

GREAT PENSION ROBBERY

CBI RAIDS ON POST OFFICES IN CITY MAY HAVE UNCOVERED ONLY THE TIP OF A SCAM WHOSE VICTIMS ARE AMONG THE POOREST OF THE POOR

Juile Marlappan | THE

Chennai: Tamil Nadu, which prides itself in doling out welfare schemes worth thousands of crores, is sitting on a mega scam that robs widows, destitute women, the physically handicapped and the elderly of their meagre monthly pension of ₹400. There are 2.43 lakh people in the city availing the pension.

Following a TOI expose on Saturday CBI has started cracking down on a few post offices in and around Ashok Nagar, where staff have been either collecting illegal commission or pocketing the entire amount. The four post offices raided by the CBI covers 50,000 such beneficiaries, suggesting that postal employees have been stealing lakhs from pensioners every month.

Lack of monitoring of pension disbursement has emboldened several postmen to make a killing. "There is no proper coordination between the postal department and the revenue department," says V Gopalakrishnan of Faet India, an NGO.

Social activists suggest introduction of biometric systems and savings bank accounts with nil balance to put an end to the exploitation. "This could also save the ₹40 crore spent by the revenue department," said C Selvaraj, a Chennai-based RTI activist.

The Perambur-Purasawalkam taluk has the largest number of pensioners (60,058), followed by Fort-Tondiarpet (54,549), Mambalam-Guindy (52,190), Mylapore-Triplicane (40,496) and Egmore-Nungambakkam (35,957). The understaffed revenue department pays the postal department ₹20 per pensioner (₹40 crore annually) to be disbursed through electronic money order.

Not many pensioners know that the sum should be delivered at their doorstep, as postmen in-

THAT'S THE WAY THE COOKIE CRUMBLES

MODUS OPERANDI Monthly pension of ₹400 is disbursed through money order by revenue dept with help of the post office. Postmen deliver money at the doorstep of the pensioner. The government pays ₹20 commission per pensioner to the postal department

MONEY TRAIL The pensioners can track their MO with the Electronic Money Order (EMO) tracking system. This can be done using the PNR number on the official website of India Post or by sending an SMS to 55352. This is however not of any use, as majority of the pensioners are illiterates



LOOPHOLE

The postmen force the elderly people to pay ₹20 to ₹40 as 'commission' to deliver the meagre sum of ₹400 on time. In some cases, the postmen pocket the entire pension amounts. On some occasions, postmen have even managed to 'disburse' the sum to deceased pensioner for more than two years

OFFICIAL

APATHY The MO acknowledgement slips end up at the taluk offices in gunny bags sent from post offices. Understaffed revenue department fails to verify the authenticity of each receipt

LOOMING UNCERTAINTY: E Govindan, a laundry worker, loses his daily wages waiting endlessly at the Ashok Nagar post office for his old age pension

HISTORY To provide social security to destitute aged persons, the state introduced the Old Age Pension Scheme in 1962. An amount of ₹20 per month was paid to the beneficiaries with the inception of the scheme on March 31, 1979. The pension amount was thereafter increased at regular intervals. In 2006, the government decided to increase the pension amount from ₹200 to ₹400

FUNDING The Centre contributes ₹200 out of the total of ₹400 pension for the elderly and the destitute. The balance amount of ₹200 is borne by the state. The revenue department pays the postal department ₹20 per pensioner and incurs an expenditure of ₹40 crore annually

BENEFICIARIES

The number of pensioners in each taluk are

Perambur-Purasawalkam	60,058
Fort-Tondiarpet	54,549
Mambalam-Guindy	52,190
Mylapore-Triplicane	40,496
Egmore-Nungambakkam	35,957
Total (in Chennai)	2,43,250

PENSION CATEGORIES

Old-age	1,10,074
Widow	1,19,377
Physically challenged	7,180
Destitute widow	5,695
Spinster	924

sist that the beneficiaries collect it from the post office. Recently, the postal staff in Periyar Nagar near Perambur intimidated P Chandrabose, a social worker, who questioned the illegality

According to activists, the postal department's EMO tracking system — through personal name record (PNR) number on the official website of India Posts or sending SMS to 55352 — is not

of any use, as a majority of the pensioners are illiterates. Taluk offices are flooded with complaints every month on non-disbursement of pension.

Chennai post master general

MS Ramanujan had earlier told TOI that not many pensioners turn up at pension adalats conducted in each postal division every quarter.

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