Training Module on the Social Security Pension (NSAP)

By

LibTech India

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Glossary

ABPS	Aadhaar Based Payment System
ADSS	Assistant director Social Security
AJJPY	Aadim Janjati Pension Yojana
BC	Banking Correspondent
BDO	Block Development Officer
BPL	Below poverty line
CMO	Cheif Minister Officer
CO	Circle Officer
CSC	Customer Service Center
CSP	Customer Service Point
CSS	Centrally Sponsored Scheme
IGNOAPS	Indira Gandhi National Old Age Pension Scheme
IGNDPS	Indira Gandhi National Disability Pension Scheme
IGNWPS	Indira Gandhi Widow Pension Scheme
MoRD	Ministry of Rural Development
NEFT	National Electronic Funds Transfer
NIC	National Informatics Center
NSAP	National Social Assistance Programme
NOAPS	National Old Age Pension Schemes
NPCI	National Payment Corporation of India
NFBS	National Family Benefit Scheme

NMBS	National Maternity Benefit Scheme
PFMS	Public Financial Management System
PVTG	Particularly Vulnerable Tribal Group
RTGSA	Right to Guarantee of Service Act
SDO	Sub-Divisional Officer
SNA	Single Nodal Account
SSS	State Sponsored Scheme
SSSOAPS	State Social Security Old Age Pension Scheme
SVNSPY	Swami Vevekanand Nishakt Swavlamban Protsahan Yojana
RVSPY	Rajya Vidwa Samman Pension Yojana
UIDAI	Unique Identification Authority of India
UDID	Unique Disability Identity Card

Chapter 1 : Introduction to Social Security Pension Scheme

The directive principles of state policy guides the state to undertake within its means several welfare measures, targeting the poor and destitute. Article 41 of the Constitution of India says "the State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and public assistance in cases of unemployment, old age, sickness and disablement, and other cases of undeserved want". Social security, invalid and old age pensions figure as Items 23 and 24 of the 7th Schedule of the Constitution of India in the Concurrent List.

In line with the above constitutional directive and guiding principles, the Government of India launched the National Social Assistance Programme (NSAP) on August 15, 1995, as a centrally sponsored scheme to provide basic financial support. At its time of launch, NSAP covered the major components:

a) National Old Age Pension Schemes (NOAPS)
b) National Family Benefit Scheme (NFBS)
c) National Maternity Benefit Scheme (NMBS)

Table 1.1: Major changes in NSAP

Sl.	Changes undertaken	Year
1	Introduction of Annapurna Scheme (where people eligible for NOAPS but could not be covered were given 10 kg of food grains for free)	2000
2	Transfer of National Maternity Benefit Scheme to the Department of Family Welfare	2001
3	Transfer to State Plan as Additional Central Assistance	2002-03
4	Expansion to cover all eligible BPL persons	2007
5	NOAPS was renamed as Indira Gandhi National Old Age Pension Scheme	2007
6	Introduction of Indira Gandhi National Widow Pension Scheme (IGNWPS) (pension to widows below poverty line in the age group of 40-64 years) and Indira Gandhi National Disability Pension Scheme (IGNDPS) (pension to persons suffering from severe or multiple disabilities in the age group of 18-64 years)	2009
7	Reconversion to Centrally Sponsored Scheme (CSS) under Ministry of Rural Development	2014

Fig 1.1: Major Changes in NSAP over the years

2000
Annapurna Scheme was implemented (10 kg grain was given free to those who were eligible for NOAPS but could not be covered)

2001
Transfer of National Maternity Benefit Scheme to Family Welfare Department

2002-03
Transfer to State Scheme as Additional Central Assistance

2007
All eligible BPL persons covered

2007
NOAPS renamed as Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

2009
Introduction of IGNWPS(40-64 years) and IGNDPS(18-64 years)

2014
Revamped into Centrally Sponsored Scheme (CSS) under the Ministry of Rural Development MoRD

2021
Sarvajan Pension Scheme implemented in Jharkhand

1.1 Limitation of Centrally sponsored pension schemes under NSAP

- The central assistance to the state government is decided based on Below Poverty line (BPL) population of the state. The last BPL census was conducted in 2002. To calculate the number of beneficiaries, the population census 2001 is used as the base year.
- The amount of pension provided under the NSAP pension schemes is Rs. 200/-. It has not been revised since 2007.
- The NSAP further urges the state government to cover more numbers of eligible beneficiaries and additional amounts at least an equivalent amount to the assistance provided by the Central Government.

Different state governments have since launched pension schemes of their own with budget support from state exchequer.

1.2 Social security pension scheme by Jharkhand

The Jharkhand government introduced a universal pension scheme in 2021 with two exclusion criteria: if the beneficiary or an immediate family member is an income tax payee or if the beneficiary or family member is a permanent employee of the state, Centre or public-sector undertaking. **In order to cover as many eligible persons as possible under the universal coverage, the following instructions are given by the Chief Minister' Office (CMO): "As long as the concept of universal pension is linked to other schemes like ration cards etc. or to a predetermined target, it does not seem to fulfill that concept"**

In the light of the above directive, the eligibility criteria has been simplified under the state schemes. The state government has decided that maximum eligible citizens should get the benefit and hence not tied the state schemes to a predetermined target. With Sarvajan pension yojana, the Government of Jharkhand aims to extend the pension to the right holders who were left out due to quota in NSAP.

On 24th January 2024, in the cabinet meeting, the CMO announced lowering the ceiling of the state's old age pension from 60 years to 50 years. This change is only applicable to the women and members of Scheduled Tribe and Scheduled Caste communities living in Jharkhand. Till early March 2024, around 2.22 lakh new applications have been sanctioned.

Fig 1.2: Types of Social Security Pension Schemes in Jharkhand

	Centre Scheme	State Scheme
OLD AGE	Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	State Social Security Old Age Pension Scheme (SSSOAPS)
DISABILITY	Indira Gandhi Disability Pension Scheme (IGNDPS)	Swami Vivekanand Nihshakt Swavlamban Protsahan Yojana (SVNSPY)
WIDOW/NIRASHRIT MAHILA	Indira gandhi Widow Pension Scheme (IGNWPS)	Nirashrit mahila: Abandoned, single women & Widow (RVSPY)
PVTG	–	Adim Janjati Pension Yojana (AJJPY)

Fig 1.3: Pension Eligibility and Amount

Report No. 10 of 2023
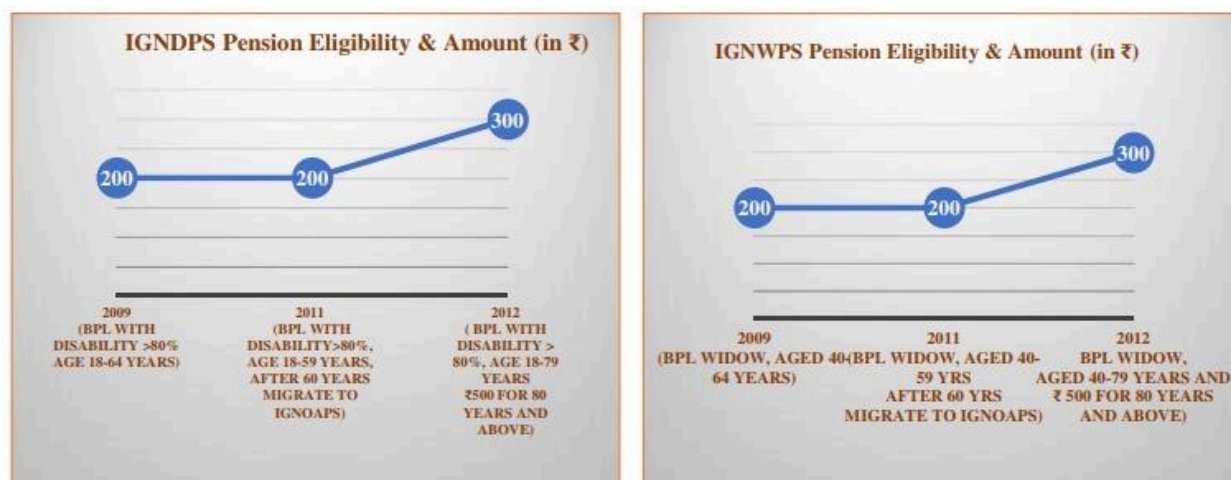
Source: CAG Report 2023

