

# **AN ERA OF SUSTAINED REFORMS FOR CENTRAL GOVERNMENT PENSIONERS**

**2014-2018**

**केन्द्रीय पेंशन धारकों के लिए  
सुविधापूर्ण एवं सम्माननीय जीवन**

# PREFACE

This document gives an overview of the attempts made by Department of Pension & Pensioners' Welfare to upgrade the retirement benefits of pensioners. The compilation also incorporates certain other initiatives taken by the Department focused on simplification of rules for retirees.

Our Pensioners are a huge resource of the most experienced manpower in our country and I sincerely believe that those who are physically fit and active can contribute substantially towards nation building activities in any field of their interest. DoPPW has already taken major steps to connect with the pensioners through a vital initiative called "Sankalp" as well as leave behind an institutional memory of their Departments through "Anubhav".

I have been closely in touch with Pensioners' Associations through the SCOVA meetings and I feel that the 41 registered Pensioners' Associations can become a very important link between the Government & the Pensioners. My Department is therefore doing its best to make use of these Associations in important Pensioner related welfare measures, such as obtaining Digital Life Certificates from home, of those very senior citizens, who are immobile and bed-ridden.

It has been the endeavour of the Government to increase the awareness of the Pensioners about their entitlements by frequently conducting "Awareness Programmes" of Pensioners, would be retirees, Trainers as well as staff connected with pension processing of various organization. DoPPW has ensured that such activities are not only confined to New Delhi, but also far flung areas of the country where awareness levels are low. The Department has specially focused on CAPFs (Central Armed Police Forces) who are frequently transferred and have little or no time to chase their pension processing. "Bhavishya" is another important initiative of DoPPW towards digitalisation, and has made online pension processing possible, ensuring utmost transparency and made it possible that the retired officials get all the dues in time.

The Department has a very active grievance portal for the Central Government Pensioners, called CPENGRAMS (Centralized Pensioners' Grievance Redressal & Monitoring System), which has proved very effective in resolving Pensioners' grievances; however, DoPPW went further to start the concept of Pension Adalats, to provide on-the-spot resolution of chronic grievances of various Ministries which had been lingering for long.

I am happy to note that with a small total budget of Rs. 12 Crores per annum, DoPPW has been able to reach out to lakhs of Central Government pensioners, and this is a gleaming example of "Minimum Government and Maximum Governance."



