

Chapter IV

Delivery of benefits to the intended beneficiaries and the grievance redressal mechanism

Audit Objective 3: Whether beneficiaries actually received the benefits

4.1 Timely payment of pension

As per rule 16(v) of Pension Rules as amended on 14 June 2013, regular payment of pension is to be made by Treasury Officer possibly in the first week of the month and first payment of pension would be made within four days of receipt of online sanction.

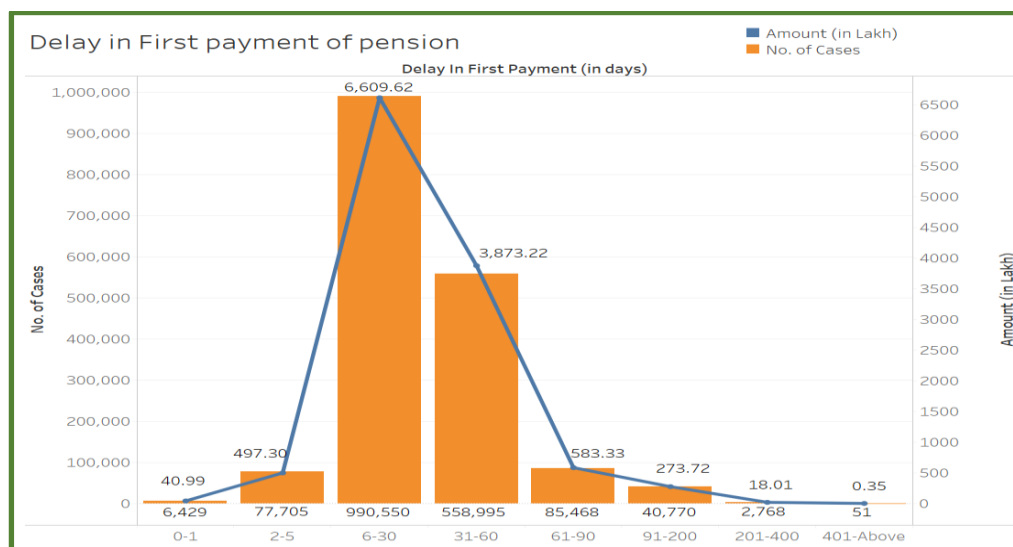
Scrutiny of the RajSSP data revealed that out of 17,88,380 cases of first pension payment during the audit period, pension in 17,62,736 (98.56 per cent) cases was paid with a delay ranging between 1 to 726 days. Age analysis of the delay is provided in the table below and depicted in the chart:

Table 6: Delay in First payment of pension

Delay in First Payment (Number of Days)	Number of cases	Amount (₹ in lakh)
1	6,429	40.99
2 to 5	77,705	497.30
6 to 30	9,90,550	6609.62
31 to 60	5,58,995	3873.22
61 to 90	85,468	583.33
91 to 200	40,770	273.72
201 to 400	2,768	18.00
Above 401	51	0.35
Total	17,62,736	11,896.53

