

# RBI to stem corruption by directly delivering pension at the doorstep

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**Chennai:** In the wake of CBI unearthing a scam in the disbursement of old-age pension to eligible recipients, the Reserve Bank of India is planning to deliver the money directly at the doorstep of senior citizens without involving the postal department.

“Going by the rule, pension should be delivered at the doorstep in the presence of witnesses. The revenue department pays money order commission to the postal department. As the apex bank, we will speak to the government and ensure that pension is routed through banks and delivered at the doorstep of pensioners without any commission,” regional director of RBI K R Ananda told TOI.

The CBI had found that besides irregularities in the disbursement, a majority of postmen took ₹20 as unauthorised commission from the beneficiaries. During a surprise check, special teams of its anti-corruption branch arrested 11 postmen.

The CBI found that pension was disbursed without due verification and signatures of witnesses were not obtained. The surprise checks were carried out in the K K Nagar, Ashok Nagar and West Mambalam post offices. The CBI is still probing the genuineness of

Regional director of RBI K R Ananda said a comprehensive plan will be drawn up for the disbursement of pension through banks to ensure timely and hassle-free payment of the money in a transparent manner. He said the decision was made to ensure that pension and financial assistance under all schemes were provided only to the those eligible for it

persons who received old-age pension from the postal department.

Ananda said proposals were underway to draw a comprehensive plan for the disbursement of pension through banks to ensure timely and hassle-free payment of pension in a transparent manner. He said the decision to disburse pension through banks was made to ensure that pension and financial assistance under all schemes were provided only to the eligible recipients. “It is sad that when senior citizens look forward to their pension, some unscrupulous el-

ements cheat them. It is the responsibility of the bank to make sure it reaches them,” Ananda said.

The RBI, a couple of months ago, had cracked down on a nationalised bank for the inordinate delay in payment of pension to government pensioners.

The RBI had raised an alarm after a complaint was forwarded by a former government officer to the deputy governor of the bank, highlighting the shoddy service by the nationalised bank while disbursing his pension. This former government officer had apparently been kept waiting for 10 months to receive his revised pension under the Sixth Pay Commission. His complaint forced the RBI to seriously review the systems that were already in place.

Taking a serious view of the matter, the RBI wrote a strongly-worded letter to the chairman of the bank, questioning the lack of its customer sensibility despite being a premier bank in the public domain. It pointed to the absence of an effective system of customer service at the branch level where pensioners normally interface with the front office.

This also forced the RBI to inspect the system at other agency banks making pension payments. The findings were more or less the same across many of these banks.