**Dr. Jitendra Singh**

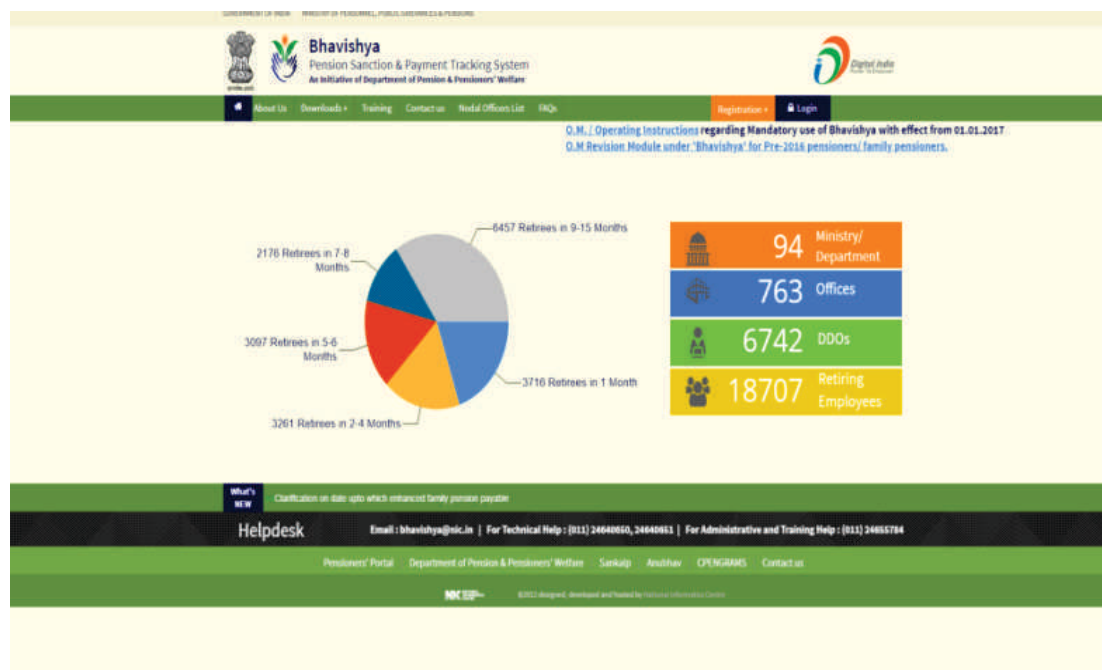
# SIMPLIFICATION



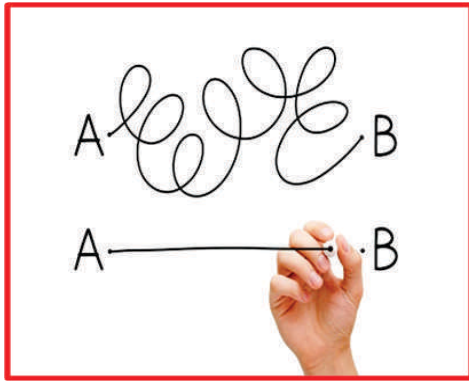
The duration for processing of pension cases of retiring employees reduced from two years to one year.

Delivery of Pension Payment Order (PPO) to retiring employees is given by the Head of Office himself on the day of retirement instead of routing it through pension paying bank and Central Pension Accounting Office (CPAO).

Procedure for sanction of pension has been simplified as the same is now processed online through Bhavishya software which is enabled with automated calculation of pension dues.



## SIMPLIFICATION



Various lengthy pension/nomination forms simplified by reducing the same to a single page form.

Common nomination forms introduced for Gratuity/GPF/ Central Government Employees Group Insurance Scheme and commuted amount of pension/Life Time Arrears of pension.

Hassel free procedure for switching of pension to spouse by the bank itself immediately on submission of death certificate on demise of the pensioner, instead of following the lengthy procedure of submission of Form-14 and its processing by the office from where the pensioner had retired.

Co-authorization of pension for disabled children/siblings introduced in the PPO.





## SIMPLIFICATION



Requirement of affidavits/attestations by Gazetted officers has been dispensed with while submitting Pension Claim Form.

Permission of CMO/CGHS dispensed with for sanctioning FMA to pensioners residing in cities/areas not covered under CGHS.

Family Pension to divorced daughter allowed even in such cases where divorce proceedings had been filed during the life time of employee/pensioner or his/her spouse but divorce took place after their death



## SIMPLIFICATION



No further documentary evidence required for withdrawal from GPF. Simple declaration of subscriber is sufficient for withdrawal

15 days time limit prescribed for sanction and payment of advance/withdrawal under GPF .

Limits for withdrawals raised for activities of house building and education of children, where the costs have gone up manifold over the last two decades.

Scope widened to include primary, secondary and higher education covering all streams and institutions.

Advance can be taken for travel and tourism also.