Table 1.2: State & centre share for different pension schemes [1]

Scheme	Center's share	State share	Total
IGNOAPS (age 60-79)	200	800	1000
IGNOAPS (above 80yrs)	500	500	1000
IGNDPS (age 18-79)	300	700	1000
IGNDPS (above 80yrs)	500	500	1000
IGNWPS (age 40-79)	300	700	1000
IGNWPS (above 80yrs)	500	500	1000
SSSOAPS, SVNSPY, AJJPY, Nirashrit Mahila	-	1000	1000

The Supreme Court had in 2018 said the Centre and states must revisit the grant of pension to the elderly so that it is more realistic, noting that the amount was fixed in 2007

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[1] Click here to see the amount and centre-state share of social security pensions in all states of India in FY 2023.

Table 1.3: Total number of pensioners scheme-wise in Jharkhand (In lakhs)

Pension type	Number of pensioners (in lakhs)
IGNOAPS	9.2
SSSOAPS	19.1
IGNDPS	0.3
SVNSPY	2. 7
IGNWPS	2.5
RVSPY	4.7
AJJPY	0.8
TOTAL	39.2

Retrieved from NSAP Report 3.State Dashboard on 11.03.24

Pensioners receiving centre scheme	**11.9 lakh**
Pensioners receiving state scheme	**27 lakh**

1.3 Eligibility criteria

For detailed information on eligibility criteria & documents required, click here.

Table 1.4: Exclusion Criteria Summary

S.No	Indicator	State Scheme Criteria	CSS
1	Income Tax	No Income Tax payee	No Income Tax payee
2	Govt Employee/ Pensioner	No Govt Employee/ Pensioner	No Govt Employee/ Pensioner
3	Income	-	No family member earning more than Rs.10,000 per month

4	Vehicle	-	Shouldn't own a two,three, four wheeler, fishing boat
5	Total family landholding	-	Irrigated land < 2.5 acres with one irrigation equipment Two or more crop irrigated land < 5 acres Dry land with one irrigation equipment < 7.5 acres
6	Property	-	3 or more solid walls room with roof (Pradhan Mantri Awas Yojna & Indira Awas Yojna exempted) No landline phones, refrigerators

Fig 1.4: Documents Required

Pension Scheme

*IF PROOF OF IDENTITY INCLUDES ADDRESS AND AGE, THEN ONE IDENTITY IS ENOUGH.

Centrally Sponsored Scheme (CSS)

Compulsory Documents
- IDENTITY PROOF* (AADHAAR/VOTER ID/DRIVING LICENSE/PAN)
- AGE PROOF* (AADHAAR/VOTER ID/DRIVING LICENSE/PAN/10TH CERTIFICATE/BIRTH CERTIFICATE)
- AADHAAR CARD(ONLY FOR CSS)
- SINGLE SAVINGS ACCOUNT.
- 2 PASSPORT SIZE PHOTOGRAPHS

State Sponsored Scheme(SSS)

Other Documents

WIDOW PENSION
- INCOME/BPL CERTIFICATE
- RATION CARD
- DEATH CERTIFICATE OF HUSBAND

DISABILITY PENSION
- DISABILITY CERTIFICATE FROM DISTRICT HOSPITAL(80% OR ABOVE)

WIDOW PENSION

DISABILITY PENSION

PVTG PENSION

Other Documents
- IN CASE OF NO AADHAAR, SELF-DECLARATION FORM REQUIRED
- DEATH CERTIFICATE OF HUSBAND
- NIRASHRIT MAHILA AFFIDAVIT ATTESTED BY MUKHIYA AND PANCHAYAT SEVAK/WARD PARSHAD OR VIDHAYAKDISABILITY CERTIFICATE(40% OR ABOVE)
- DISABILITY CERTIFICATE FROM DISTRICT HOSPITAL(40% OR ABOVE)
- CASTE CERTIFICATE

Fig 1.5: Application Process

Registration | **Verification** | **Upload** | **Sanction**

Pensioner — Online (CSS) → Jharsewa or Umang → Block computer (via BDO login)

Offline → **Form** collected from Pragya Kendra, Block/Panchayat Office, Sahayata Kendra etc — Submit → Documents with application to either any camp/panchayat staff/block/at District* → Block computer operator verifies the details with help of panchayat staff

Verification → Block computer operator verifies the details with help of panchayat staff → ✓ → application **uploaded** on NSAP-PPS portal

Apply again

Apply again — **Rejection** ← Discrepancy in date entry

Appeal to ↓ Subdivision al Divional Officer (SDO) 15 days ↓ Deputy Commissioner 15 days ← Contest — Rejection

How to **track** application?

To track application status on **NSAP**, see below.

enquire via mukhiya/block giving details like Aadhaar Number, Bank Number etc.