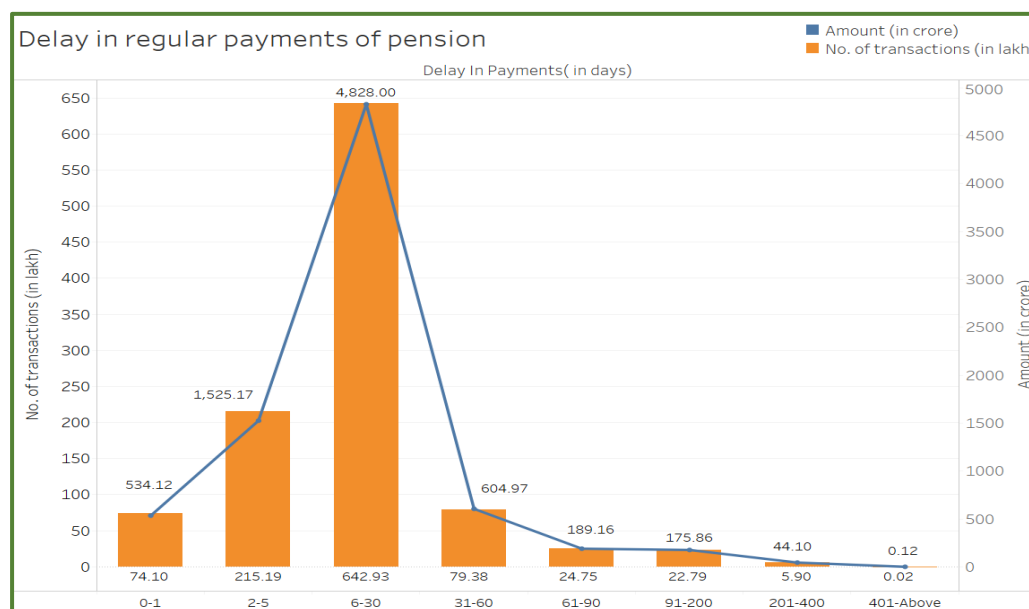
Source: Information derived from RajSSP data dump

Chart 5



Analysis of RajSSP data further revealed that during audit period, out of total 19,80,18,851 regular pension payment transactions, in 10,65,06,098 (53.79 per cent) cases, pension was paid with a delay⁵⁶ ranging between 1 to 597 days. Age analysis of the delays is shown in the table below and depicted in the chart:

Chart 6



The overall year-wise position of delay in pension payments is as under:

Table 7: Year wise Delay in Payments of Pension

S. No.	Year	Delayed payments		
		First Payment	Regular Payment	Total
1	2017-2018	2,38,323	2,42,85,366	2,45,23,689
2	2018-2019	5,90,440	2,42,83,995	2,48,74,435
3	2019-2020	9,32,212	4,14,36,415	4,23,68,627
4	2020-2021 (up to July 2020)	1,761	1,65,00,322	1,65,02,083
	Total	17,62,736	10,65,06,098	10,82,68,834

Source: Information derived from RajSSP data dump

The analysis of RajSSP report⁵⁷ of the 14 selected treasuries revealed that during the audit period, pension of 78,17,623 beneficiaries pertaining to CMOASPS and CMENSPS was not paid on time.

⁵⁶ Calculated from the eighth day of the month when the pension is to be paid to the date of actual payment.

⁵⁷ Named 'Bill Summary Date Wise'

The details are given in the table below:

Table 8: Delay in Payment of Pension

S. No.	Name of Treasury/Sub Treasury	Number of Bills and Beneficiaries				
		Total Bills prepared		Bills paid with delay		Bills prepared with delay
		Number of Bills	Number of Beneficiaries	Number of Bills	Number of Beneficiaries	
1	Sub Treasury, Bansur	NA		152	NA	--
2	Sub Treasury, Dantaramgarh	1,528	12,75,861	715	6,88,091	390
3	Sub Treasury, Dudu	864	3,38,738	347	1,37,273	223
4	Sub Treasury, Kishangarh	1,958	9,19,341	907	2,97,904	671
5	Sub Treasury, Lalsot	1,233	11,68,794	919	7,66,461	668
6	Sub Treasury, Malpura	1,179	9,42,294	512	3,04,381	373
7	Sub Treasury, Mojmabad	1,564	6,27,673	862	3,07,044	526
8	Sub Treasury, Roopangarh	1,114	4,12,906	635	2,28,001	478
9	Sub Treasury, Sambhar	2,016	12,82,741	1,107	6,37,812	717
10	Treasury, Ajmer	1,597	14,92,313	846	7,00,773	661
11	Treasury, Alwar	1,583	13,00,687	598	4,69,183	395
12	Treasury, Dausa	2,157	15,64,189	1,378	7,14,365	1,107
13	Treasury, Sikar	1,879	26,89,619	1,136	17,94,423	738
14	Treasury, Tonk	1,876	13,76,442	1077	7,71,912	810
Total		20,548	1,53,91,598	11,191	78,17,623	7,757

Source: 'Bill Summary Date Wise' report of RajSSP

It can be seen that out of the 20,548 bills prepared in the selected treasuries/sub-treasuries during the audit period, delayed payments were made in case of 11,191 bills (54.46 per cent). Out of these bills with delayed payments, it was noticed that 7,757 bills (69.31 per cent) were prepared with delay and in the remaining cases the payment was delayed even after preparation/passing of the bills in time.