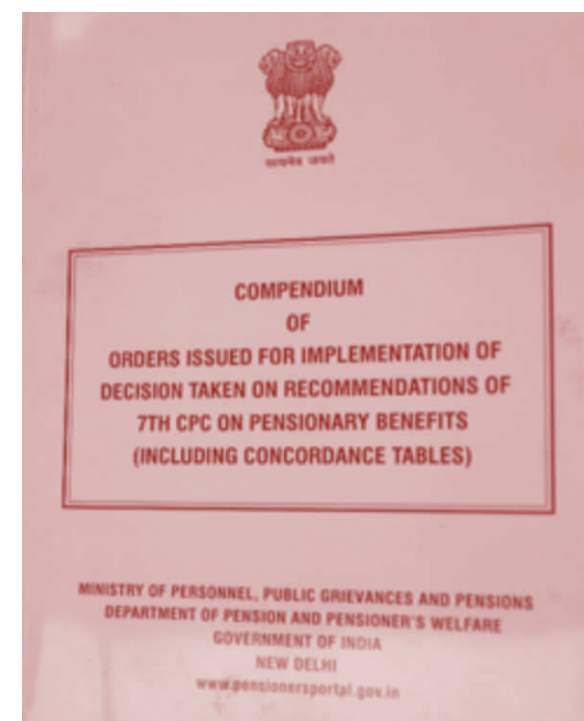
# IMPLEMENTATION OF RECOMMENDATIONS OF 7th CPC FOR CIVIL PENSIONERS

Minimum pension raised from Rs.3500/- per month to Rs.9000/- per month.

Minimum disability pension and family pension covered under CCS(EOP) Rules enhanced from Rs.7,000/- to Rs.18,000/-.

Revision of pension of pre-2016 pensioners/family pensioners by notionally fixing their pay in the pay matrix recommended by the 7th CPC in the level corresponding to the pay in the pay scale/pay band and grade pay at which they retired/died.

To speed up the pension revision process, Concordance Tables issued for each respective grade of pay, based on pension revision orders, by the Department.





## IMPLEMENTATION OF RECOMMENDATIONS OF 7th CPC FOR CIVIL PENSIONERS



A new slab of death gratuity has been added. The family of a Government servant dying while in service with a qualifying service of 11-20 years would be entitled to death gratuity @ 20 times of monthly emoluments as against the existing entitlement of 12 times of emoluments.

Benefit of gratuity extended to NPS employees, on the same terms as applicable to employees appointed before 01.01.2004.

The ceiling of gratuity raised from Rs.10 lakhs to Rs. 20 lakhs.



## IMPLEMENTATION OF RECOMMENDATIONS OF 7th CPC FOR CIVIL PENSIONERS



The rates of ex-gratia lump-sum compensation being paid to the families of employees who die in performance of duty has been increased from existing 10-15 lakh to Rs. 25-45 lakh, depending upon the circumstances in which the death occurs.

The constant attendant allowance being paid to disability pensioners has been revised from the existing Rs. 4,500/ per month to Rs. 6,750/- per month.

The amount of Fixed Medial Allowance (FMA) raised from Rs. 500/- per month to Rs. 1000/- per month.





## RESTORATION OF FULL PENSION OF ABSORBEE PENSIONERS



Orders issued on 23rd June, 2017 allowing restoration of full pension on completion of commutation period of 15 years to all absorbee pensioners who had taken 100% lump-sum amount in lieu of pension on absorption in PSUs/Autonomous bodies.



# DIGITIZATION

Additional facility for annual submission of Digital Life Certificate (DLC) made available to pensioners/family pensioners through Jeevan Pramaan for uninterrupted payment of pension.

Tripartite coordination organized with UIDAI, Jeevan Pramaan team of MeitY and pension paying Banks for smooth submission of DLC.

Pensioners' Portal strengthened by adding the facility of online pension sanction process – 'Bhavishya'.

Integration of Bhavishya software with all stake holders viz PFMS and PARAS and e-Awas which has enabled generation of ePPO.