Sent to district via portal → ✅ District level office **sanctions** the pension

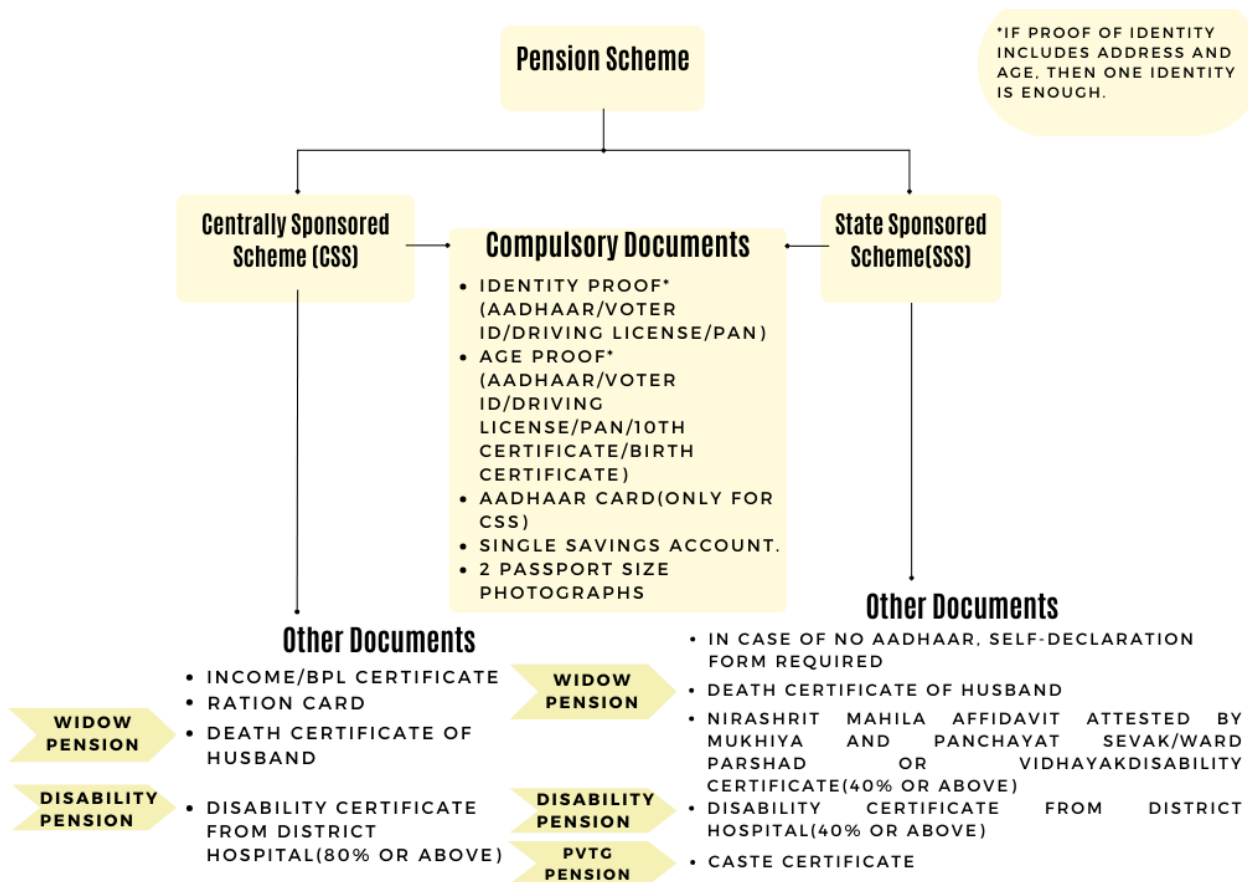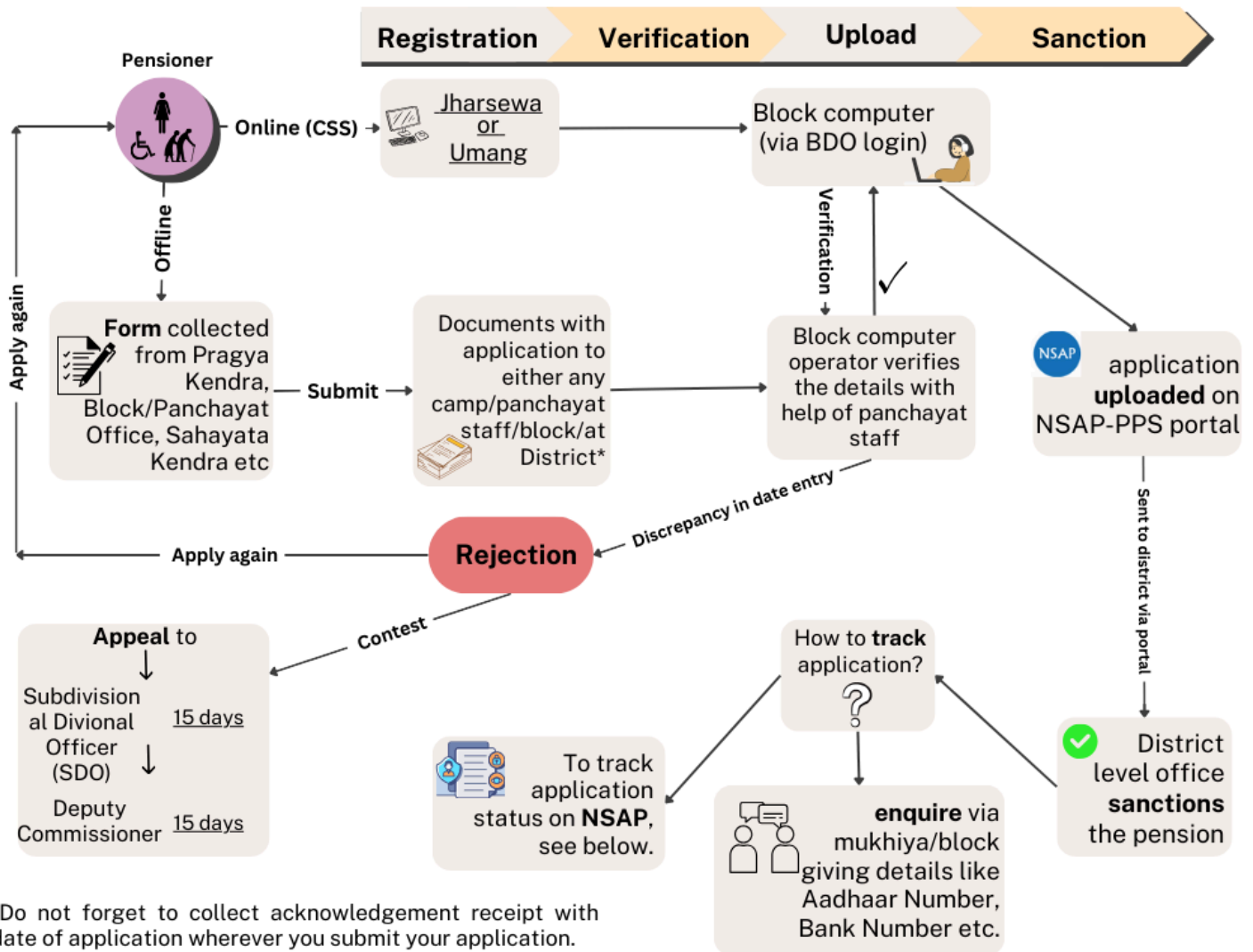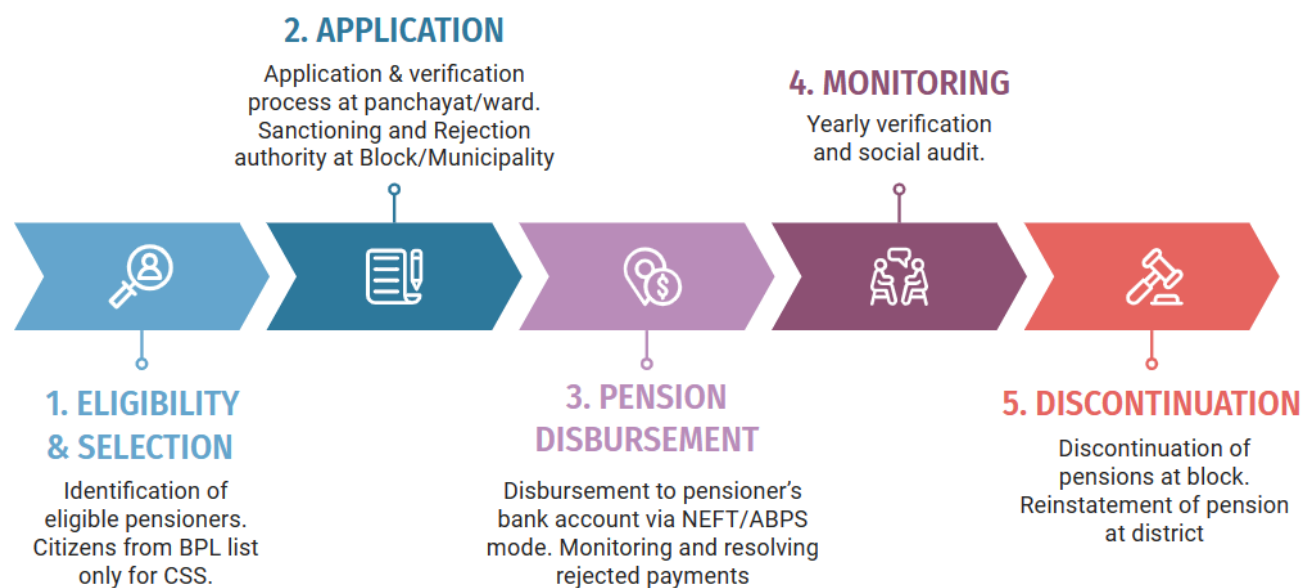*Do not forget to collect acknowledgement receipt with date of application wherever you submit your application.

