

AABHAR

The Digital integrated pension system with mobile app eKoshLite (Pension Corner)

Edited by **Dr. DIBAKAR RAY**

AABHAR, the web enabled pension portal is a fully integrated end-to-end process-based solution facilitating all processes digitally without any physical file movement. The finance department has made necessary amendments in finance rules and procedures accordingly and adopted process re-engineering. This website seamlessly integrates a wide array of innovative technologies - the web, SMS, Mobile Apps, Digital Signature, SFTP, XML.



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The vision of the Department of Finance, Chhattisgarh is to ensure timely payment of well-earned pension benefits to pensioners. The goal is to ensure payment of all retirement dues and delivery of Pension Payment Order (PPO) to retiring employees on the day of retirement itself. Towards this goal, the department has launched an online application called **AABHAR** since July 2018.

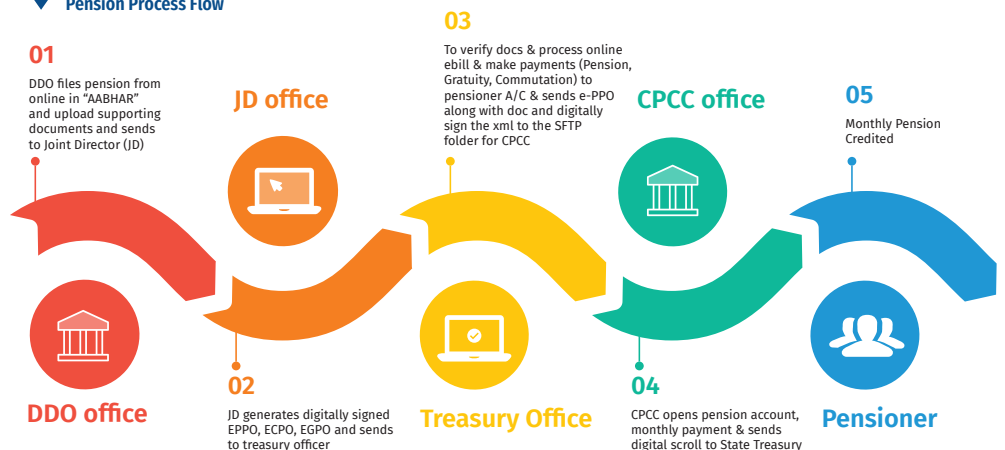
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This web solution and mobile app have been created to improve the quality, transparency and offer timely services to the pensioners. Pensioners can share their opinions, suggest any improvement and post their grievances in the "Pension Grievance Redressal System" regarding pension related issues

Pension Process Flow

The digital process starts with each "Pension Acceptance Officer" (PAO) who prepares data online using a common pension form for different types of pensions and uploads supporting documents. It is marked to the Divisional Joint Director (JD) who verifies the pension case online. After verification, JD performs the calculation and generates the digitally signed electronic Pension Payment Order (ePPO) and forwards the case for further processing of payment to Treasury Officer (TOs). JD can revert the case to the PAO if any discrepancies are found

▼ Pension Process Flow



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NIC Chhattisgarh is playing a Vital Role in implementation of Various e-Governance Projects in the State. The Outstanding efforts and Proactive ICT Support from the NIC Officers in AABHAR could make it to ensure timely payment of pension benefits. Till date more than ₹402 Crore under pension, ₹1654 Crore under Gratuity and ₹90 Crore towards Commutation payment have been disbursed through the portal. About 370 grievances have been redressed.

I appreciate the efforts and commitment of NIC State Centre in providing technical support to the Directorate Treasury Account and pension for successful development and implementation of online pension management system.

for necessary corrections. The Treasury Officer on receiving the case, processes the eBill (Gratuity, Pension and Commutation) for payment directly to the Pensioner's account through the digital payment gateway. After the initial payment, treasury officer sends the digital signed electronic pension payment order along with supporting documents and digitally signed xml data through SFTP server to the Central Pension Processing Centre (CPPC) for processing and maintaining the pension account. The CPPC will provide monthly electronic scroll of all pensioners after due payment to Director Treasuries through SFTP server for further analysis. The entire system is supported with SMS services at different stages to send messages to the pensioners..