Dashboard

Print

**Bhavishya**  
(Pension Sanction & Payment Tracking System)  
Tracking Status  
(Department of Pension and Pensioners' Welfare)

MINISTRIES/DEPARTMENTS	ATTACHED OFFICES	TOTAL DDO(S)		RETIRING/RETIRED EMPLOYEE(S)/FAMILY PENSIONER (A+B+C)
		REGISTERED	NOT REGISTERED	
94	763	6743	3041	27621

Retiring Employee(s)					
1 Month	2-4 Months	5-6 Months	7-8 Months	9-15 Months	Total (A)
3748	3268	3101	2182	6459	18758

Retired, But PPO not Issued				
Superannuation	Other than Superannuation	EOP	Vigilance / Other	Total (B)
4306	2698	13	110	7127

Family Pension Cases		
Family Pension	Extra Ordinary Family Pension	Total (C)
1713	23	1736

Cases Processed/PPO Issued					
Superannuation	Other than Superannuation	Family Pension	*EOP	*EOFP	Total
28769	11531	791	5	10	41106

# DIGITIZATION

To have a feeling of pride as retired central government pensioner, provision made for issuance of Plastic Identity card with national emblem.

Personalized road map for retirees available at pensionersportal.gov.in and also on its mobile app.

Self-assessment of pensionary dues through online pension calculator at pensionerportal.gov.in and on its mobile app.

Revised Pension Calculator for pre-2016 Pensioners - Seventh CPC

\* Select Type of Pension: Normal Pension

\* Basic Pension (as on 31.12.2015):

\* Select Retirement Period: -- Select Retirement Period --

\* Select PayScale: -- Select PayScale --

\* Basic Pay on Retirement:

\* Please write the characters in the image above: [Change Image](#)

[Get Revised Pension](#) [Clear All](#)

**Note**

\* Compulsory Fields

**Related Circulars :**

- Order No. 38/37/2016-P&PW(A) Dated 06/07/2017 (Revision of pension of pre-2016 pensioners / family pensioners in implementation of Governments decision on the recommendations of the 7th Central Pay Commission- Concordance tables- regarding)
- Order No. 38/37/2016-P&PW(A) Dated 12/05/2017 (Implementation of Government Decision on the Recommendations of Seventh Central Pay Commission - Revision of Pension of pre-2016 pensioners/family pensioners)
- Order No. 38/37/2016-P&PW(A)(II) Dated 04/08/2016 (Implementation of Governments decision on the recommendation of the Seventh Central Pay Commission - Revision of provisions regulating pension/gratuity /commutation of pension/family pension/disability pension/ex-gratia lump-sum compensation etc.)

# **DIGITIZATION**

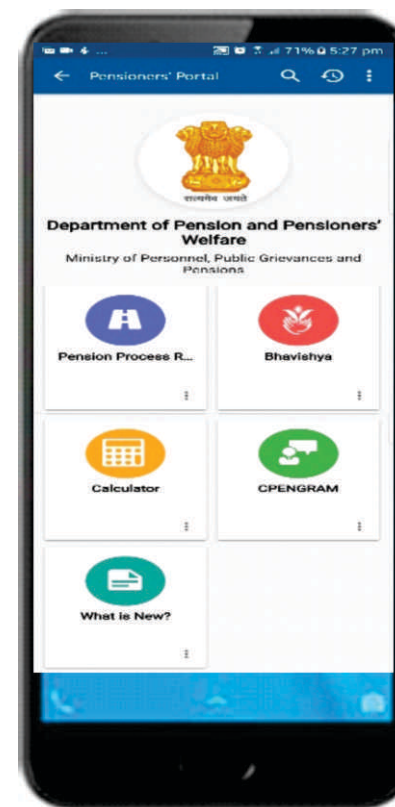
Department of Pension & Pensioners' welfare went paperless from July, 2017 by fully implementing e-office resulting in quick disposal of all cases pertaining to the Department.

CPENGRAMS (Centralized Web-enabled Pension Grievance Redressal and Monitoring System) for digital submission of grievances made popular by making it user friendly for speedy disposal.

## MOBILE APP FOR PENSIONERS

A mobile app of the Department was launched in September, 2017 to reach out to a larger number of pensioners and the services of the Pensioners' Portal were made available through this app.