Table 1.5: Approval of various types of Social Security Pension

Designated Officer	Block Development Officer (BDO) or Circle Officer (CO)	
Time Limit	21 days	
Appellate Authority		
a) First Appellate Authority	Sub-Divisional Officer (SDO)	**Time limit for disposal of appeal: 15 days**
b) Second Appellate Authority	उपायुक्त Deputy Commissioner	

Chapter 2: Pension Life Cycle

Fig 2.1: Social Security Pension - Process Flow

2. APPLICATION
Application & verification process at panchayat/ward. Sanctioning and Rejection authority at Block/Municipality

4. MONITORING
Yearly verification and social audit.

1. ELIGIBILITY & SELECTION
Identification of eligible pensioners. Citizens from BPL list only for CSS.

3. PENSION DISBURSEMENT
Disbursement to pensioner's bank account via NEFT/ABPS mode. Monitoring and resolving rejected payments

5. DISCONTINUATION
Discontinuation of pensions at block. Reinstatement of pension at district

1. **Stage 1:** Identification of eligible pensioners, assistance in making certificates, making khatiyans, dissemination of information

2. **Stage 2:** Application and verification, receipt of application, registration on NSAP portal, approval or rejection at block or ward level within 21 days, linking registered mobile number for SMS alert, panchayat-wise list of pension holders, wall writing, appeal and resolution

3. **Stage 3:** Pension payment by 5th of every month, monthly list and assistance of pensioners whose payment is being rejected, SMS alert of monthly payment, Aadhaar seeding and NPCI mapping, monthly DLBC (District Level Bankers Committee) meeting

4. **Stage 4:** Annual verification and panchayat-wise list, identification of ineligible cases (remarriage, increase in income, dead or migrated), social audit twice a year, annual life certificate

5. **Stage 5:** Publication of the list of pensioners to be discontinued **15 days** in advance on the block and panchayat, intimation to the pensioner or family member before discontinuation of pension, publication of list of discontinued pension holders in blocks for one month, grievance redressal, reinstate of pension in case of stoppage of pension due to wrong reason

2.1 STAKEHOLDERS RESPONSIBILITIES - 5 STAGES[2]

(1) Stage 1 - Eligibility and selection for pension

Stakeholder	Responsibility
Mukhiya (Other Panchayat staff like Ward member, Swayam Sevak, Panchayat Sevak, Anganwadi Didi etc.)	1. Identification of eligible pensioners - in consultation with ward members according to updated eligibility criteria 2. Aid in the preparation of birth and death certificates as and when they are registered. 3. Accompany unassisted disabled people to the district to get disability certificates. 4. Preparation of khatiyan, verification & recommendation for caste certificate.
Computer Operator	Keep updated about changes and revisions in eligibility criteria.
BDO/Block level Official in rural areas **Circle Officer in urban areas**	1. Take decisions regarding who is to be given central pensions/ state pensions based on available quotas and targets. 2. Aid in the preparation of death certificates in case more than a month has passed since the person's death.
Sub-Divisional Officer	1. Issue an order to BDO to make a death certificate in case more than a year has passed since the person's death.
District-level official	1. Sanctioning of caste certificate 2. Approve death certificate applications and forward them to SDO
Pragya Kendra	1. Impart information to common people about government social security schemes. 2. Keep updated about changes and revisions in eligibility criteria.

(2) Stage 2 - Application Process

Stakeholder	Responsibility
Mukhiya (Other Panchayat staff like Ward member, Swayam Sevak, Panchayat Sevak, Anganwadi Didi etc.)	1. Accept & attest pension applications. Give a receiving for each new application received and submit them at block office 2. Sign applications for PVTG pensions and define how many PVTG pensions per joint family. 3. Sign applications for change in name/ age/ address in documents. 4. Sign applications certifying that someone is Nirashrit.

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[2] References: Sankalp of State Pension, Sankalp of CSS, Sewa ka guarantee Act

Stakeholder	Responsibility
	5. In case someone is over 60 but the age is documented incorrectly as below 60 in all their documents, the Mukhiya is supposed to certify the person's correct age for them to be able to apply for a pension. 6. Rejection of pension applications that do not fit the eligibility criteria. 7. Maintaining and displaying a list of all existing pensioners at the Panchayat Bhawan/ward (wall writing/दीवार लेखन) for the information of the general public. 8. Notify all applicants about the status of their application - approved/ rejected.
Computer Operator	1. Enter details of new pensioners into NSAP Pension Portal (data entry) 2. Process online pension applications via BDO login. 3. Verification of new applications. 4. Correct/ update details on the database like changes in name, age, address.
BDO/Block level Official in rural areas **Circle Officer in urban areas**	1. Accept new pension applications. Give a receiving for each application received. 2. Registration of new pensions. 3. Approve/ Reject pension applications within 21 days [Ref: RTGS Act, Jharkhand]. 4. Maintain Panchayat-wise list of all pensioners. 5. Override Mukhiya's decision to accept/ reject pension applications in case there is a need to do so.
Sub-Divisional Officer	The SDO will be the first appellate authority against any decision regarding pension taken by the BDO. The resolution time for the first appeal is 15 days. [Ref: Sankalp of State Pension]
District-level official	DDC: The authority to challenge or overturn any decision taken by the SDO lies with the Deputy Development Commissioner of the District [Ref: Sankalp of State Pension]
State-level official	Overall monitor the NSAP & Public Financial Management System (PFMS) portal and resolve issues arising from the district in using the NSAP & PFMS portal. Send information on technical glitches in the portal. National Informatics Centre under the Ministry of Rural Development department look into this process
Pragya Kendra	Help people to apply for pensions online.
CSP/BC Points/Bank	1. Open new bank accounts. 2. Know Your Customer and Aadhaar seeding. 3. Enabling NPCI Mapping for aadhaar linked bank accounts

Stakeholder	Responsibility
	4. Linking registered mobile number for SMS alerts

(3) Stage 3 - Pension disbursement and banking process

Stakeholder	Responsibility
Mukhiya (Other Panchayat staff like Ward member, Swayam Sevak, Panchayat Sevak, Anganwadi Didi etc.)	1. Receive information on rejected payment cases from the block. 2. Assist & inform the pensioners whose payments are getting rejected. 3. Mukhiya can be authorised to send the consent form on behalf of pensioners to the bank for Aadhaar seeding & NPCI Mapping.
Computer Operator	1. Send the list of monthly rejected payments as received by the district official to panchayat and assist pensioners to go to bank/district for resolution 2. Give information on monthly disbursement, bank account number to pensioners
BDO/Block level Official in rural areas **Circle Officer in urban areas**	1. Send the list of monthly rejected payments as received by the district official to panchayat and assist pensioners in going to the bank/district for resolution 2. BDO can be authorised to send the consent form on behalf of a pensioner to the bank for Aadhaar seeding & NPCI Mapping
District-level official	Assistant director Social Security (ADSS): 1. Push payments each month to beneficiary's account by 5th of every month [ref: Sankalp of state pension.pdf] 2. Compile a monthly list of rejected payments and send it to the block for resolution 3. SMS alerts for monthly disbursement to each pensioner on their registered mobile number DC: There are monthly DLBC (District level bankers committee) meetings under the chairmanship of the DC. ADSS participates in that meeting.
State-level official	1. Transfer of budget from the treasury to district SNA (Single Nodal Account) accounts 2. Authority to access revolving fund 3. Centralized payment can also be made by the Directorate as per requirement.
Pragya Kendra	1. Not all the pragya kendra provides banking service. The rightholder can ask if the withdrawal facilities are available in the pragya kendra. They can withdraw money through ABPS.

