

CARING FOR RETIRED COLLEAGUES THE E-ENABLED WAY

Archana.G.Gulati

Background

The Controller of Communication Accounts Offices under Department of Telecommunications (DOT), Ministry of Communication and IT came into existence on 1.10.2000. Consequent to the corporatisation of the service providing arm of the DOT and the promulgation of Rule 37A of the CCS Pension Rules, the CCA Office is responsible for budgeting of pension expenditure and authorization and issue of Pension Payment Orders (PPOs) for Telecom pensioners including those retiring from MTNL and BSNL. It liaisons with banks to ensure proper application of rates and regulations and for smooth disbursement of pensions. The CCA Office also carries out post audit/post check of pension payments. Pension cases and other retirement cases are prepared by the SSAs or the field units in BSNL and sent directly to the CCA Office in whose jurisdiction (Circle) they fall. The CCA Offices also settle the General Provident Fund (GPF) final payment cases. The CCA issues PPOs and the authorities for Death cum Retirement gratuity (DCRG), commutation of pension, family pension, CGEGIS & GPF final payment to those employees who are on deemed deputation to the BSNL and also for those who opt to get absorbed in BSNL. One copy of the PPO is posted to pensioner/family pensioner and the other to the paying post office/bank branch. Once the DCRG, Commutation etc authorities are issued, the cheques are dispatched to Drawing and Disbursing Officer (DDO) of the Unit from where the pensioner retired. This work also involves maintaining individual wise broadsheets of Pension Contribution from BSNL and of the GPF accounts for BSNL employees in the CCA Office.

Scenario before e-Enablement

When the author took over the post of Head of Joint CCA Haryana Office on 29.9.03, the pension cases settlement status on paper was up to date, with no pending cases. This was also reflected in the monthly state of work report

being submitted to Departmental Head Quarter at Delhi. Unfortunately the actual situation was not so rosy. This statistic merely meant that cases received during a month were roughly equal to the cases settled during a month. In fact there were several cases where individuals had retired two to eight months ago and their pension cases had not even been received by the CCA office. The situation was much worse in death cases where the delay in receipt of cases was as much as two years. A number of cases were pending merely due to an impasse between CCA office and BSNL Haryana unit regarding wanting paper work/interpretation of rulings. This naturally translated into tremendous pensioner/family pensioner resentment. The ground reality at that time was that:

- *Beleaguered pensioners were flocking the staff section of the CCA Office through out the day, anxious to find out the status of their long pending cases and pleading with the staff to settle their cases quickly.*
- *CCA office staff on the other hand complained that they had no time to settle cases or systematically handle grievances relating to pension payment, as they were being bothered by pensioners throughout the day.*
- *While as per rules BSNL Units should be forwarding the pension case to CCA Office six months in advance of date of retirement of employees, cases were actually being received very late from the units of BSNL. Mostly cases were received a few days before the date of retirement and a good percentage were received months after the date of retirement.*
- *This led to delayed settlement. Pensioners were naturally resentful and unhappy. They blamed the CCA Office as they did not understand that unless their cases are sent complete in every respect to CCA Office well in advance; timely issue of their pension benefits orders by CCA Office was impossible.*
- *CCA office too was to blame to the extent of its inaction and lack of proactive measures to ensure timely submission of pension cases and to hasten the process of settlement.*
- *Often cases shuttled up and down between CCA Office and BSNL*

Units several times for completion of formalities before final settlement. Incomplete cases were being sent by Units with essential forms and documents missing.

- *The CCA Office had no service details data on BSNL employees to verify correctness of data submitted in pension cases or to fill up minor gaps in information on their own. Incomplete case had necessarily to be sent back to unit concerned.*
- *The BSNL Units themselves were not maintaining correct, up to date service data, which created many problems especially in death cases.*
- *Pensioners also faced harassment due to late enhancement of their pension payment as per latest CDA/IDA dearness relief(DR) rates by post offices/banks.*

Taking Stock of Challenges

Given this set of circumstances, it was realised that if the ultimate aim was timely settlement of pension cases, proactive measures were urgently required to address a number of challenges. These were, the urgent need to overcome the grave lack of:

- 1. Clarity as to role of CCA in Pension Settlement of BSNL employees Cases*
- 2. Awareness as to employees own responsibility and that of BSNL Units in taking necessary steps to ensure the timely settlement of pension case.*
- 3. Awareness about importance of service details being correct and up to date.*
- 4. A single point of contact in each BSNL Haryana Unit to serve as a nodal official for both CCA office and retirees/pensioners w.r.t settlement of pension cases*
- 5. Complete information and transparency as to status of Pension case including:*
 - *whether case has been sent to CCA office and when,*
 - *whether there are any reasons for delay(incomplete case/errors) and what exactly they are*

- *Whether case has been settled and if so particulars of settlement, PPO Number, date of issue, amount; cheque No, date of issue and amount in case of DCRG and commutation. This had to be confidential.*
6. *Seamless interface whereby retirees/pensioners could obtain required information at their convenience without having to call/visit CCA office.*

Assessing these challenges, we realised that our mission would necessarily be to create complete awareness amongst employees, empower them with comprehensive information, engage them, educate them and encourage them to proactively ensure that their service records are correct and updated and that their cases are sent complete in all respect to CCA Office well in time to enable the latter to settle cases promptly.

Initiatives and a Proactive Approach towards Stakeholder Empowerment

The first requirement was to address the issue of non receipt of cases in time in CCA Office. For this we doggedly took up the matter with the Chief General Manager of BSNL Haryana and its 16 Unit Heads. Relentless correspondence was initiated accompanied by lists of retiree's unit wise showing their dates of retirement, dates of receipt of cases in CCA Office and their settlement by CCA Office. It was stressed by us that cases were being received very late in CCA office, mostly after date of retirement. We also got Nodal Officers' Pension appointed in every unit with whom all concerned could interface for retirement benefits. These efforts bore results but not to our satisfaction.

I knew that the most powerful corrective force that we could tap was empowerment through information of the affected stakeholders themselves. The urgent need to open up a channel of communication with the 6200 employees and 3630 pensioners spread over 16 Units of BSNL in Haryana was therefore sensed as a prerequisite for the success of any proactive measures to improve the situation. Work was commenced on creation of CCA Haryana website which would help achieve the aims we had set out for ourselves w.r.t our various stakeholders including specific issues w.r.t pensioners as

*mentioned above. This effort was completed in a short period of three months and the website was officially launched on 7th February 2006. To design this site I first asked myself; **what Issues do we wish to address through e-interface?***

These were:

- ***Need to create awareness about importance of Service Book Details (especially family & nomination details) and various steps needed at each relevant stage of an employee's career to ensure smooth and timely finalization of Retirement benefits.***
- ***Need to ensure timely submission of complete retirement benefit cases of CCA Office from BSNL Units.***
- ***Need to alert employees due to retire about status of receipt of their case from their BSNL Units.***
- ***Need to keep employees informed about problems w.r.t finalization of their retirement benefits***
- ***Need to inform employees about details of their retirement benefit case settlement.***
- ***Need to provide access to latest DR Rates (IDA & CDA) Circulars to pensioners wherever they are.***

To address these issues I personally wrote and arranged simple easily understandable content which was intuitively arranged and covered the following aspects:

- I. ***Proactive measures to create awareness amongst employees regarding the steps leading to timely finalization of pension case while in service and to provide complete information in this regard in a simple, user friendly manner.***
- A. ***For this the CCA Haryana Website at www.ccaharyana.gov.in has got a BSNL Employees Section and a Pensioners Section with sub sections on:***

- **Role of CCA Office in Retirement Benefits Payment.**
- **Stages of Pension Processing and Payment**
- **Know Your Retirement Benefits**
- **Pension Case Checklist with Downloadable Forms**
- **Schedule of Events leading to Pension Finalisation**
- **Complete list of Downloadable Forms**
- **Up to date downloadable pension Circulars.**
- **DR Rates and Orders**
- **Scheme for payment through P.Os and banks**
- **Lists of banks authorized for pension payment**

These sections explain pension related matters in simple language with relevant references to rules and computation examples.

PENSIONER PAGE



B. An invitation to Verify and Correct Pension related Service Book Data while in Service

- **Secure Mailbox Folders with Service and Pension Settlement Details**

On our website each employee has a password protected folder where his/her complete pension related service details including family, address, nomination details and GPF details are accessible using the link 'Personal Information.' The idea is that each employee should be aware of the data as held by this office and can bring to our notice any discrepancies for correction while he is in service. To induce employees to periodically view these details, their monthly GPF progressive balance figures, which we knew they would definitely look up, were placed amongst these details!