With the App, a superannuating central civil government official can monitor the progress of his pension settlement, retired officials are able to self-assess their pension through the pension calculator and register their grievances, if any. Facility to view latest orders issued by DoP&PW is also available on the Mobile App.





# GRIEVANCE REDRESSAL

Grievance redressal system (CPENGRAMS) strengthened by Deep Dive Analysis done for improving the quality of disposal of grievances by the various Ministries/ Departments.

Route cause analysis of grievances done to bring about systemic changes in the system for minimising the cause of grievances.



The screenshot displays the 'Grievance Status' page of the CPENGRAMS system. The header identifies the 'DEPARTMENT OF PENSION & PENSIONERS' WELFARE' under the 'Ministry of Personnel, Public Grievances and Pensions'. The page includes a navigation menu with options like 'Home', 'Lodge Your Grievance', and 'View Your Grievance Status'. On the left, there are buttons for 'Home', 'Lodge Your Grievance', 'Send Reminder/Clarification', 'View Your Grievance Status', and 'Feedback'. The main content area shows details for a grievance registered on 25 Jul 2018. The status is 'CASE DISPOSED OF' with a date of action on 25 Jul 2018. The remarks state that the grievance has been sent to the concerned state government. Below the details, there is a feedback section with radio buttons for 'Excellent', 'Very Good', 'Good', 'Average', and 'Poor', and a star rating system. A text area for 'Enter Your Comments' is also present, followed by a 'Submit' button.

Grievance Status	
Registration Number	DOPPW/2018/4327
Name Of Complainant	Mahmuda Khanam
Date of Receipt	24 Jul 2018
Received By	Department of Pension and Pensioners Welfare
1. Forwarded To	Government of West Bengal On: 25/07/2018
Contact Address	P.A.R. PG Department Writers Building, Block-IV Kolkata-700011 9332214985
Contact Number	
Current Status	CASE DISPOSED OF
Date of Action	25 Jul 2018
Remarks	DOPPW deals with grievances of Central Govt. Pensioners. This being the case of state govt. pensioner, same has been sent to concerned state govt.

Please Give Your Valuable Feedback

☒ Excellent ☐ Very Good ☐ Good ☐ Average ☐ Poor

★★★★★

Excellent

Enter Your Comments

100 Characters left

Submit

Average time taken for disposal of grievances from 104 days in the year 2014 reduced to 36 days in 2017.

## PENSION ADALATS

Department launched a new initiative of Pension Adalats for providing on the spot resolution of grievance by bringing all stake holders including the Pensioner, Pension Sanctioning Ministries/ Departments, Banks, CPAO etc on one common platform.

# TRAINING PROGRAMME FOR OFFICIALS DEALING WITH PENSION



More than 500 officials covering a majority of Ministries/ Departments trained on latest Rules/Regulations for pension settlement, specially issues arising out of Family Pension and Disability Pension.

Route cause analysis of pensioners' grievances indicated the need of educating and empowering the dealing officials on pension with updated rules .



# PENSIONERS AWARENESS PROGRAMME

Pensioners /family pensioners should get the updated knowledge of their entitlements especially after implementation of 7th CPC recommendations.

For the benefit of pensioners about their entitlements, awareness camps organized at various places across the country including far off places such as Shillong, Aizwal, Kohima, Guwahati, Agartala besides at Jodhpur and Jaipur.





# PENSIONERS AWARENESS PROGRAMME



Information bulletins on useful and updated provisions on pension related entitlements and about CPENGRAMS published in national and regional newspapers across the country.

Compendiums of all orders issued by the Department of Pension and Pensioners' Welfare released on yearly basis for the convenience and easy reference of pensioners and Pension Sanctioning Authorities.



Department's website revamped to make it user friendly & "Divyang Friendly".

The Department also made its presence felt in social media platforms like Twitter.