Stakeholder	Responsibility
CSP/BC Points/Bank	1. Help people with their transactions (withdrawal and deposit up to INR 20,000, fund transfer, loan repayments up to INR 20,000, etc) and update their passbook. 2. Provide computer-generated receipts and statements for all transactions. Hand-written receipts do not count as valid receipts. 3. Provide mini statements for individual accounts. 4. Freeze/ close accounts in case of inactivity or upon request. 5. Make inactive accounts operative upon request. 6. Banks are to send SMS alerts for monthly disbursement to each pensioner on their registered mobile number [ref: Sankalp of state pension]

(4) Stage 4 - Monitoring and verification process

Block officers conduct annual verification of pensioners through panchayat heads, or door-to-door surveys. They are to identify ineligible cases (remarriage, increase in income, dead or displaced) and mark their pension for discontinuation.

| Stakeholder	Responsibility
Mukhiya (Other Panchayat staff like Ward members, Swayam Sevak, Panchayat Sevak, Anganwadi Didi etc.)	1. Carry out yearly verification of pensioners - through key informants or door to door surveys and send to the Block Office 2. Carry out a social audit of beneficiaries twice a year.
Computer Operator	Send list of pensioners to Panchayat for yearly verification.
BDO/Block level Official in rural areas Circle Officer in urban areas	1. Send list of pensioners to Panchayat for yearly verification. Compile periodic verification and flag cases to be discontinued. 2. At some places, when BDO receives the application for a death certificate, BDO forwards the details to the computer operator to check if the applicant receives any pension and hence discontinues it. 2. Concerned block department can ask the beneficiary to produce an Annual life certificate (Jivan praman patra) during verification
District & State-level official	Overall monitor the NSAP & PFMS portal and resolve issues arising from the district in using the NSAP & PFMS portal. Send information on technical glitches in the portal. NIC under the Ministry of Rural Development department look into this process
Pragya Kendra	Assist pensioners to generate Annual life certificate (Jivan praman patra) if asked by block officials during verification

(5) Stage 5 - Discontinuation of pensions

Stakeholder	Responsibility
Mukhiya (Other Panchayat staff like Ward member, Swayam Sevak, Panchayat Sevak, Anganwadi Didi etc.)	1. Obtain a list of pensions to be discontinued from the Block, maintain the list at the Panchayat level. 2. Confirm cases of discontinuation. 3. Put up the updated list at the Panchayat Bhawan/ward (दीवार लेखन) for the information of the general public. 4. Notify people about their pensions getting discontinued. 5. In case of wrongful discontinuation, certify this, and aid people to re-apply for pensions.
Computer Operator	1. Take orders from BDO, and accordingly mark discontinuation on the portal. 2. Collect and forward applications to the district for reinstating pension in case of wrongful discontinuation
BDO/Block level Official in rural areas **Circle Officer in urban areas**	1. Discontinue pensions based on changes in people's eligibility conditions (according to information received from Panchayat after verification). 2. Put out a list of cases to be discontinued 15 days prior to actually discontinuing them, allowing people to raise disputes/ complaints. Resolution of such complaints is done by the BDO who is the final authority on such matters. 3. Maintain a list of discontinued pensions at the Block level - display a copy of this list at the Block office notice board for 1 month - send a copy of this list to the Panchayat Bhawan. 4. In case of wrongful discontinuation, send the applications/ complaints to the District level for reinstatement. [Ref: Sankalp of State Pension]
Sub-Divisional Officer	The SDO will be the first appellate authority against any decision regarding pension taken by the BDO. The resolution time for the first appeal is 15 days.
District-level official	1. Reinstate pension in case of wrongful discontinuation. 2. Maintain a list of deleted names with reason every year, send a copy to the Social Security Treasury [ref: Sankalp of State Pension] 3. The authority to challenge or overturn any decision taken by the SDO lies with the Deputy Commissioner of the District.

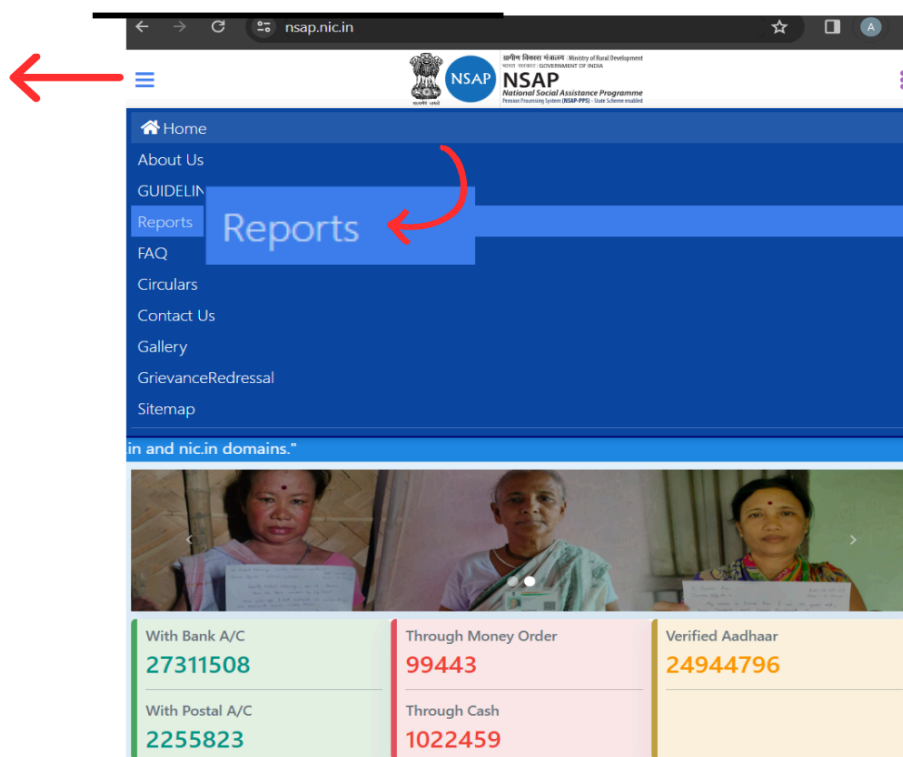## 2.2 How to navigate Pension MIS: National Social Assistance Programme (NSAP-PPS)

WWW.GOOGLE.CO.IN पर **NSAP** लिखिए और गूगल सर्च पर क्लिक करें
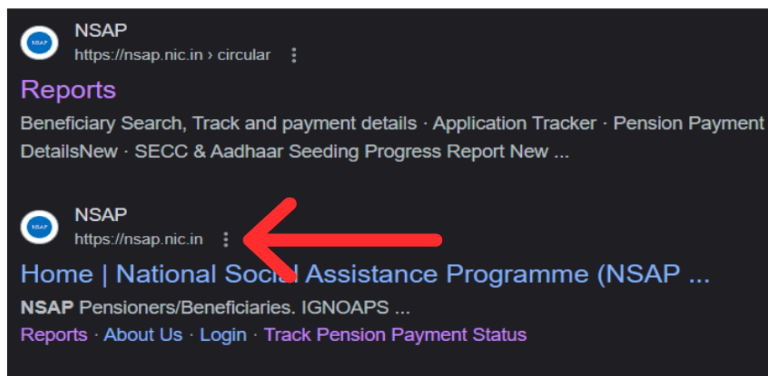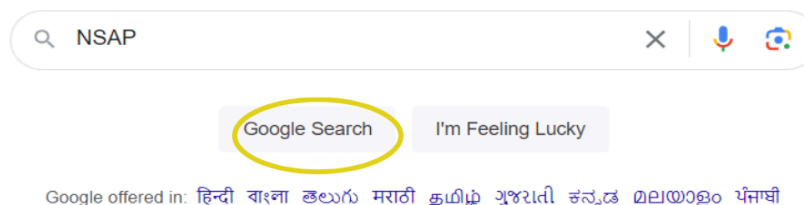
फिर इस वेबसाईट पर क्लिक करें **HTTPS://NSAP.NIC.IN/**