The matter was pointed out to the State Government (August 2021). The State government replied (August 2021) that the timeline for payment is applicable in cases where all the beneficiary details are correct. The reply further stated that pension payment cannot be made for situations where all the details are not correct.

The reply of the State Government is not acceptable as the Pension rules clearly prescribe the timeline for various stages such as application verification, sanction and payment. Any deficiencies are required to be rectified within these timelines. Further, any errors/ mismatch in beneficiary details do not justify the large delays noticed by audit both in number of cases and number of days.

During the Exit Conference, the State government informed (September 2021) that delays are also attributable to release of funds by the Finance Department keeping in view the position of the State regarding Ways and Means advances and mentioned that the implementation of the single-DDO and single-treasury system for social security pensions has put an end to delays pertaining to treasury/ sub-treasury offices. Audit appreciates the steps taken by the State Government on the issue of delayed pension payments and considers that more efforts are required to suitably address the issue. This becomes important considering the fact that the beneficiaries are denied due benefits for the delay period as there is no provision for compensation in the form of payment of interest for this period.

4.2 Payments of pension under CMOASPS and CMENSPS

According to para 2 of Annexure ‘A’ of Pension Rules, in the event of excess/irregular/double payments to the beneficiary of the pension scheme, the entire amount of such payment will be recovered from the beneficiary with 18 per cent annual interest.

The analysis of RajSSP data revealed that out of 9,176 cases of excess/irregular/double payments amounting to ₹3.44 crore under the selected schemes, recovery was pending in 3,605 (39.29 per cent) cases involving an amount of ₹1.98 crore (57.56 per cent) as on 13 January 2021 which was required to be recovered along with interest as per the rules *ibid*. The year wise position of pending recovery is shown below:

Table 9: Position of pending recovery in cases of excess/irregular payments

(₹ in lakh)				
Year	Total cases of excess/irregular payments	Total recoverable amount	Pending cases of recovery	Pending amount to be recovered
2015-16	410	10.57	35	1.42
2016-17	777	35.94	150	5.59
2017-18	941	35.46	504	16.23
2018-19	1,087	59.02	693	26.83
2019-20	1,398	90.58	1,227	77.45
2020-21	4,563	112.80	996	70.64
(As on 13.1.21)				
Total	9,176	344.37	3,605	198.16

Source: Information derived from RajSSP data dump

Details of reasons for recovery are given in the table below:

Table 10: Details of reasons of recovery

S. No.	No. of cases	Reasons for recovery as per RajSSP data	Remarks
1	2,447	Death	Payment of pension even after death of beneficiary
2	908	Absurd/Invalid information	The reasons column has absurd/ invalid information such as special characters etc.
3	65	Government Job	Government job of self/wife/ husband/son etc. making the beneficiary ineligible.
4	54	Double Payment	Pension paid twice on same PPO.
5	47	Duplicate Payment	Two PPOs for same beneficiary.
6	42	Age Difference	Anomalies in the age provided by the beneficiary in the application.
7	17	-	No reasons provided in the data
8	16	Audit Recovery	Irregular payments identified by Audit.
9	8	Auto sanction	Wrongful payments in cases of auto-escalated applications.
10	1	Out of State	Pensioners migrated out of state.
Total	3,605		

Source: Information derived from RajSSP data dump

As shown in the table above, reasons for Excess/Irregular/Double payment were not provided in RajSSP in 17 cases and absurd values were provided in 908 cases. Lack of availability of such reasons impedes the ability of the Department to analyse the issues causing such instances and take necessary action thereon.