On retirement, as a pensioner he continues to have password protected access to this folder in which his retirement benefit details are placed for easy access as soon as his case is settled by CCA Office. This includes complete details of PPO, Commutation and Gratuity and GPF final payment. In case of any problems w.r.t settlement of his case **copies of correspondence** with SSA/Unit in this regard are placed in this folder so that he can be aware of the details of the problem and pursue the same with his SSA/Unit.)

EMPLOYEES/PENSIONER SECURE MAILBOX EXPLAINED STEP WISE

I. CLICK MAILBOX ICON ON HOME PAGE

III. CLICK TO VIEW OWN SERVICE DETAILS

IV. PENSION PAYMENT DETAILS

IV. CLICK- OPENS TO

Unit	GMTD Ambala
Employee Id	HRN00572
Name	TARSEEN NATH
Staff No.	406010
Organisation Code	BSNL
Circle Code	bc1
GPF Account No.	TC/PB-35291
GPF Opening Balance	8377
SEX	M
Marital Status	M
Nationality	IND
Educational Qualification	IX
Date of Birth	2/18/1967
Date of Joining	7/4/1987
Date of Retirement	2/28/2027
Date of Death	
Height	

File Name	Last Modified	Size
Pen case- HRN004716 Sh. Rem Arter.pdf		

II. TYPE & CLICK

Pensioner Name: SH. HARI KRISHAN
 Staff Number:
 Unique Employee ID: HR300141

PENSION CASE SETTLEMENT DETAILS

	Amount	Number	Date of Issue	Letter No and To Whom Issued	Remarks
PRO-CGEGIS					
DCRG Authority	295713	HR308	30.04.07	CCA-HR308-PEN-BENEFITS-HARI KRISHAN	
Commutation Authority	245564	HR308	30.04.07	CCA-HR308-PEN-BENEFITS-HARI KRISHAN	
GPF Final Payment	121471	YC-PB-13022	25.04.07	TAC-CCA-HR/GPF-FP-HARI KRISHANED AMBALA 3607	

Checked By C.A.O Pension Date

C. A most unique interactive aid for Pensioners is the Personalised Pension Roadmap which enables an individual to create and view his own personalised list of career milestones complete with dates and rule references, at which important pension related events must take place in his career. This is in the form of an attractive pictorial depiction. The detailed roadmap running into seven A4 size pages can be downloaded and kept as a permanent record and reminder for the individual concerned. He can use it to ensure that his case is progressing as per relevant dates, highlighted in this roadmap.

PERSONALISED PENSION ROADMAP

A. CLICK ON ICON ON HOME PAGE

B. ENTER NAME & DATE OF BIRTH

WE ARE HERE TO HELP YOU Home About CCA Contact Us JCCA's Message Related Links

Information For Pensioners BSNL Employees DOT Licenses Subsidy Claimants Pension Disbursing Authorities

Information About Pension License Fees Spectrum Charges USO Subsidy

Welcome to the Website of the Controller of Communication Accounts, Haryana. Our office is located at Ambala.

This site has been created to enable us to serve you better. Our Office is headed by a JAG Level Officer designated as Joint Controller of Communication Accounts (JCCA). It is responsible for settlement of Retirement Benefits to BSNL employees who were Department of Telecommunications (DOT).

A.

Welcome! Allow us to take you on a virtual journey culminating in the timely release of your pensionary benefits in two easy steps.

Step I. This will give you a pictorial display of your pension road map with your own unique milestones depicting dates & actions to be taken. It involves filling in details below & clicking "continue".

Step II. This will provide you a detailed schedule of events with your own unique set of dates, actions to be taken and references to relevant rules & orders. You can keep it as a permanent record & reminder. Just click on "print events" at the top right hand corner of your pension road map.

To Create your Personalised Pension Road Map, please fill the detail

Pension Roadmap of : Ms ABCD

Date of Birth : 1 9 1954

Date of Retirement : 31-8-2014

B.

C. CLICK ON PERSONAL. DATED MILESTONES FOR BRIEF DESCRIPTION.

Name: Mr ABCD Date of Retirement: 31-7-2030 Print Events

Upon Entry into Service

Every Month

Five Years Before DOR 31-7-2025

Two Yrs Before DOR 31-7-2028

Not Later Than Ten Months Before DOR 1-10-2029

Every Year

Not Later Than Eight Months Before DOR 1-12-2029

Three Months Before DOR 1-5-2030

Two Months Before DOR 31-5-2030

One Month Before DOR

C.