## STANDING COMMITTEE OF VOLUNTARY AGENCIES (SCOVA)

Standing Committee of Voluntary agencies (SCOVA) has been set up under the Chairmanship of MOS (PP) with a view to provide feedback on the implementation of policies/programmes of this Department besides mobilizing voluntary effort to supplement the Government action

30th SCOVA was convened with 5 standing members and 10 Rotating members from all over the country in order to get input and suggestions on recent pensions policies and pensioners' welfare scheme.



## NEW INITIATIVES

ANUBHAV is an online system of experience sharing by retiring government employees. This portal gives retiring officials an opportunity to record their experiences in the Government and create a wealth of institutional memory for future generations for better governance.

To encourage retirees to submit quality write-ups an award scheme has also been instituted.

In 2017, contributors of 16 write-ups were awarded by the Hon'ble MOS (PP).

Till 24/08/2018, some 5320 write-ups have been published.


This is a huge repository of wealth coming from people with decades of administrative experience.

## NEW INITIATIVES

BHAVISHYA an online pension processing and payment tracking system made mandatory by the DOPPW to all the Central Govt. Ministries/ Departments

Report Date : 24/07/2018 1:00 PM

**Bhavishya**  
Employee/Pensioner Status Information



**Name :** Mr. Shish Ram      **Date of Retirement :** 31/10/2017  
**Designation :** SI MT      **Organisation :** GC-SNR / Central Reserve Police Force

Target Months BDR	Action	Task Completed	Due Date	Action Taken on
12	Retiree List Sent to PAO	✓	31/10/2016	12/08/2016
12	NDC Request Sent to Directorate of Estates	NA	NA	
12	Service Book Verified	✓	31/10/2016	23/08/2017
10	NDC Demand received from Directorate of Estates	NA	NA	
8	Forms sent to Retiree	✓	28/02/2017	22/02/2017
6	Forms Filled & Send to HOO	✓	30/04/2017	23/08/2017
6	Filled Forms Received from Retiree	✓	30/04/2017	23/08/2017
4	Verification of Forms by HOO	✓	30/06/2017	23/08/2017
4	Forms, Calculation Sheet & Service Book sent to PAO	✓	30/06/2017	23/08/2017
1	PPO Generated	✓	30/09/2017	23/08/2017
0	Special Seal Authority (SSA) issued to Bank with a copy to Retiree	✓	24/10/2017	05/10/2017

**Payment Details**

Retirement Benefits	Bill Number	Issue Date	Settlement Date
EL Encashment	--	--	--
Commuted value of Pension	--	--	--
General Provident Fund	--	--	--
Gratuity	--	--	--
Group Insurance Scheme	--	--	--

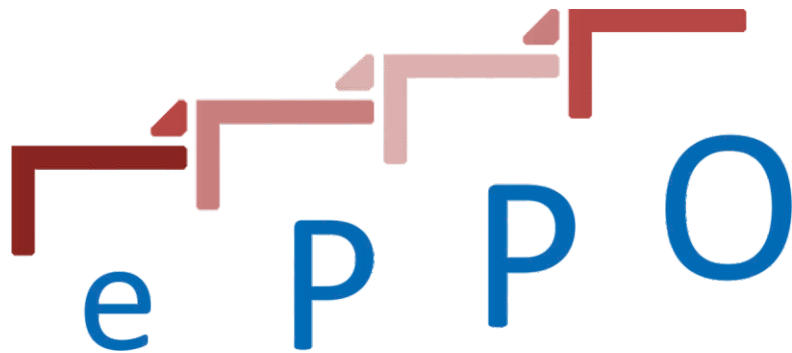
Date of Retirement	SSA Dispatched Date	First Pension Credit Date
31/10/2017	17/10/2017	27/11/2017

Date of credit of monthly Pension/Arrears	
Month & year	Date of credit

w.e.f. 01.01.2017 has gone a long way in ensuring seamless and accurate pension processing for all the Central Govt. Employees on the system.