The State Government replied (August 2021) that provision of recovery is in place for excess payments arising out of various reasons such as pension payments even after the death of the beneficiary, etc. The Government reply was silent about the pending recoveries and the action being taken in such cases as well as the lack of reasons or absurd reasons for recovery provided in RajSSP. During the Exit Conference, the State government stated (September 2021) that pending amount would be recovered and accountability would be fixed. Further progress in this regard is awaited (December 2021).

4.3 Procedure to address pension payment failure

For the social security pensions, the bills are passed by the Treasury officer on the *RajKosh* module which are subsequently processed on PayManager module for the generation of e-Payment files. As per rule 144(a) (2) of Rajasthan Treasury Rules 2012, Treasury and Sub Treasury will provide all e-payment files to *e-Kuber*, by debiting the respective expenditure heads⁵⁸ of departments and crediting the head 8670-113 (01), Electronic Payment Advices. System generated reference numbers will be provided to these transactions. As per circular⁵⁹ dated 21.3.2018 issued by Finance department (GoR), *e-Kuber* will maintain basic validations for obtaining e-payment files through IFMS. If these

⁵⁸ e.g. Major head 2235 in case of social security pensions

⁵⁹ F.S.(TH-75)/DTA/IFMS/e-kuber/21475-874 dated 21.3.2018

basic validations are not fulfilled by e-payment files, the complete e-Payment files are rejected and for such e-Payment files, no TV numbers are generated in the system. No report of such failed transactions (without TV numbers) is available on RajSSP.

Partial bills/payment advices/tokens (an e-payment file may have more than one bill/token) cannot be rejected by *e-Kuber* and for such files, payment is done to beneficiaries with correct details and rejected for others. On execution of the transactions, e-Scroll containing the details of successful and failed transactions will be generated by *e-Kuber* and provided on PayManager module of IFMS to the Treasuries/Sub Treasury officer/DDOs. The treasury /Sub treasury officer will affix the paid mark with TV numbers on the body of the bill/payment on receipt of the e-payment report/e-scroll. Information regarding such failed transactions (with TV numbers) is available on RajSSP in the form of 'Payment return date wise' report.

Where pension payment to the beneficiary is being done through Money Order (MO), the bills are prepared by DDO for payment in the departmental account of the concerned head postmaster and a list of beneficiaries is sent to the head postmaster after passing the bills and payment in the departmental account. The disbursement of MO is made by the Head postmaster through *Dakpal* of the concerned area. In cases of non-disbursement of MO, a cheque of the amount not paid along with the list of relevant beneficiaries with reasons is sent back to the TO/STO concerned. The undisbursed amount received from the head postmaster is deposited in the concerned budget head through challan.

(i) The analysis of RajSSP data and scrutiny of the RajSSP reports disclosed that during the audit period, out of total 20,13,94,050 transactions, the payment failed in 16,97,117 (0.84 per cent) transactions. The details are given below:

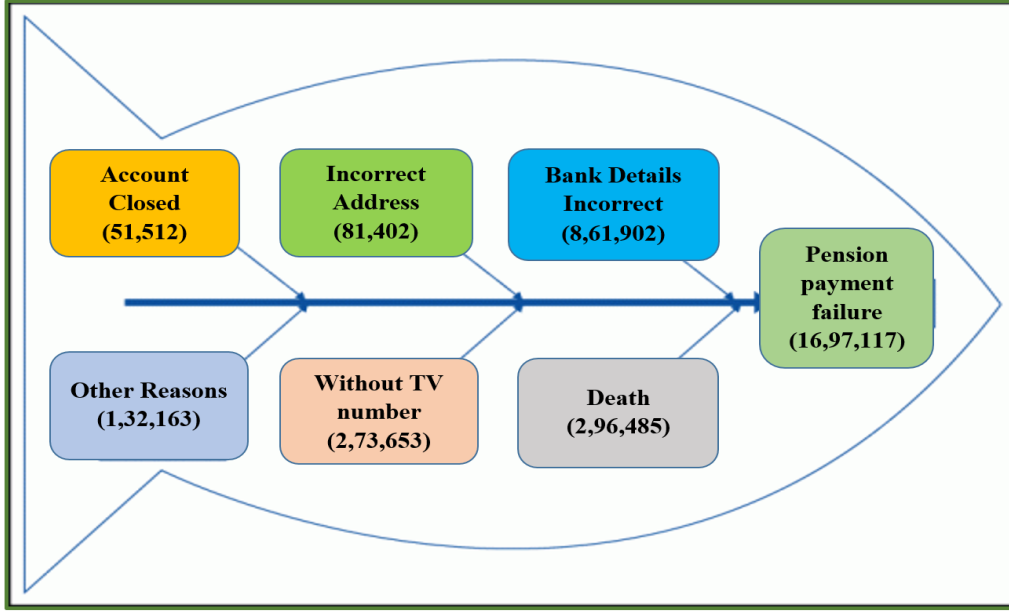
Table 11: Year wise details of failed transactions

S. No.	Year	Total Transactions	Amount corresponding to total transactions	Failed Transactions			Amount corresponding to failed transactions
				With TV number	Without TV number	Total	
1	2017-18	5,33,72,434	2,984.02	3,72,621	44,699	4,17,320	24.52
2	2018-19	5,70,37,699	3,847.01	3,64,934	20,909	3,85,843	27.94
3	2019-20	6,69,28,276	5,463.66	5,86,394	1,11,977	6,98,371	58.95
4	2020-21 (up to July 2020)	2,40,55,641	1,969.41	99,515	96,068	1,95,583	16.90
Total		20,13,94,050	14,264.10	14,23,464	2,73,653	16,97,117 (0.84 per cent)	128.31

Source: Information derived from RajSSP data dump

Various reasons⁶⁰ for failure of transactions have been shown in the Chart below:

Chart 7



As can be seen, wrong bank account details were the most significant reason for failure of pension payments.

(ii) During the field study, analysis of RajSSP report⁶¹ of the 14 selected treasuries revealed that 1,02,338 transactions were reverted due to various reasons, out of which in 36,677 (35.78 per cent) cases involving ₹2.74 crore, it was due to wrong bank details. Treasury-wise position of the failed transactions is provided in the table below:

Table 12: Details of reverted pension transactions

(₹ in lakh)			
S. No.	Name of Treasury/Sub-treasury	Total number of reverted transactions	Amount involved in reverted transactions
1	TO Alwar	9,017	62.65
2	STO Bansur (Alwar)	4,035	27.13
3	TO Tonk	7,457	54.45
4	STO Malpura (Tonk)	4,219	33.61
5	TO Ajmer	7,625	52.55
6	STO Kishangarh (Ajmer)	3,176	22.51
7	STO Roopangarh (Ajmer)	2,289	16.53
8	TO Sikar	19,381	126.08
9	STO Dantaramgarh (Sikar)	12,502	91.03
10	TO Dausa	10,615	82.65
11	STO Lalsot (Dausa)	8,733	63.40
12	STO Dudu (Jaipur)	1,763	13.17
13	STO Sambhar (Jaipur)	7,349	50.41
14	STO Mojmabad (Jaipur)	4,177	27.69
Total		1,02,338	723.86

Source: 'Payment return date wise report' of RajSSP

⁶⁰ 'Other reasons' - Account suspended, Name incorrect, Maximum account balance exceeded, out of station, Beneficiary name difference etc.