NOT LATER THAN TEN MONTHS BEFORE RETIREMENT - MR ABCD

NOT LATER THAN TEN MONTHS BEFORE RETIREMENT

Head of Office will issue you a certificate regarding length of Qualifying Service proposed to be admitted for purpose of pension and gratuity and as to emoluments and average emoluments for purpose of reckoning of retirement gratuity and pension for your acceptance. Head of Office will issue you Form 5 for completion and return.

D.

Print Events

Letter No and To Whom Issued Remarks

CCA-HR308-PEN-BENEFITS-HARI KRISHAN

CCA-HR308-PEN-BENEFITS-HARI KRISHAN

TAC-CCA-HR/GPF-FP-HARI KRISHANED AMBALA 3607

Date

PERSONALISED SCHEDULE OF EVENTS

Name : Mr ABCD Date of Retirement : 31-7-2030

NO	TIME/PERIODICITY	DATE IN YOUR CASE	RESPONSIBILITY	DESCRIPTION	REFERENCE
	At time of first appointment & throughout Service		Head of Unit/SSA and Employee Concerned	(i) A Service Book in prescribed format is to be maintained.	SR 197 to 200
	Every Month		SSA/Unit and CCA Office	Pension Contribution, Leave Salary Contribution (where applicable) GPF Details, Loans and Advances Details and Service Details Update must be submitted by SSA/Unit to the CCA office in prescribed format to enable proper updation of individual employee's records in Broadsheet concerned	DOT HQ Order No: 7-1/2000/TA1/17 dt 31-7-2002 And various CCA Office References on subject
	Every Year		SSA Head and Employee himself	Annual verification of Service to be conducted covering the period from April to March i.e. Financial year after ensuring correctness of the entries.	SR-202 G10(1)
	Every Six months		Head of SSA/Unit Concerned	Preparation of six monthly list on the 1st January & 1st July each year of all Government servants due to retire within next 24 to 30 month of that date. A copy of every such list is to be submitted by your SSA to the Communication Accounts officer (Pension) of Haryana CCA Office not later than 31st January or 31st July as the case may be of the year	
	Five Years before	31-5-2020	Head of SSA/Unit	Verification of Rule 32 read	

D. CLICK PRINT EVENT PERSONALISED D

their case in CCA O retirement benefit cas

Monthly Updates on receipt and settlement of cases: Every month lists of PPOs issued; Pending Pension, Family Pension, CGEGIS and GPF Cases; with reasons for non settlement are placed on website. List of Employees due to retire in the next six months along with status of receipt of cases is also placed on website. A D.O letter is written to employees due to retire in next six months whose case has not yet been received. A copy is placed in Employee's mailbox. Copies of correspondence with SSA/Unit with regard to delayed/returned cases are mentioned on the Notice Board of the website and accessible in the concerned employee's/pensioner's mailbox folder and on BSNL Haryana intranet so that retiree himself and his Unit Heads alerted to and aware of the problem and can pursue it with his Unit.

LISTS OF PENDING CASES WITH REASONS

LIST OF PENDING CASES

S.No.	Subject
1.	List of Pending Pension cases
2.	List of Pending Family Pension cases
3.	List of Pending GPF cases
4.	List of Pending CGEGIS cases

