

## **Highlights of 110<sup>th</sup> report on Pensioners' Grievances-Impact of Pension Adalats and Centralized Pensioners Grievance Redress and Monitoring System (CPENGRAMS)**

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- 1) The Department related Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice has taken up the subject 'Pensioner's Grievances-Impact of Pension Adalats and Centralized Pensioners Grievance Redress and Monitoring System (CPENGRAMS)' for detailed examination.
- 2) The Committee observes that retirees are made to run from pillar to post for redressal of their pension related grievances.
- 3) 'Pension' is an essential component of the social safety net.
- 4) Pension systems have been reformed in many countries around the world during the last three decades to make them fiscally sustainable and to expand coverage across occupational groups and income spectrum.
- 5) India has also made a shift to defined contribution funded pension system called National Pension system (NPS) in 2004.
- 6) Indian pension landscape
- 7) Civil Service Pension Schemes for the Central and state government employees who joined the service before 2004
- 8) Employee's pension scheme administered by Employees' Provident Fund Organization for the notified establishments both in public and private sector employing 20 or more employees
- 9) Occupational Pension Schemes run by public sector enterprises
- 10) National Pension Scheme applicable to central government employees (except for the armed forces) joining service on or after January 1, 2004 among others.
- 11) Department of Pensions and Pensioners' Welfare (DoPPW), Ministry of Personnel, Public Grievances and Pensions is the nodal Department for formulation of policy and coordination of matters relating to retirement benefits to Central Government Employees including pensions.
- 12) The approximate number of Central Government Pensioners (including family pensioners) as on 31.03.2020.

<b>Category of Central Government pensioners</b>	<b>No. of Pensioners as on March 31, 2020</b>
Civil	10,95,352
Defence	32,77,742
Postal	3,31,358
Railways	15,30,268
Telecom	4,38,898
<b>Total</b>	<b>66,73,421</b>

13) **Total number of civil pensioners under the old pension scheme as on 01.12.2020**

Age group	Category of pensioners						Total (for row)
	Superannuation Pension	Family Pension	Invalid pension	Voluntary Retirement	Sub Total	All other pensions	
Below 60	7121	45856	3124	132966	189067	13129	<b>2,02,196</b>
60-69	233834	39212	1229	63677	337952	14593	<b>3,52,545</b>
70-79	184608	43587	3308	70347	301850	14563	<b>3,16,413</b>
80-89	71394	30960	1522	12279	116155	11834	<b>1,27,989</b>
90-100	15211	13344	369	1615	30539	2540	<b>33,079</b>
Above 100	914	1530	23	70	2537	469	<b>3,006</b>
<b>Total (for column)</b>	<b>5,13,082</b>	<b>1,74,489</b>	<b>9,575</b>	<b>2,80,954</b>	<b>9,78,100</b>	<b>57,128</b>	<b>10,35,228</b>

**CENTRAL GOVERNMENT EMPLOYEES' GROUP INSURANCE SCHEME (CGEGIS)**

- 1) As regards CGEGIS, the Committee notes that the monthly deduction as well as the insurance amount have remained unchanged since 1990, which is very meagre.
- 2) The Committee recommended to the Government **to implement the recommendations of Seventh Central Pay Commission and increase the Insurance amount to Rs. 50,00,000, Rs. 25,00,000 and Rs.15,00,000 for Group 'A', 'B' and C officers/ staff respectively with commensurate enhancement in monthly contribution of Rs. 5000, Rs. 2500 and Rs. 1500 for respective Groups of officers/ staff.**
- 3) The Committee agrees with the observation made by the Seventh Central Pay Commission in this regard and recommends that the ratio of Savings Fund to Insurance Fund be modified from the present 70:30 to 75:25 at the earliest.

**GRIEVANCES RELATING TO MEDICAL FACILITIES**

- 1) **The Committee took note of the request of Pensioners' Associations for enhancement of Fixed Medical Allowance from Rs 1000 to Rs 3000 per month as most pensioners are suffering from different diseases at old age and are unable to manage with meagre pension as CGHS hospital is not available in every town.**
- 2) **The Committee recommends DoPPW to take up this issue of enhancement of Fixed Medical Allowance with the Finance Ministry as Rs 1000 is a very meagre amount for an old age pensioner and apprise the views of the Finance Ministry to the Committee in its Action Taken Replies.**
- 3) **There may be exigencies when the old age pensioners may directly approach non-empanelled hospitals for treatment without first approaching a Government hospital.**
- 4) **All the expenditure incurred by a beneficiary of Central Government Health Scheme on his or her treatment in non- empanelled Private Hospitals should be reimbursed to the beneficiary.**

- 5) The Government may explore opening of CGHS centres at district locations or designate already functional Government hospitals in district headquarters as CGHS Centres to provide treatment to CGHS beneficiaries.
- 6) Either the provisions for medical facilities available to serving employees also needs to be extended to pensioners or instead of increasing FMA year after year, DoPPW may moot a proposal for introducing cashless health insurance facilities for pensioners in nearby Private Health Centres in lieu of FMA on voluntary basis.

#### **Additional Quantum of Pension**

<b>On attaining age of</b>	<b>Additional quantum of pension</b>	
<b>65 years</b>	<b>5% of basic pension</b>	<b>Additional quantum of pension Recommended by the committee</b>
<b>70 years</b>	<b>10% of basic pension</b>	
<b>75 years</b>	<b>15% of basic pension</b>	
80 years	20% of basic pension	Existing additional quantum of pension
85 years	30% of basic pension	
90 years	40% of basic pension	
95 years	50% of basic pension	
100 years	100% of basic pension	

The Committee recommends DoPPW to pursue vigorously with Finance Ministry and apprise the Committee of the outcome.

#### **Modified Assured Career Progression (MACP)**

The Committee felt that **DoPPW should pursue the matter of implementation of MACP w.e.f 1<sup>st</sup> January, 2006 with DoPT** as it will give relief to pensioners retiring in the intervening period i.e. from January, 2006 to August, 2008 as all other benefits were given to them from January 2006 as per 6<sup>th</sup> CPC recommendations.

#### **Increment in case of pensioners' retired on 30<sup>th</sup> June**

The Committee also recommends DoPPW to consider the case of Pensioners' who retired on 30<sup>th</sup> June and were denied the increment on the plea that next date of retirement is 1<sup>st</sup> July.

**The committee also made its recommendations on pensioners' grievances, pension disbursement and many other areas.**

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