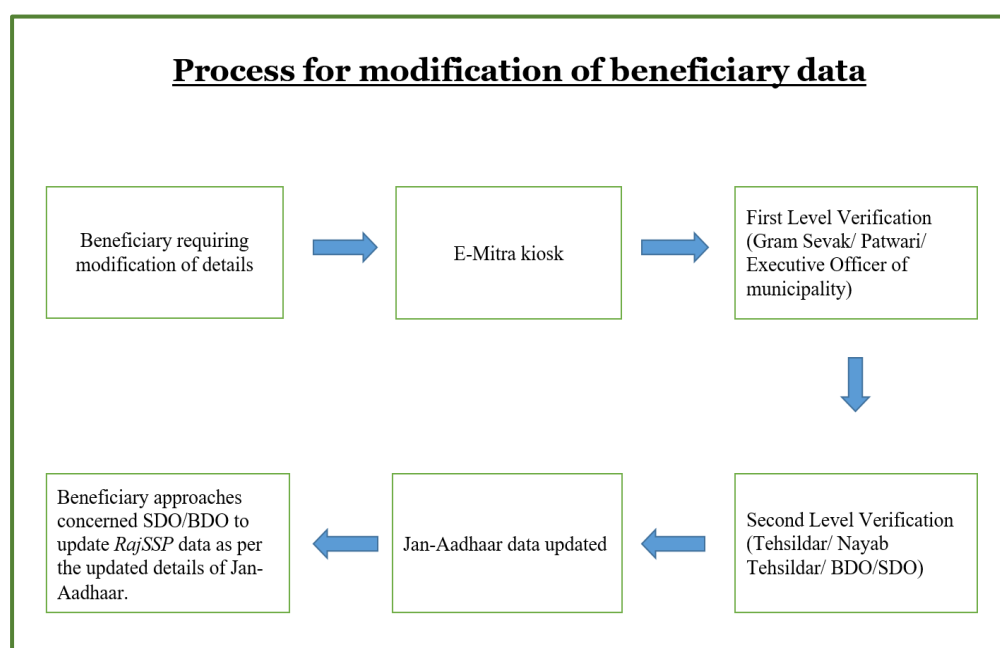
⁶¹ "Payment return date wise"

During the audit of records of Treasury officer *Dudu* and *Mojambad*, it was noticed (November 2020) that there were 316 cases in which payment of pension was restarted between the period 01 August 2017 to 30 June 2019 but the payment of arrears of ₹ 22.50 lakh to the concerned beneficiaries was still pending. The details are provided in **Annexure P**. It is important to note here that records regarding pending arrear payment to beneficiaries are not being maintained in other selected treasuries. Further, no such report is available on RajSSP as well.

(iii) During beneficiary survey, audit noticed that in 10 cases (1.81 per cent) where pension was being paid to the beneficiaries through Money order, the pension payment had stopped. For these beneficiaries, scrutiny of the information available on RajSSP revealed that in seven cases, reasons for stopping the pension were not available and in three cases, reasons for pension stoppage were mentioned as ‘*Wrong Bank Details*’ even when pension in these cases was being paid through Money order. Details have been provided in **Annexure Q**.

(iv) Further analysis revealed that in cases of failure of pension payment, mechanism to inform the beneficiary regarding the payment failure or its reasons is not there. When the pension is not paid, the beneficiary has to first approach the sanctioning authority or the treasury officer to get the information regarding the reason for the non-payment of pension. As shown in the cases of beneficiary survey above, in some cases, the specific/correct reasons are not available in the RajSSP as well. In cases where beneficiary is informed of the specific error in beneficiary details such as bank account details, the beneficiary has to first get the details rectified in the Jan-Aadhaar database through e-Mitra kiosks followed by two levels of verification (process provided in the **Chart 8** below).

Chart 8



Since the Jan-Aadhaar database and RajSSP are linked through an Application Programming Interface (API), the rectified/updated Jan-Aadhaar details are available in RajSSP but the rectification/update is not automatically effected in RajSSP for resumption of pension payment and the beneficiary is required to get the updated Jan-Aadhaar information approved on RajSSP by the sanctioning authority. It is interesting to note that the second level of verification while updating Jan-Aadhaar details is carried out by the same officer who acts as the sanctioning authority for social security pensions of SJED. However, it was seen during the audit that RajSSP lacks report/MIS regarding the beneficiaries awaiting approval of updated Jan-Aadhaar details on RajSSP and therefore, the beneficiaries need to approach the sanctioning authority again who then approves the necessary update of the Jan-Aadhaar details in the RajSSP database. On rectification of the details, the pension payment is restarted.