For Pending Cases kindly contact your SSA/Unit's Nodal Officer Pension

LIST OF PENDING PENSION CASES

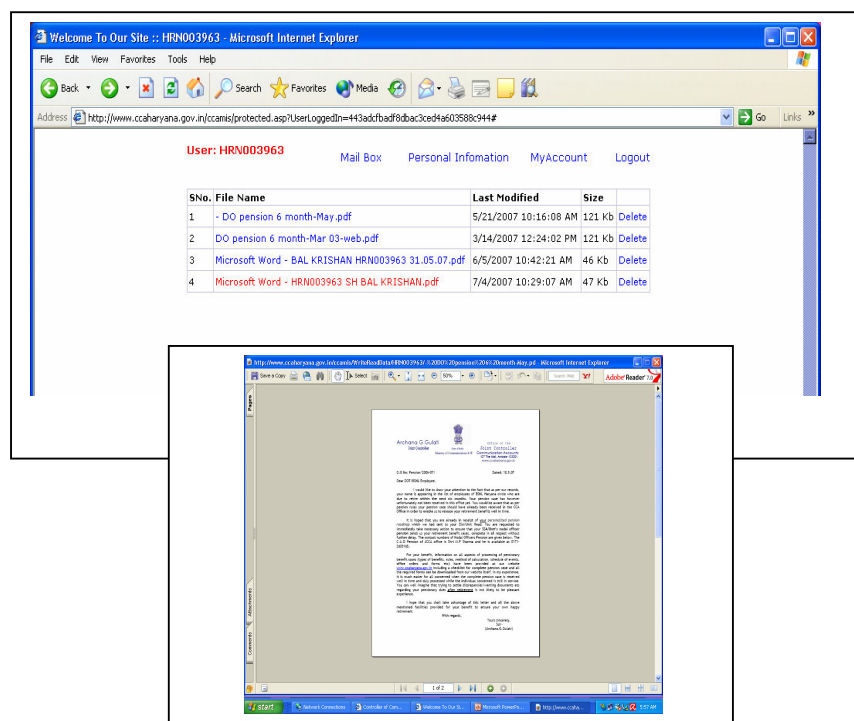
Electronic copy available at: <https://ssrn.com/abstract=1467785>

LIST OF RETIREES WITH STATUS OF RECEIPT OF CASES

WE ARE HERE TO HELP YOU Home About CCA Contact Us JCCA's Message Related Links								
List of Retirees								
List of Retiree from 31.8.2006 to 31.1.2007								
Name of SSA/BSNL Unit	S No	Emp_ID	Name of the employee	Designation	Group	Date of Retirement	Case Received/Not Received	
GMTD HISSAR	1	HRN005652	AMBIKA PARSHAD	TM	C	9/30/2006	Not Received*	
	2	HRN003224	SHER SINGH	TM	C	9/30/2006	Not Received*	
	3	HRN003324	VAKIL SINGH	TM	C	11/30/2006	Not Received*	
	4		RAM KISHAN	Sr. TOA (TG)	C	11/30/2006	Not Received*	
	5	HRN003094	RAM KISHAN	Sr. TOA(G)	C	12/31/2006	Not Received*	
GMTD FARIDABAD	1	HRN001805	NETRA PAL SINGH	AGM	A	9/30/2006	Not Received*	
	2	HRN001579	BIMLA DEVI	RM	D	10/31/2006	Not Received*	
	3	HRN003109	BADSHAH	DCM	B	12/31/2006	Not Received*	
	4	HRN003204	LEKH RAM	TM	C	11/30/2006	Not Received*	
	5	HRN003657	A P MALHOTRA	SDE	B	1/31/2007	Not Received*	
	6	HRN003660	CHHOTU RAM	SDE	B	1/31/2007	Not Received*	
	7	HRN003679	MAUJI RAM	SDE	B	1/31/2007	Not Received*	
	8	HRN004014	P C JAIN	STSO	C	1/31/2007	Not Received*	
	9	HRN004051	SANTOKH SINGH	SR TOA	C	1/31/2007	Not Received*	
	10	HRN004092	NIRANJAN SINGH	TM	C	1/31/2007	Not Received*	
CGMT AMBALA	1	HRN005945	B. R. PANHCHTA	AGM	A	9/30/2006	Not Received*	
	2	HRN006011	M. R. CHAWLA	SDE	B	10/31/2006	Received	
CTSD AB	1	HRN005778	B. N. BALA	SIRCAR	D	8/31/2006	Received	
TED FARIDABAD	1	HRN001492	S. K. HANDA	SDE	B	12/31/2006	Received	

* Please contact your SSA/Unit's Nodal Officer Pension TOP

D.O LETTER TO EMPLOYEES DUE TO RETIRE IN NEXT SIX MONTHS WHOSE CASE NOT YET RECEIVED IN CCA OFFICE PLACED IN EMPLOYEES MAILBOX



C. The **Notice Board** of our website alerts pensioners to correspondence issued w.r.t pending cases so they may access the same from their mailbox and take up the matter with their unit/SSA.