वेबसाईट खुलने के बाद कुछ ऐसे दिखेगी |
फिर आप **OPTIONS** में जाए और चौथा ऑप्शन यानि **REPORTS** पर क्लिक करें

MINISTRY OF RURAL DEVELOPMENT
भारत सरकार | GOVERNMENT OF INDIA
NSAP **National Social Assistance Programme**
Pension Processing System (NSAP-PPS) - State Scheme enabled

Reports

List of Reports

1. National Dashboard
2. Dashboard `New`
3. State Dashboard `New`
4. Management Dashboard `New`
5. Pilot Social Audit Report by NIRDPR `New`
6. Social Audit Report conducted by states and ATN `New`
7. LGD Seeding Status `New`
8. Social Audit `New`

Abstracts

9. State Abstract (Payment mode and Aadhaar)
10. Beneficiary Abstract(Gender specific)
11. Sanction Abstract
12. Disbursement Abstract
13. State Wise Gender Based Abstract `New`

Beneficiary Search, Track and payment details

14. Application Tracker
15. Pension Payment Details `New`
16. SECC & Aadhaar Seeding Progress Report `New`

Aadhaar based reports

17. Aadhaar detail
18. Data on Aadhaar based payments for DBT districts `New`
19. Service for Aadhaar Verification-UIDAI
20. Monthly Progress Reports
21. Sanction Order Release
22. Aspirational District `New`
23. STC Report
24. Pilot Social Audit Report by NIRDPR `New`
25. Pensioner's Registration Modes `New`

इस पोर्टल पर यह **25** रेपोर्ट्स हैं | जिसमे से हम रिपोर्ट : **3,14, 15, 17** को आगे विस्तार से देखेंगे

2.2.1 State, District & Block Overview: Number of pensioners scheme-wise and Aadhaar Seeding Gaps Report 3.State Dashboard

रिपोर्ट **3** में सभी केंद्र स्कीम और राज्य स्कीम की अलग-अलग जानकारी के साथ **ALL CENTRE SCHEMES** की इकट्ठा जानकारी भी मिल जाएगी

राज्य, एरिया और **CAPTCHA** जैसी जानकारी भरिए और स्कीम चुनें।

फिर **SUBMIT** पर क्लिक करें।

यहाँ राज्य जैसे **JHARKHAND**, स्कीम जैसे **ALL CENTRE SCHEMES** और एरिया **BOTH** का चयन किया गया है

SUBMIT पर क्लिक करने पर ऐसा पेज खुलेगा।

फिर उस पेज के नीचे देखेंगे तो पूरे राज्य में कुल **1224396** पेंशन धारकों को तीनों केन्द्रीय स्कीम के तहत पेंशन मिल रही है

फिर और नीचे देखेंगे तो सभी केंद्र स्कीम में ज़िलावार पेंशन धारकों की संख्या है।

जैसे **BOKARO** में कुल **49975** पेंशन धारक है जिनमे से सिर्फ **1** पेंशन धारक का बैंक खाता पोर्टल में नहीं जुड़ा हुआ है | और कुल **49681** का आधार जुड़ा हुआ है।

आखरी कॉलम में **49070** का **PFMS** रेजिस्ट्रैशन बताया है। **PFMS** पेमेंट की देख रेख करने के लिए पोर्टल है इस पोर्टल में सही से रेजिस्ट्रैशन ना होने से पेमेंट रिजेक्ट होने की संभावना बढ़ती है

फिर जिस भी ज़िला की जानकारी प्राप्त करनी हो उसका सूची से चयन करें
जैसे **JHARKHAND -> GARHWA** का चयन किया गया है

गढ़वा में तीनों केंद्र पेंशन में कुल **75220** लोगों को पेंशन मिल रहा हैं जिसमे **33656** पुरुष हैं और **41564** महिलाए हैं

फिर नीचे देखेंगे तो गढ़वा के ब्लॉक - वार जानकारी की सूची है

पिछले पेज़ के तरह यहाँ वही जानकारी है परंतु ब्लॉक- वार जैसे भंडरिया ब्लॉक में कुल **1938** पेंशन धारक हैं जिनमे से **1719** का **RECORD MAPPED IN NPCI** है | आधार के द्वारा भुगतान के लिए पेंशन धारक का आधार उनके खाते से जुड़ा होना चाहिए और उनका आधार उस बैंक के **IIN** नंबर से भी लिंक होना चाहिए

इसका मतलब क्या है**?**
NPCI MAPPING को विस्तार से समझने के लिए चैप्टर **4** देखें

JHARKHAND --> GARHWA

75220 Total Beneficiary	75220 Total Bank A/C	0 Total P.O A/C	0 Total M.O A/C
0 Total Cash A/C	73628 Total Aadhar	0 Paid Through DBT	33656 Male
41564 Female	0 Transgender		

Scheme - ALL CENTRE SCHEMES | Area - Both

EXCEL	PDF	PRINT

यह फाइल आप **PDF** या **EXCEL** में डाउनलोड भी कर सकते हैं

Search:

S.No	Subdistrict/ Municipality	Scheme	Total Beneficiary	Total Bank Account	Total P.O Account	Total M.O Account	Total Cash Account	Total Aadhar	Record Mapped In NPCI	PFMS Registered
						RURAL				
1	BARDIHA	ALL CENTRE SCHEMES	2724	2724	0	0	0	2697	2417	2719
2	BARGARH	ALL CENTRE SCHEMES	1298	1298	0	0	0	1254	1046	1296
3	BHANDARIA	ALL CENTRE SCHEMES	1938	1938	0	0	0	1919	1719	1938

पंचायत- वार जानकारी के लिए अपने अनुसार ब्लॉक का चयन करें|
जैसे यहाँ **BHANDARIA** का चयन किया गया है

नोट: TOTAL AADHAAR और **RECORD MAPPED IN NPCI** का अंतर से हम एक ब्लॉक या पंचायत में कितना आधार सीडिंग होना बाकी है यह पता लगा सकते हैं

JHARKHAND--> GARHWA --> BHANDARIA

Scheme - ALL CENTRE SCHEMES | Area - Both

EXCEL	PDF	PRINT

Search:

ALL CENTRE SCHEMES

S.No	GramPanchayat/Ward	Scheme	Total Beneficiary	Total Bank Account	Total P.O Account	Total M.O Account	Total Cash Account	Total Aadhar	Record Mapped In NPCI	PFMS Registered
1	BHANDARIA	ALL CENTRE SCHEMES	248	248	0	0	0	246	214	248

फिर चयन किए गए ब्लॉक के पंचायत- वार सूची आ जाएगी |
फिर जिस पंचायत की सूची और जानकारी चाहिए उसका चयन करें|
जैसे **BHANDARIA** ब्लॉक के **BHANDARIA** पंचायत का चयन किया गया है|

JHARKHAND--> GARHWA --> BHANDARIA --> BHANDARIA

BACK

EXCEL	PDF	PRINT

Search:

S.No	Sanction Order No	Beneficiary Name	Father/ Husband NAme	Age/ Gender	Scheme	Disbursement Mode	PFMS Registered
86	JH-S-02409403	SHAKILA BIBI	LT MOTU MIYAN	51 / F	IGNWPS	Bank	YES
87	JH-S-02409437	BHUKHALI DEVI	LT RAMNATH MANJHI	61 / F	IGNWPS	Bank	YES
88	JH-S-02519907	AANTI DEVI	LT SHIVRAJ MAHTO	44 / F	IGNWPS	Bank	YES
89	JH-S-02519910	SAKUNTI DEVI	LT KUNVAR SINGH	47 / F	IGNWPS	Bank	YES
90	JH-S-02568172	MAIRUN BIBI	HAKIM MIYA	64 / F	IGNWPS	Bank	YES
91	JH-S-00012497	BALKISH	LT. LADHARI MANJHI	66 / M	IGNOAPS	Bank	YES
92	JH-S-00012346	PARMESHWARI LAKRA	PREM NATH LAKRA	70 / F	IGNOAPS	Bank	YES
93	JH-S-00221927	KARMAN SINGH	LATE SUKHDEV SINGH	66 / M	IGNOAPS	Bank	YES
94	JH-S-00221975	ASHMI DEVI	BIPAT MANJHI	66 / F	IGNOAPS	Bank	YES

Showing 1 to 248 of 248 entries

PRINT   BACK

फिर चयन किए गए पंचायत की सूची आ जाएगी |

जैसे यहाँ **BHANDARIA** पंचायत में तीनों केंद्र पेंशन के हक़दार की सूची है| इस
पंचायत में कुल ऐसे **248** पेंशन धारक हैं

2.2.2 Checking status of new application if application number is known.

ऐप्लकैशन नंबर और **CAPTCHA** भरें और **SUBMIT** पर क्लिक करें

फिर भरे हुए ऐप्लकैशन नंबर की जानकारी कुछ इस प्रकार दिखेगी

यहाँ आप आवेदन (**APPLICATION**) स्वीकृति (**APPLICATION SUBMISSION**) और पेंशन प्रभावी (**PENSION EFFECTIVE**) की तिथि, पेंशन योजना का नाम, लिंग, पिता/पति का नाम जैसे जानकारी देख सकते हैं

जैसे **AWADHAR PARAHIYA** की आदिम जनजाति पेंशन **28/1/16** को शुरू हो चुकी है
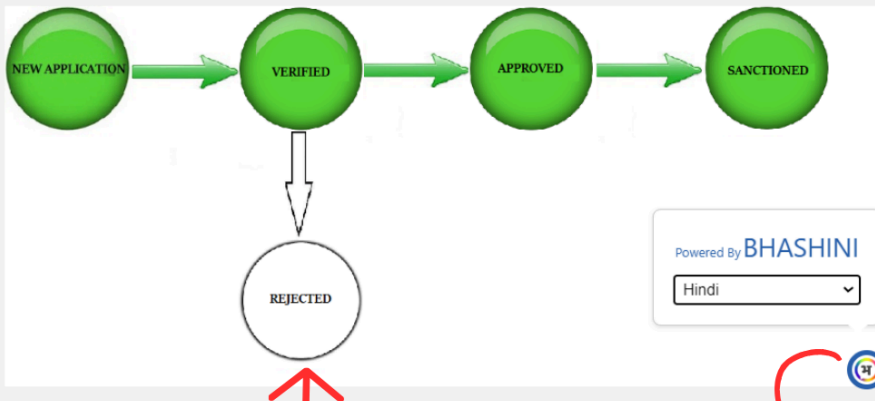
REJECTED यानि पेंशन का आवेदन अस्वीकार किया गया है और पेंशन चालू नहीं हुई है

इस बटन पे क्लिक करके आप वेबसाईट को हिन्दी में कर सकते हैं

2.2.3 Finding individual pension details:

a. If Pension ID (sanction order number) is known: Report 15. Pension Payment Details

National Social Assistance Programme
Pension Processing System (NSAP-PPS) - State Scheme enabled

Pension payment detail of Beneficiary

Search By : *

○ Sanction Order No/Application No ←

ENTER CAPTCHA*

5eaar ⟳

SUBMIT

SANCTION ORDER NO. या **APPLICATION NO** और **CAPTCHA** जैसी जानकारी भरिए।

फिर **SUBMIT** पर क्लिक करें।

Pension payment detail of Beneficiary

Search By : *

● Sanction Order No/Application No

Sanction Order No/Application No*
JH-S-00937655

ENTER CAPTCHA*
pr3yg

pr3yg ⟳

SUBMIT

ऍप्लिकेशन नंबर और **CAPTCHA** भरें और **SUBMIT** पर क्लिक करें।

यहाँ ऍप्लिकेशन नंबर **JH-S-00937655** भरके **SMT. RADHA MOSMAT** के पेंशन की जानकारी मिली है।

फिर भरे हुए ऍप्लिकेशन नंबर की जानकारी कुछ इस प्रकार दिखेगी

Basic Details

Beneficiary-Name	Status	Sanction Order No
RADHA MOSMAT	Active	JH-S-00937655
Father/Husband Name	Address	Scheme
LATE PUKAR SINGH	GramPanchayat-KER,Sub District -BARWADIH,District -LATI	IGNWPS
Age	Gender	Last Pension month
76	FeMale	FEB-2024

STATUS ACTIVE होने का मतलब है की पेंशन चालू है।

यहाँ पेंशन प्राप्त होने का आखरी महीना दिखेगा। अगर यहाँ वर्तमान महीना दिखे तो पेंशन चालू है। अगर वर्तमान महीने से पहले है तो संभव है की पेंशन अस्वीकार/**REJECT** हो रहा है।

b. If Pension ID is not Known then we first find Pension ID from the panchayat list.

लेकिन अगर किसीको अपना पेंशन **ID** नहीं पता है तो क्या करें **?**

पहले जैसे रिपोर्ट **3** में दिखाया है वैसे पंचायत की सूचि निकाले । उदाहरण के लिए हमें **BARWADIH** के **KER** पंचायत की **PANPATI DEVI** जिन्हे वृद्धा पेंशन मिलती है उनकी जानकारी निकालनी है।

रिपोर्ट **3** में राज्य, एरिया, स्कीम और **CAPTCHA** जैसी जानकारी भरिए।

फिर **SUBMIT** पर क्लिक करें।

PANPATI DEVI की पेंशन की जानकारी देखने के लिए **JHARKHAND -> LATEHAR -> BARWADIH** का चयन किया गया है फिर नीचे देखेंगे तो बरवाडीह का पंचायत - वार जानकारी की सूची है

JHARKHAND--> LATEHAR --> BARWADIH

3036 Total Beneficiary	3036 Total Bank A/C	0 Total P.O A/C	0 Total M.O A/C	0 Total Cash A/C	3036 Total Aadhar
0 Paid Through DBT	1564 Male	1472 Female	0 Transgender		

Scheme - IGNOAPS | Area - Both

EXCEL   PDF   PRINT

Search:

IGNOAPS

S.No	GramPanchayat/Ward	Scheme	Total Beneficiary	Total Bank Account	Total P.O Account	Total M.O Account	Total Cash Account	Total Aadhar	Record Mapped In NPCI	PFMS Registered
1	BARWADIH	IGNOAPS	83	83	0	0	0	83	74	83
2	BETLA	IGNOAPS	205	205	0	0	0	205	187	205
3	CHHENCHA	IGNOAPS	160	160	0	0	0	160	137	160

