daily
Excelsior
MAGAZINE

SUNDAY, JUNE 2, 2013

INTERNET EDITION : www.dailyexcelsior.com/magazine

BOOKING OPEN
2BHK/3BHK FLATS
at Gurgaon, Noida,
Noida Extension, Greater Noida

Cont: 9419101229, 94191-76665
ENTRUST
REALTORS & CONSULTANTS
www.jammuproperty.com

DEAD OR ALIVE

VERIFY THEM

Ordeal Continues: Pensioners waiting at Talab Tiloo Treasury counter. Excelsior/Rakesh

Avtar Bhat

With his T shirt soaked in sweat, Kasturi Lal was waiting in a long queue in front of Talab Tiloo Treasury near Poonch House for over one hour waiting for his turn to get his pension books and other papers scrutinized from the concerned Treasury Officer. This became possible for him after seven days of hard struggle of getting his PPOs from the J&K Bank.

He had to face the ordeal because of the State Government's decision ordering the verification of pensioners and scrutinizing their records from concerned treasury officers. Kasturi Lal was not the only pensioner standing in the queue at Talab Tillo treasury but their were scores of other old and infirm pensioners and family pensioners waiting for their turn for hours together.

All these pensioners feel suffocated as they were waiting for over an hour in the queue in this scorching summer heat when temperature has touched over 45 degrees Celsius. The position was worst in case of women pensioners and those who were old, ailing and infirm for whom it was very difficult to stand up in long queues for hours together.

The problem was not witnessed at Talab Tillo treasury alone but the treasuries at Mubarak Mandi, Town Hall, Janipur Court Complex, New Plots and other places of the city with no one ready to listen the woes of these hapless people who have to make many trips to their respective banks where from they draw their pensions.

What has added to the discomfiture of these pensioners is that they are not being treated as senior citizen during the verification in the treasury offices and no proper seating arrangement is made for them though the authorities fully know that hundreds of pensioners are turning up their for verification and scrutiny of papers. There is no provision of fans in the veranda or balconies where these pensioners stand in queues. The pensioners at Talab Tillo Treasury face much ordeal as they are asked to remain in the queue adjacent to a D G Set in the treasury and it adds to their woes when after the D G Set is put on due to the power failure in the treasury and the Bank. This way the lives of those pensioners who are suffering from chest disease and other respiratory problem are put to grave risk. They have to cover theirs nose and mouth to save it from the dust and smoke of the DG Set which has gathered on the it.

Peeved over the Government decision, the pensioners are up in arms against the same saying that the order was issued by the Finance Ministry without applying its mind. "Those who issued the orders are sitting in cozy buildings and air conditioners in Summer capital with out realizing the hardships of pensioners during this time of the year", said Mukund Lal Sharma a representative of state pensioners while criticizing the Government decision.

The order has added to worries of pensioners manifold as those who had gone outside the state with their children serving in private sector or Central Government departments. They have to return to parade themselves before the respective banks and treasury officers for verification. Much worried are those who are old, ailing and infirm and are unable to stand in long queues.

Prohit Lal a pensioner from Patyali Chak who was also sitting in the queue for over one and half hour at Talab Tillo Treasury said that order was issued keeping in view the interest of pensioners in Kashmir. The Government takes all decisions while keeping in view the situation of Kashmir which has a pleasant summer and moderate temperature this time while in comparison to that there is scorching heat wave in Jammu region this season, heat added.

Supporting his view Ramesh Chander of Sarwal another pensioner said that Government should have ordered the verification in Jammu region in Winter while in Kashmir it should have been in Summer.

Bodh Raj Sharma said the problem is worst for those pensioners who are issueless or whose children are serving outside the state and they have to hire a person to accompany them to treasury office.

He said it is not known what is the fun of asking for verification every year as the process is cumbersome and time consuming also.

WHAT PENSIONERS SAY

The recording of life verification certificate is a welcome step but with the passage of some decades time the modus operandi to record verification certificates needs to be modified by the State Government also as has been done by the Central Government for their Central Government Pensioners/family pensioners while issuing a notification under website No. davp 1511/11/0006/1112 (copy enclosed) through the Chief Controller Pensions) whereunder Bank Managers, all Gazetted Government Officers, Sarpanches of the village Panchayats, MPs, MLAs, MLCs, Treasury Officers etc can issue life verification certificates as per prescribed proforma attached with the notification. The personal appearance before Treasury Officer has thus been exempted and pension payment rules have been modified by the Central Government in favour of their pensioners. Bank Managers of SBI Banks can record life verification certificates once or twice in the year as and when the pension disbursement takes place by them but in our State Pension Rules have not been modified as yet and a Bank Manager of J&K Bank is not authorized to record life verification certificate in favour of the pensioners though he is the disburser of the pension in favour of the State pensioners/family pensioners.

We would therefore suggest to the State Government that the existing pension payment rules may be modified by the Government on the same pattern as the Central Government has adopted for the welfare of the pensioners/ family pensioners so that undue inconvenience felt by the old age pensioners is reduced to nil for all the times to come in the interest of justice, equity and fairplay on the right direction in this case.

N D Sharma
State Coordinator J&K Pensioners, Association, Jammu

The flux of the complexities with regard to Finance Department Notification No. DIPK-1872 dated 17th May, 2013 compelling the pensioners and family pensioners to attend their concerned banks and treasuries respectively along with their copies for verification of their physical presence is remarkably effective to render them incapable to do the needful in scorching heat when the mercury has touched 46ºC.

The concerned officer issuing such notification from his well ventilated and comfy office will be unaware of this hectic process which the old aged pensioners and family pensioners are to undergo at this crucial juncture.