The system is capable of giving real-time data of pension processing right up to the stage of first credit of pension into the account of the pensioner.

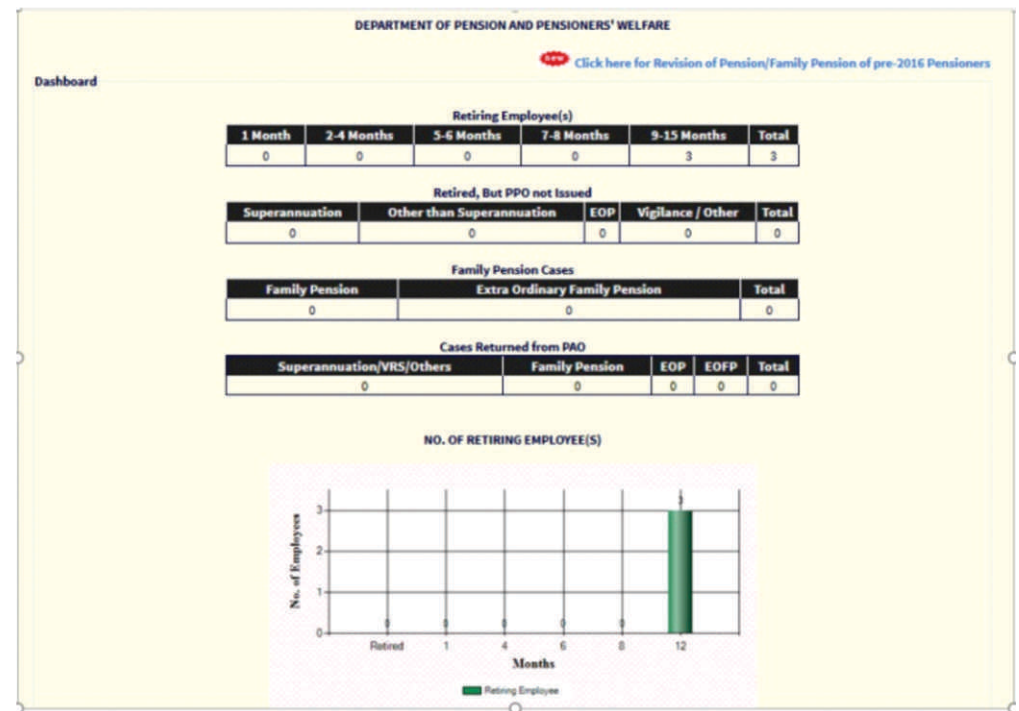
## NEW INITIATIVES



### BHAVISHYA

Bhavishya has made the concept of e-PPO possible and some pilot cases of e-PPO have already been tested. The e-PPO system will be rolled out shortly and is a landmark in digitization of pension processing.

As of now more than 43,000 cases have already been processed through BHAVISHYA software. In addition more than 29,000 cases are at various stages of processing through 764 offices of civil Ministries/ Departments.



## NEW INITIATIVES



With a view to reorient pensioners towards an active post retired life and to gainfully utilize their skill and experience towards nation building activities and social work, a new initiative namely SANKALP undertaken.

Under SANKALP Pre-Retirement Counselling (PRCs) are being organized for those employees who are about to retire in a year.

In Pre-Retirement Counselling apart from their pension dues, information are also being shared about Active post retirement life.





# PRE-RETIREMENT COUNSELLING



Pre-Retirement Counselling Workshops (PRCs) held for retirees, specially those of Central Armed Police Forces (CAPFs) posted in far flung areas, deployed at the frontiers including Shillong, Jaisalmer, Jammu etc with the objective to facilitate them about smooth transition to post retirement.

CAPF personnel deployed at remote places are generally unaware of the process involve in sanction of pension and about their post retirement entitlements.

