

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
RAJYA SABHA
QUESTION NO 02.03.2010
ANSWERED ON
HARASSMENT OF PENSIONERS .

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SHRI SAMAN PATHAK

Will the Minister of COAL, HEALTH AND FAMILY WELFARE, INFORMATION AND BROADCASTING be pleased to state :-

- (a) whether government is aware that there is a lot of harassment of Pensioners by Government Banks;
- (b) whether government has received any complaints from pensioners regarding harassment by banks; and
- (c) If so, the steps being taken by government?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI NAMO NARAIN MEENA)

(a) & (b):- Complaints have been received from pensioners by the Government alleging non-disbursement, delay in disbursement of pension, non-payment of arrears of pensioners, delay in release of family pension, etc.

(c):- In order to mitigate the grievances of pensioners, the steps taken by the Government inter-alia, include

(i)The 'Scheme for payment of pension to Central Civil Pensioners by authorised banks provides that, if a pensioner is unable to obtain a life certificate from an authorized banks' official on account of serious illness/incapacitation etc., the officer in-charge of the paying branch may nominate officer to visit the pensioner at his/her residence/hospital for the purpose of recording the life certificate.

(ii)Banking Codes and Standards Board of India (BCSBI) has included pension as payment services for application of 'Code of Commitment by Banks to Customers.' Accordingly, banks are committed to extend the banking services under the adopted Code. The BSCBI sets minimum standards of banking services.

(iii)Reserve Bank of India (RBI) has advised the banks to implement promptly the Government orders increasing the Dearness Allowance to pensioners.

(iv)No disbursement or delay in disbursement of pension (to the extent the grievance can be attributed to the action on part of the bank concerned, but not with regard to its employees) is one of the grounds of complaints prescribed under Banking Ombudsman Scheme, 2006. The complaints received at the Banking Ombudsman Offices are also redressed promptly by taking up the matter with concerned banks as per the provisions of the scheme.

(v)Indian Banks' Association has also advised banks to frame guidelines to ensure that customers, especially senior citizens are not put to inconvenience in transacting the business.

(vi)Further, directions have also been issued by the Government to all the Public Sector Banks to ensure establishment of Central Pension Processing Centres, in terms of RBI guidelines dated 1st October, 2008.