This was corroborated by the replies from BDO *Malpura*, BDO *Bansur*, STO *Mojamabad*, STO *Dudu*, SDO Ajmer and SDO Sikar who informed that it is necessary for the beneficiary to approach the sanctioning authority for updating the bank account details.

Thus, there is no provision in RajSSP for the beneficiary to be automatically notified through SMS or other means regarding pension payment failure and its reasons or for the Department to take steps to inform the beneficiary and make efforts for rectification of details. Neither the Jan-Aadhaar details, updated after two levels of verification, are automatically updated in RajSSP for payment of social security pensions to resume nor there is any report in RajSSP regarding pending approvals of updated and verified Jan-Aadhaar details of the beneficiaries. In the absence of such provisions, the burden of getting the required information regarding reasons for non-payment of pension and going through the protracted process to get the details rectified, lies entirely on the beneficiary.

During the exit conference, the State Government stated (September 2021) that currently the pensioner can update his bank details through Jan-Aadhaar which gets automatically updated on RajSSP within 24 hours and no approval on RajSSP is required for the same. This was verified by Audit (September 2021). However, the position regarding changes other than bank account details was not clarified.

Regarding the 316 cases where arrear payments were to be made, the State Government stated (July 2021) that necessary action is being taken. Further progress in this regard has not been intimated though asked for (December 2021).

Audit Objective 4: Whether effective grievance redressal was ensured for proper implementation of the schemes

4.4 Grievance redressal cell

As per the Standard Operating Procedure (SOP) issued by Cabinet Secretariat (GoI), DBT cell is required to constitute a dedicated body to deal with complaints and grievances of beneficiaries in a fair and timely manner. It was envisaged that suitable grievance redressal mechanisms established at different layers would address grievances pertaining to various stakeholders in the system. No such provision for creation of grievance redressal cell was found in the Pension rules.

Audit observed that dedicated body/cell for grievance redressal has neither been established by State DBT cell nor by the SJED.

The State Government replied (August 2021) that grievances are being registered and resolved through *Sampark*⁶² portal and call centre working in the department.

The State Government further informed (September 2021) that complaints received on *Sampark* portal are required to be disposed within the prescribed time due to which a separate grievance redressal cell is not required. The government reply was silent regarding the disposal of complaints received through offline mode. Audit is of the view that in addition to appropriate and timely disposal of beneficiary complaints/grievances/queries, the grievance redressal mechanism may also be utilised to address the problems/grievances of other stakeholders in the DBT process such as state officials, banks etc. Further, its creation would not only be helpful in bringing down the pending grievances, it would also be helpful to the department in analysis of the trend and nature of the complaints/grievances/queries to generate valuable insights for further refinement of scheme procedures

4.5 Redressal of the grievances registered on RajSSP portal

The grievances pertaining to CMOASPS and CMENSPS can be registered on the RajSSP portal by the beneficiaries/ applicants. However, timeline for resolution of the grievances/complaints pertaining to social security pensions has not been provided in the Pension rules, RajSSP system or even in the Rajasthan Guaranteed Delivery of Public Services (RGDPS) Act, 2011.

⁶² Rajasthan *Sampark*, under the Department of IT and Communication, consists of a State level Call Center with integrated web portal for addressing queries and grievances of citizens of Rajasthan related to government services.

Administrative Reforms Department, GoR issued (12th August 2014) a circular which prescribed a time limit of maximum 15 days for disposal of application/grievances by the concerned officer for the services not covered under RGDPS Act, 2011. In addition, a period of 7 days has been prescribed for forwarding of application/complaint/grievance to the concerned officer, in case the application/complaint/grievance is addressed to an authority other than the concerned officer.