Physical presence of Central Govt. pensioners is verified by managers of their respective branches of SBI where from they draw their pension dues.

J&K State pensioners get automatically verified when they present themselves for drawal of their pension dues at their respective branches of J&K Bank and simultaneously by producing life certificates twice a year to the bank.

An intervention of the Finance Minister of J&K Govt is sought by the pensioners and family pensioners for amendment of this rule 5.71 of J&K treasury code Vol I to save them from this fatigue and inconvenient process.

Tej Krishen Raina
Vinayak Nagar, Muthi

With regard to Rule 5.71 of the Jammu and Kashmir Treasury Code Vol.I it can be articulated that the same became irrelevant when the Government of Jammu and Kashmir forced every pensioner to draw his pension emoluments from the branches of the Jammu and Kashmir Bank Ltd. Instead of the branches of the State treasuries. This the government did to boost the deposits of the said bank being its banker more than to come to the succor of the pensioner. The treasury officer thereupon ceased to be the Drawing and Disbursing officer of the pensioner. This job was assigned to the manager of the branch of the bank where the pensioner opened his account.. The Government, it is reported, pays a handsome amount to the JK Bank for maintaining the pension account of the pensioners.. To ask the pensioner to get himself verified in spite of this fact is a travesty of justice, a premium upon recklessness and even fraud.

It was since 2012 that the Finance Department took recourse to Rule 5.71 JK Treasury Code Vol I, I have never seen pensioners going to the treasuries for verification before that. During the political dispensation headed by Mufti Mohammad Syeed a simple procedure was followed wherein a simple form was attested by the Treasury officer for those who drew pension from the treasury and a certificate was recorded on the PPO halves. Those who drew pension from the bank the concerned manager did the job. Pensioners submit life certificates to the concerned branch mangers every May and November to prove that they are berating individuals

This procedure needs be stopped forthwith and pensioners allowed leading a peaceful life.

Predhuman K Joseph Dhar, Jammu

Last year also the process of physical verification created the mental harassment among the old pensioners and it adds to the natural woes of the old retirees. If traced out it is all due to some miscreants who claim rigorous punishment. No doubt there is a rule 5.71 code volume I which needs real interpretation applies to feeble bed ridden pensioners, who get their pension through their representatives but the pensioners attending the bank personally and giving their life certificate after six months or so need not suffer economical and physical problems repeatedly.

The authorities concerned ought to reflect sympathy, generosity and humanity for the old pensioner instead of agonizing them. There seems the shadow of profli gates to subjugate the proletarates. I have never seen this practice for the last sixty years.

In the last it is humbly requested that this type of ridiculous order ought to be reconsidered and revoked to favour justice and humanity. So that the old aggrieved souls may shower their blessings when saved from the worries of day to day.

Yours sincerely,
Vidya Rattan Sharma
Nagrota Gujroo
Billawar
Kathua

The Art. 5.71, which was dormant till 2012 , has suddenly become an active volcano for the hapless pensioners, hitting them like golf balls, all over the country. The million dollar question is where was the Finance Deptt (FD).sleeping for the last decades and what prompted them to rise from the deep slumber inflict physical as well as mental torture to the retirees?The Deptt. very well is aware of the fact that there are numerous such articles in the Financial code/ CSR which have lost their relevance with the passage of time due to one reason or the other and Art. 5.71 is undoubtedly one of them.

The much hyped physical verification can be done by the banks (who already conduct it 1-2 times every year by personal presentation/ obtaining life certs.).If there has been any mismanagement/ cheating in 0.1 to 0.5% cases as alleged by the FD,the entire pensioner community cannot be punished by asking them to parade in these hostile climatic conditions with temps. of above 45°C, being susceptible to heat strokes & other health problems, besides being weak, fragile and mostly infirm.

It is highly astonishing that in this electronic era of IT, which almost every Bank possesses, the FD is still adopting the age old rigid methods, while in the present world the interviews and even tests/exams are held in the comforts of ones home after simple electronic verification by a webcam.The banks/treasuries can similarly adopt a convenient procedure, which may not hurt the sentiments and physical health of the senior citizens.

It is high time for the FD to stop this inhuman process of torture to the senior citizens, who need love, respect and trust at this fague end of life.The Deptt. also needs to come up with a blue print as to how many cases of fraud were detected in the last years after torturing lakhs of pensioners.

The High Court is prayed to come to the rescue of this community by directing the State Govt.to stop this hazardous torturous act after initiating a PIL in the matter.

S.C. Saraf
C.A.O (Retd.), Agri. Deptt.
Bantalab, Jammu

The end to the ordeal caused by unwarranted circular to pensioners lies in amending Rule 5.71 of J&K Treasury Code Vol.1 which is amply justified on the following counts :-

1.The pension was earlier being disbursed by the Treasury Officers whereas the responsibility of disbursement of pension has now been entrusted to Managers of the J&K Bank.The onus of verification should therefore lie with the concerned Managers of the bank.

2.The State Government rules as far as practicable, are made at par with the relevant rules of the Central Government.The Central Government pensioners have not to undergo the humiliation of presenting themselves each year before any authority except the Managers of the concerned branch of the State Bank where from they draw their pension.The same rules should be made applicable to the State Government pensioners as well.The concerned managers of the bank already have a very high level of accountability since they deal with enormous sums of public money.The State Government can therefore repose the trust in the concerned Managers of the bank for verification of pensioners.

3.The bank staff is already trained in dealing with its customers with respect and care where as no such training is imparted to the treasury staff who deal with the elderly pensioners casually which is most humiliating.

It may be of interest to know the number of cases if any in which the pensioner benefits were found to have been misused during the last verification to justify stringent measures for verification of the pensioners each year by the Government.

Rattan Kaul
Via e-mail