Due to early retirement age ,they also have a long post retirement life in compare to others.



## POOL OF TRAINERS FOR PRC



Training of Trainers (TOT) workshops conducted and a pool of 670 Master trainers created.

These Master trainers are able to further conduct Pre-Retirement Counselling (PRC) for their employees within Departments.





## ACTIVITIES UNDERTAKEN BY PENSIONERS UNDER SANKALP



1224 pensioners engaged by the Staff Selection Commission (SSC) as inspecting officers/ members of the flying squad during examinations in various cities etc.

Tamil Nadu Pensioners' Association helped some 500 people in restoration of their eyes through cataract surgeries;

Adoption of 11 MCD schools by 16 pensioners for improving the quality of education and environment in the school;



*Tree planation at Rohini, New Delhi by pensioners.*



## PENSIONERS' ORGANISING SWACHH BHARAT CAMPAIGN



The Department involved a number of identified Pensioners' Associations for motivating pensioners/citizens to organize Swachh Bharat movement in various parts of the country. Several cleaning campaigns were organized by the Associations in Guwahati, Bengaluru, Allahabad, Vadodara, Assam and Bihar.




# IMPORTANT PENSION REFORMS

- ✓ The Government has issued necessary orders for upward revision of pension/family pension on the basis of recommendation of 7th Central Pay Commission.
  - ✓ Minimum pension/family pension has been raised to Rs.9000 + dearness relief.
  - ✓ 20% - 100% additional pension is granted on attaining age of 80 years and above.
  - ✓ Pensioners residing in non CGHS area and receiving Fixed Medical Allowance can also avail IPD facility on making contribution under the Central Government Health Scheme (CGHS).
  - ✓ Fixed medical allowance for the Pensioners residing in non-CGHS area enhanced to Rs.1000/- per month.
  - ✓ Aged/ill pensioners can submit life certificates through Gazetted Officers/Sarpanch/Magistrate/ RBI or other Bank Officers etc.
  - ✓ Aadhaar based Life Certificate can be submitted online through Jeevan Pramaan from home.
  - ✓ In case of death of pensioner having joint account with spouse, only death certificate is sufficient for commencing family pension.
  - ✓ Succession certificate not required for starting family pension.
  - ✓ Family pension to permanently disabled dependent children/siblings and dependent parents can be co-authorized in PPO during life time of employee/pensioner.
  - ✓ Claimant of family pension can directly apply to the Bank Branch Manager if family pension is co-authorized to him/her in the PPO.
  - ✓ Commuted portion of pension is not deductible from the amount of family pension.
  - ✓ National Pension System (NPS) beneficiaries are also entitled to gratuity payment.
  - ✓ Pension cannot be attached, seized etc, for any demand against a pensioner; nor can a pensioner make any assignments etc, in anticipation of pension.
  - ✓ Pensioners/family pensioners are entitled to avail standard deduction of Rs.40,000/ for the purpose of calculation of Income Tax under Finance Act 2018.
  - ✓ The Department of Pension and Pensioners' Welfare has also been conducting Pension Adalats for facilitating expeditious redressal of grievances lying with various Pension Sanctioning Authorities.
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- For your pension related grievance visit **[www.pensionersportal.gov.in/CPENGRAMS](http://www.pensionersportal.gov.in/CPENGRAMS)** or write to "Deputy Secretary (CEPENGRAMS), Department of Pension and Pensioners' Welfare, 3rd Floor, Lok Nayak Bhawan, Khan Market, New Delhi-110003".
  - Register the grievance with Mobile Number for receiving status updates.
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Website: [www.pensionersportal.gov.in](http://www.pensionersportal.gov.in)





Government of India  
Department of Pension and Pensioners' Welfare  
3<sup>rd</sup> Floor, Lok Nayak Bhawan, New Delhi-110003  
Website : [www.pensionersportal.gov.in](http://www.pensionersportal.gov.in)  
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