The year-wise position of complaints received on RajSSP during the audit period is as under:

Table 13: Year wise position of complaints

S. No.	Year	Complaints registered
1	2017-2018	4,579
2	2018-2019	5,695
3	2019-2020	5,839
4	2020-2021 (upto July 2020)	1,808
Total		17,921

Source: Information derived from RajSSP data dump

The analysis of RajSSP data revealed that out of the 17,921 queries/ complaints registered during the audit period, 8,060 (44.98 *per cent*) queries/complaints remained unattended as on 13 January 2021 (as shown in the screenshot provided in **Annexure R**) and 4,746 were attended within a period of 22 days from the filing of the complaint/grievance. The remaining 5,115 (28.54 *per cent*) complaints were resolved with a delay⁶³ ranging from 1 to 1173 days. The age analysis of the delay in resolution of queries/complaints has been given in the table below:

Table 14: Age Analysis of delay for resolution of Complaints/Queries

S. No.	Days	Number of Complaints/Queries
1	1-30	1247
2	31-100	1300
3	101-500	1982
4	500 Above	586
Total		5115

Audit also observed that system to inform the beneficiary/applicant through means such as SMS regarding the registering of complaint or its subsequent processing on RajSSP was non-existent.

⁶³ Delay calculated after the lapse of 15+7 =22 days i.e. from 23rd day of filing the complaint/grievance.

The State Government replied (August 2021) that since *Sampark* portal is a state level portal for all the Departments, complaints received on RajSSP portal are generally also received on Rajasthan *Sampark* portal. Therefore, grievances addressed on Rajasthan *Sampark* portal are automatically resolved on RajSSP portal. The reply further stated that time limit for grievance redressal is prescribed on Rajasthan *Sampark* portal but not in RajSSP.

During the Exit Conference, the State government accepted (September 2021) the audit recommendation and stated that a link of *Sampark* portal may be given on RajSSP instead of a separate grievance registration facility to avoid duplication. Audit examination (September 2021) revealed that Pensioner complaint feature⁶⁴ on RajSSP redirects the pensioner to Rajasthan *Sampark* portal for lodging of complaint or its tracking. It is also pertinent to mention here that the beneficiary is informed regarding registration and resolution of the complaint through SMS for complaints registered on *Sampark* portal. Audit appreciates the efforts of the State Government in taking remedial action based on the recommendation of the Audit. The functioning of the modified grievance redressal mechanism would be verified in future audits.

Summing up

Pension payments including the first payment as well as the regular payments were not made within the timelines prescribed in the Pension rules. Recoveries for excess/irregular pension payments were pending. Shortcomings were noticed in the procedure to address pension payment failures with no provision to inform beneficiaries about such failures and the beneficiaries being subjected to a protracted process with redundant steps for rectification of details.

A dedicated body/cell for grievance redressal has neither been established by State DBT cell nor SJED for focussed and timely disposal of complaints/grievances/queries of the beneficiaries. Significant pendency was noticed in the disposal of grievances/queries pertaining to CMOASPS and CMENSPS registered on RajSSP. There was no system to inform the beneficiary/applicant regarding registering of complaint or its subsequent processing on RajSSP.

⁶⁴ RajSSP (<https://ssp.rajasthan.gov.in/>) -> Reports -> Pensioner Complaint

Recommendations

The State Government may:

- analyse the reasons for delayed payments and ensure pension payments are done within the timelines as prescribed by Pension rules;
- provide the necessary information through means such as SMS and facilitate the beneficiaries in cases of Pension payment failure;
- take steps to streamline the procedure for rectification of beneficiary details such that the Jan-Aadhaar details, on being updated after due verification, are automatically approved for all the pension payments linked with Jan-Aadhaar;
- constitute a dedicated Grievance Redressal Cell to provide speedy and effective resolution of complaints/grievances.

**JAIPUR,
The 12 April, 2022**

Anadi Misra

**(ANADI MISRA)
Accountant General
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Countersigned

Girish Chandra Murmu

**NEW DELHI,
The 13 April, 2022**

**(GIRISH CHANDRA MURMU)
Comptroller and Auditor General of India**