NOTICE BOARD ON HOME PAGE ALERTS ABOUT PENDING CASE CORRESPONDENCE WHICH IS ALSO PLACED IN MAILBOX

The screenshot displays the website of the Haryana State Unit, Chandiigarh. The main content area features a 'Notice Board' section with a table of pending cases. A red arrow points from the 'Notice Board' link in the left sidebar to the table. A yellow oval highlights the 5th and 6th rows of the table, which are related to pension correspondence.

Sl. No.	Subject	Name of Pensioner/Claimant/Unit/Pensioner	Issued vide letter No. and date
1.	GPF Correspondence	Sh. Ram Singh Ex. SDO A/c no. TC/HRD/19978 Retired on 30-4-06	No. TAC II/CCA HR/GPF PP/Ram Singh/GMTD HSR/dated 21-6-2006 (Bsnl intranet)
2.	GPF Correspondence	GPF final payment case in r/o Sh. J.R. Vinayak Ex. SDO A/c no. TC/HRD/19978 Retired on 30-4-06	No. TAC II/CCA HR/GPF PP/Vinayak/GMTD HSR/dated 21-6-2006 (Bsnl intranet)
3.	GPF Correspondence	GPF final payment case in r/o Sh. Ram Singh Ex. SDO A/c no. TC/HRD/19978 Retired on 30-4-06	No. TAC II/CCA HR/GPF PP/Ram Singh/GMTD HSR/dated 21-6-2006 (Bsnl intranet)
4.	GPF Correspondence	GPF final payment case in r/o Late Sh. Teek Chand RM A/c no. TC/HRD/54063, expired on 23-9-2005	No. TAC II/CCA HR/GPF PP/155 Dated: 21-6-0 (Bsnl intranet)
5.	Pension Correspondence	Late Sh. Purushotam Dass, Rohtrak SSA	No. CCA-AB/TAC-1/F-PEN/Late Sh. Purushotam Das Dated: 23/1/2006 (Bsnl intranet)
6.	Pension Correspondence	Late Sh. Purushotam Dass, Rohtrak SSA	No. CCA-AB/TAC-1/F-PEN/Late Sh. Purushotam Das Dated: 23/1/2006 (Bsnl intranet)

II. ONLINE INTERFACE

A. We have an **On Line Grievance and Feedback mechanism for BSNL Employees and Pensioners** which is personally monitored by JCCA for prompt redressal.

B. Contact Us Page and Nodal Officers Pension

This Office took the initiative of ensuring that each BSNL Haryana Unit nominates a Nodal Officer Pension to serve as the key person to handle pension related matters and to facilitate the interaction between BSNL Finance, Administration and the CCA Office to ensure timely release of retirement benefits as well as handling of pensioner grievances. The complete list of SSA/Unit wise Nodal Officers with telephone numbers is

available on the website and a link to the same provided on every page dealing with delayed/not received cases. Our 'Contact Us' page gives details of CCA officials dealing with pension and also BSNL Nodal Officers.

*C. **The Mailbox** is a secure online interface between CCA office and pensioners. As explained above, the Mailbox of our website provides each pensioner with access to a password protected folder where his retirement benefit details are placed for easy access as soon as his case is settled by CCA Office. This includes complete details of PPO, Commutation and Gratuity and GPF final payment. In case of any problems w.r.t settlement of his case the copies of correspondence with his Unit in this regard are placed in this folder so that he can be aware of the problem and pursue the same with his SSA/Unit. . In case of any document that is required to be sent to him after retirement e.g. duplicate copy of PPO, copy of DR rates etc, it is placed in his Mailbox folder to enable him to download the same at his convenience.*

III. ADDRESSING POST RETIREMENT PENSION PROBLEMS

*1. **Pension Adalats** are held regularly. Information in this regard is placed on our website including advertisement and minutes of the adalat meeting.*

*2. **Placement of DR** rates with **downloadable copy of orders** on website*

The most common problem that pensioners face is the non revision of pension payment as per latest DR rates by banks and post offices. This is due to slow dissemination of these orders to remote branches especially by banks. In this regard we are placing latest DR Rates with downloadable copy of GOI orders and encouraging banks/P.Os and pensioners to access the same online. We have been very successful in this regard.

*3. Computerization of **Pension Payment Schedules & Audit** for Faster and Better Post Payment Audit –Formats on website*

We created simple pension audit software in-house. We have also designed and implemented computerized schedules for pension disbursement data transmission to CCA Office by banks and Post Offices. These formats are available on our website for convenience of banks and post offices. We are at present encouraging them to start sending us this information via electronic medium to further speed up the audit process.