Key Stakeholders

Internal - DTAP Administrative Departments (53), Head of Office (6348), Treasury Offices (28), Head of Department (94), Joint Directorate (5)

External - 10 Nationalized banks, Employees due to retire within next 24 months (8000+), Pensioners/ Family of Pensioners (1 lakh+)

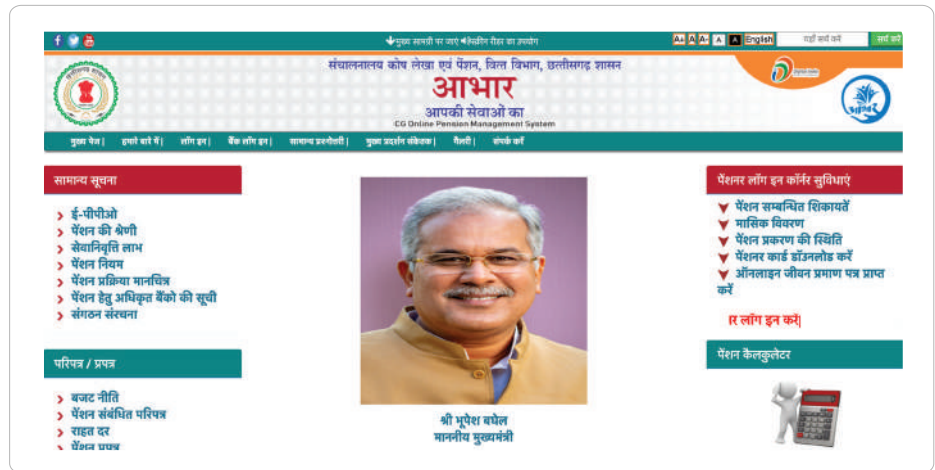
Capacity Building

Directorate of treasury office organised the training program for Treasury Officers of the state and designated them as Master trainers for the pension system. Master trainers gave the training to their respective DDO's of the district. Joint Directors and Budget controlling officers were trained on the total process flow.

Benefits for Administration

- Better cash and debt management with correct assessment of future pension liability
- Strengthening of service delivery mechanism through fully automated system to ensure timely delivery of services to the pensioners
- Timely disposal of pension cases has considerably reduced complaints and grievances related to retiral dues
- Early preparation and scrutiny of cases at the HOD level reduces chances of objection and delay in process
- Enhanced accountability, transparency, accuracy and efficiency in the system
- Online database securing all important data

53 Departments	26498 PPO Issued
6348 DDOs	23845 GPO Issued
952 CPO Issued	15228 Retiring Employees



Aabhar Portal ▲

- All documents can be accessed anytime and from anywhere
- Real time monitoring of pension cases at all concerned levels

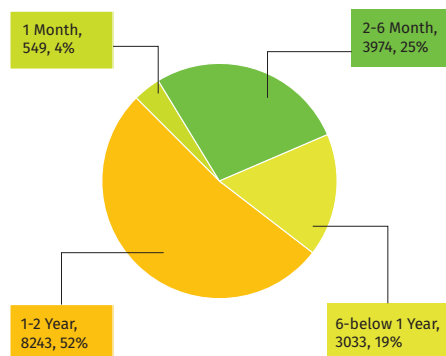
Benefits to Pensioners

Under the concept of good governance, this system has empowered the pensioners with the following facilities which were not available to them earlier

- Dedicated website for pensioners which contains all general information including:
 - Pension related rules
 - Circulars/ Forms
 - Historic and updated Dearness Relief rate
 - Pension calculator
 - Link for Digital Life Certificate
- Login facility to pensioners in website and mobile app (e-Kosh lite) which provides:
 - Digitally signed Pensioner identity card
 - PDF copy of e-PPO, e-GPO, e-CPO, Covering Letter
 - Real time tracker
 - Monthly pension slip
 - Grievance can be filed to DTAP for redressal within 15 days
 - SMS alert to pensioners at every level
 - No more physical verification of pensioner at treasury office, hence saving time and effort

Processes Re-engineered/ Technology intervention

- Abrogation of Physical verification of Pensioner at Treasury level
- Program based calculation of retirement dues of a pensioner has resulted in considerable saving of manpower requirement at all levels
- Timeframe for work/ case disposal is stipulated for every stakeholder that make them responsible for any delay
- Grievance management System is a milestone of online pension management governance as it is a weapon in hands of stakeholders to ensure transparency and accountability of government in a time bound manner
- Use of digital signature on pension payment order gives additional level of trust to the stakeholders
- PUSH SMS alert, Pension status update & notification alerts for stakeholder's awareness and convenience
- Mobile App provides access to pensioners their pension details at finger-tips – anywhere anytime.
- Online Pension Tracker is available to all stakeholders
- Feedback option, user manual, RTI, help section, screen reader for physically challenged person, bilingual content, search functionality, sitemap, archive etc. are some of the features made available in the website to make AABHAR system user friendly, easily accessible, optimized and responsive
- Youtube channel of AABHAR, containing tutorial videos for handling of the website for all stakeholders making the system more usable.



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