) Pensioners is given at Para 17 of the Scheme Booklet.(Annexure-II)
5. Banks have powers to restore commuted pension after 15 years as per Para-20.5 of Scheme Booklet(Annexure-II).
6. After death of pensioner the procedure for the start of family pension is contained in Para 24 of Scheme Booklet (Annexure-II) and should be followed by bank.

7. In cases original pension documents are lost in transit between one banks to another, banks stop the payment of pension and do not follow procedure prescribed in Para-26 of Scheme Booklet(Annexure-II) to prepare duplicate documents.
8. Since, all the banks have moved to CPPC system, special training programme exclusively for CPPC staff be arranged where issues like implementation of e-PPO, e-scrolls can be deliberated. Moreover, all the CPPCs are newly established, such programme shall be a common platform to share ideas and practices followed by different CPPCs and good practices followed by one can be replicated by other CPPCs.
9. In some cases Life Certificate is sent wrongly by post by bank branches to their CPPC and sometimes to CPAO rather than uploading in computer system at the branch itself. Therefore all the nuances of software to be trained to the branch officers.
10. Simplification of Pension Procedure Amendment in para 15 and para 16 of Scheme for payment of Pensions to Central Govt. Civil Pensioners by Authorised Bank (CPAO/Tech/Simplification/2012-13/325 dated 30/06/2011).
11. Life Certificate- Exemption from Personal Appearance – (CPAO/Tech/Grievances/2010-11/531 dated 30/06/2011)*
12. Instructions issued to Banks for payment of revised pension/arrears (D.O.No : CPAO/Tech/6th CPC/Misc/2008 dated 17/10/2008)*.

13. Implementation of Government's decision on the recommendation of the Sixth Central Pay Commission Revision of pension of pre-2006 pensioners/family pensioners etc. (38/37/08-DOP&PW(A).pt.1 dated 14/10/2008)*.
14. Instructions issued to Banks for payment of revised pension/arrears (DO No: CPAO/Tech/6th CPC/Misc/1265 dated 14/10/2008)*.
15. Instructions issued to Banks for payment of revised pension/arrears (DO No: CPAO/Tech/6th CPC/Misc/1265 dated 26/09/2008)*.
16. Payment of pension through Authorised Banks-Credit of pension to Joint bank account operated by a pensioner with his/her spouse(No.CPAO/Tch/ Amendments/Sch.Book/2005-06/6 dated 09/06/2005)*.

Note- * These circulars are available at www.cpao.nic.in

17. Other Important Issues/problems noticed by CPAO:
 - i) Misclassification of pension. Pension debitable to Railways etc have been noticed as debited to Central Civil.
 - ii) E scrolls are important documents for CPAO but banks are irregular in sending this document.

iii) Setting up of Grievance Redressal System in Banks. The Citizen Charter of banks should indicate where the complaints should be sent.

iv) Cases of fresh PPO/Revision received by home branch but not acted upon should be displayed on notice board/website for the benefit of pensioners.

v) A Bank officer in each CPPC should be assigned the duty of liaison with grievance cell of CPAO for quick and effective redressal of grievances. His phone number/mail ID should be given to CPAO.

GENERAL POINTS

1. A person in re-employment when retires, DR should be automatically started on receipt of application.
2. If name of family pensioner as well as rate of family pension is not recorded in pension documents then it requires approval of Pensioner's parent office but banks do not guide properly(PPO).
3. Standardized formats of important circulars, forms should be made available in soft copy to participants of training programme and should form part of discussion during the programme.
4. Pension on voluntary retirement, pension on absorption, split pension, invalid pension should be included in training programme.

5. Issues of personal identification, letter of undertakings, proof of age wherever age is not available, periodicity and implications of various certificates like LC, reemployment, remarriage/ non-marriage etc. should be deliberated in detail for clarity.
6. Effects of DA/ DP Merger w.e.f. 01/04/2004 and its impact on fixation as per 6th CPC.
7. Focus should be on case studies based on actual experience in the banks which should be made available to the Faculty.
8. Participants should be encouraged to come out with suggestions and problems faced by them at field level and worthwhile contribution should be taken up for further consideration in improving pension delivery system.
9. Reserve Bank of India has issued instructions to Pension Disbursing Banks to issue pension slips showing break up of payments and deductions. State Bank of India is sending this information through SMS on registered mobiles against a nominal charge. Some other banks refuse to issue slips or details. Due to the above situation, apart from other details, any excess payment escapes attention of the pensioners who have to face hardship when the amount is recovered.

II. Training Module for CPPC

The 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. It has been brought to our notice that in effect the 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. Since the CPPC would invariably be located at a distance from the paying branches the pensioners feel helpless and frustrated.

An institutional mechanism may be put in place to ensure that the Managers of the paying branches do not refer the pensioners to CPPC and resolve the issues upfront at their level.

Detailed instructions on CPPC functioning may be obtained for CPAO.