*4. Our website has a section for **Pension Disbursing Authorities** with relevant ruling on pension disbursement, DR rates and orders and formats of schedules for post-payment data submission.*

GETTING STAFF & STAKEHOLDERS ON BOARD

As the head of office, I found writing and designing the content was no problem. The first real stumbling blocks I encountered was staff attitude. There was considerable reluctance on their part; efforts were made by them to provide confusing data to mask incorrect statistics portrayed in the past. They tried their best to remain aloof and detached, hinting that the extra effort on my part to create content/e-tools for the site would eventually be of little use. I tackled these issues by easing their strain to the extent possible by hiring data entry operators to assist them in correcting manual data & maintaining computerized data bases. I also ensured that the credit for maintenance of the pension pages on our site was publicly given to the head of the pension section and his full contact particulars were mentioned too! Once the site had been created and lists were to go online every month; a much higher level of transparency and accountability as to correctness of data placed in these lists was warranted. I was personally posting the monthly lists online; I could question my staff if cases were delayed in CCA office; again as I was personally placing letters in individual employee mailboxes, I knew why cases are getting delayed and the quality of effort put in by my staff to settle the case as reflected in their correspondence with affected employee's unit. My knowing this was half the battle won. In my experience, going on line has a strong positive glasshouse like effect on an office's working. There is literally

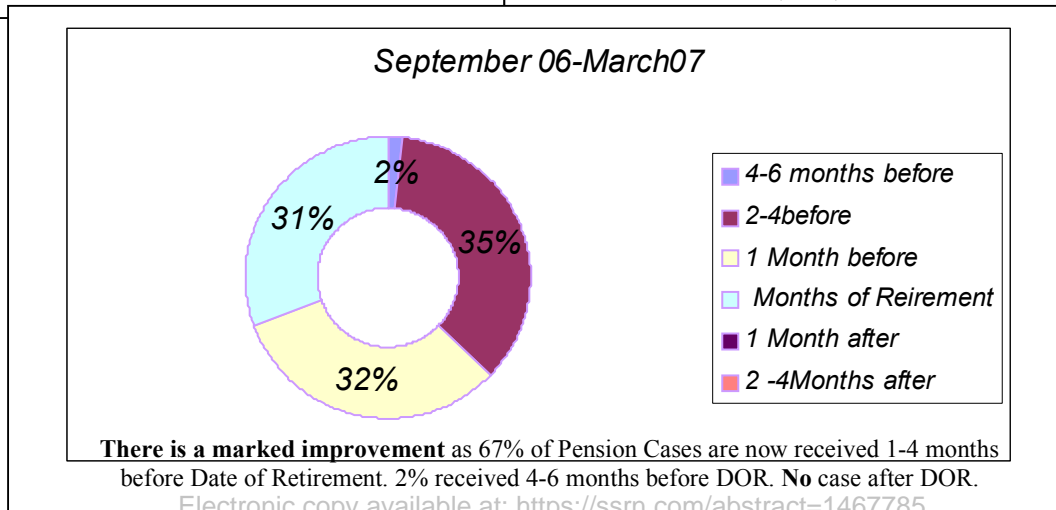
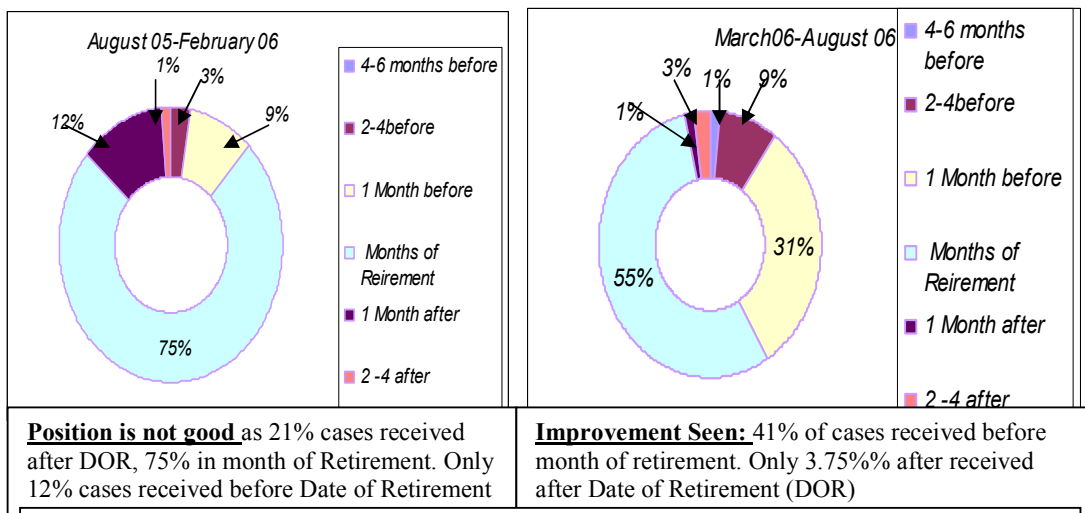
nowhere to hide one's inefficiencies and the only solution is to get rid of them. Thus out of the closet came tumbling cases which had remained unsettled for years due to issues which were not entirely irresolvable, but remained so due to sheer lethargy to pursue them. Many other issues also came to light as a result of meticulous data base maintenance enforced by going online and were therefore tackled. For example, we discovered irregular negative and zero balances in GPF accounts. Today when we say that no retirement cases are pending, we say so with clean consciences and light hearts. I can confidently state that my staff too. is both relieved and proud about this achievement.

The other difficulty I faced was getting BSNL employees to make active use of the site. To begin with I designed an attractive pamphlet describing facilities available on the site which we distributed to all employees. Next we ourselves generated personalized pension road maps for all employees due to retire in the next five years and sent these to them with a D.O requesting them to use the site to keep themselves informed. Every month I personally addressed a D.O to employees due to retire in next six months, whose cases had not yet been received in CCA office, again encouraging them to use the site. To launch the Mailbox we wrote to each and every employee giving him his unique employee ID which would initially be his user name and password to access his secure mailbox on our site. We explained how to change the password and how to initiate action to correct errors in their personal service data as depicted in their mailbox folders. I also got a write up on these online facilities translated into Hindi and placed in the BSNL Haryana monthly employees' magazine Samvaad. Though initially anxious, we were pleasantly surprised to be inundated with responses from employees. They called and emailed us to correct errors in service data, to seek help to change passwords, to know how they could expedite the dispatch of their cases to CCA office; their children called on their behalf of their parents who were not net savvy; pensioners called up from remote villages and towns in Haryana and at times I found myself explaining the necessary steps to internet café franchisees! On the whole the experience was a truly remarkable and rewarding one. We are kept constantly on our toes as any inadvertent error is instantly brought to our notice. For example, we received a call from SBI Chennai when we had made a

typing mistake about the date of effect of enhanced CDA (DR) rates. They told us that they find our site extremely useful and refer to it regularly.

The payoffs of this effort are numerous. Our pensioners rarely need to visit us or even call us up. They know everything about their case right down to settlement particulars thanks to our site. There are hardly any pending pension cases except for those which are sub judice .Cases are received and settled on time. There has been a remarkable improvement in pattern and timing of receipt of cases as depicted by charts below:

Analysis by Timing of Receipt of Pension Cases for Stated Period			
Receipt of Cases in relation to Date of Retirement(DOR)	August 05-Feb 06	Mar06-Aug 06	Sept 06-March 07
4-6 months before		1	1
2-4before	2	7	22
1 Month before	7	25	20
Months of Retirement	55	44	19
1 Month after	9	1	0
2 -4 after	1	2	0
Total	74	80	62
Note: Excludes Death Cases; Online Initiative launched in February 2006			



Conclusion

We have successfully used e-government to reach out to 6200 employees and 3630 pensioners under our jurisdiction. Innovatively using the internet, we successfully empowered them with complete online availability of information, unique, interactive e-tools, online communication channels and password protected access to their confidential information from the convenience of their homes. Consequently there has been a dramatic improvement in pensioner satisfaction and a complete turnaround in pensioner's perception of the CCA Office. Cases are now being received and settled on time; employees are fully aware of pension case status and have secure, on line access to their pension related correspondence and settlement details. Post retirement problems have been minimized and are effectively addressed without the need to visit CCA Office. Even the IT illiterate pensioners in villages and small towns access our site (albeit with the assistance of the cyber café staff) for latest D.R Rates in the past year almost no pensioner has visited our office but many of them have called us up to express their satisfaction!