अपने अनुसार पंचायत का चयन करें| जैसे यहाँ **KER** का चयन किया गया है

S.No	Sanction Order No	Beneficiary Name	Father/ Husband NAme	Age/ Gender	Scheme	Disbursement Mode	PFMS Registered
	EXCEL **PDF** **PRINT**						Search:
1	JH-S-00199838	KAMAL YADAV	PURANCHAND YADAV	69 / M	IGNOAPS	Bank	YES
2	JH-S-00205216	BALESHWAR BHUIYAN	LATE BUDHAN BHUIYAN	71 / M	IGNOAPS	Bank	YES
3	JH-S-00205549	SUKHLAL SINGH	L. TINKU SINGH	76 / M	IGNOAPS	Bank	YES
4	JH-S-00205848	DHAUNI DEVI	BISUNDEV PARAHIYA	72 / F	IGNOAPS	Bank	YES
5	JH-S-00751985	RAJDEO SINGH	LATE NANHAQ SINGH	70 / M	IGNOAPS	Bank	YES
6	JH-S-00013271	UGAR YADAV	SARIF YADAV	72 / M	IGNOAPS	Bank	YES
7	JH-S-00038440	RAGHUNATH SINGH	KEDAR SINGH	69 / M	IGNOAPS	Bank	YES
8	JH-S-00083287	JODHI SINGH	SHIVNANDAN SINGH	71 / M	IGNOAPS	Bank	YES

यहाँ पंचायत में हर पेंशन धारक की सूचि दिख जाएगी।

अपनी जानकारी ढूंढ़ने के लिए **SEARCH** पर अपना नाम लिखना शुरू कीजिये जैसे यहाँ
"PANPATI" लिखा है

JHARKHAND--> LATEHAR --> BARWADIH --> KER

BACK

S.No	Sanction Order No	Beneficiary Name	Father/ Husband NAme	Age/ Gender	Scheme	Disbursement Mode	PFMS Registered
	EXCEL **PDF** **PRINT**						Search: panpati
23	JH-S-00199841	PANPATI DEVI	KAMAL YADAV	68 / M	IGNOAPS	Bank	YES
28	JH-S-00199860	PANPATI DEVI	RAMESHWAR YADAV	66 / F	IGNOAPS	Bank	YES

अगर एक से ज़्यादा पेंशन धारक के एक नाम है तो पिता या पति का नाम देखकर सही
ऍप्लिकेशन का चयन करे

अपने ऍप्लिकेशन नंबर का चयन करने पे पेंशन की जानकारी मिल जाएगी जैसे नीचे देख सकते है।

Basic Details

Beneficiary-Name PANPATI DEVI	Status Active	Sanction Order No JH-S-00199841
Father/Husband Name KAMAL YADAV	Address GramPanchayat-KER,Sub District -BARWADIH,District -LATI	Scheme IGNOAPS
Age 68	Gender Male	Last Pension month FEB-2024

अगर पंचायत की केंद्र पेंशन सूचि में नाम नहीं मिलता है तो संभव है की व्यक्ति राज्य पेंशन स्कीम के अधिकारी है। तब रिपोर्ट **3** में स्कीम जैसे बूढ़ा पेंशन के लिए **SSSOAPS** ,विधवा पेंशन के लिए **RVSPY,** आदिम जनजाति पेंशन के लिए **AJJPY,** और निशक्त पेंशन के लिए **SVNSPY** का चयन करे।

MINISTRY OF RURAL DEVELOPMENT
भारत सरकार | GOVERNMENT OF INDIA
National Social Assistance Programme
Pension Processing System (NSAP-PPS) - State Scheme enabled

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State *
JHARKHAND

Scheme *
SSSOAPS

ENTER GIVEN CODE*
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SUBMIT   CANCEL 🚫
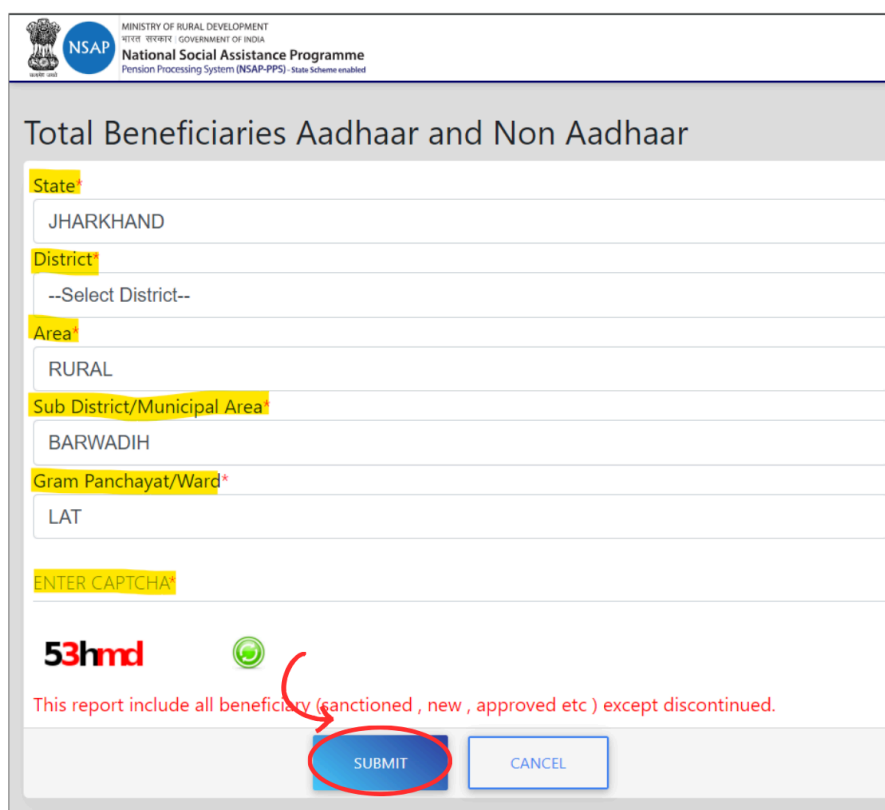
सही स्कीम का चयन करने पर ज़िला वार पेंशन की सूचि दिख जाएगी। फिर ऊपर बताए गए तरीके से अपनी पेंशन की जानकारी निकाले।

2.2.4 Panchayat-level exhaustive pensioners list and details of discontinued pensioners: <u>Report 17. Aadhaar detail</u>

नोट: यह रिपोर्ट आप पंचायत स्तर के सभी पेंशन धारक की जानकारी जैसे ऐप्लकैशन नंबर/ पेंशन **ID**, पेंशन चालू है या नहीं, आधार का स्टैटस देखने के लिए कर सकते हैं| इस सूची का ज़मीनी सत्यापन करने के लिए भी इस्तेमाल कर सकते हैं

यह **REPORT 17: AADHAAR DETAIL** है।

नोट: यह रिपोर्ट आप पंचायत स्तर के सभी पेंशन धारक की जानकारी जैसे ऐप्लकैशन नंबर/ पेंशन **ID,** पेंशन चालू है या नहीं, आधार का स्टैटस देखने के लिए कर सकते हैं| इस सूची का ज़मीनी सत्यापन करने के लिए भी इस्तेमाल कर सकते हैं

राज्य का चयन करें जैसे **JHARKHAND**
ज़िला का चयन करें
एरिया (**RURAL** यानि ग्रामीण **URBAN** यानि शहरी)
ब्लॉक का नाम का चयन करें जैसे **BARWADIH**
पंचायत का चयन करें जैसे **LAT**

फिर **CAPTCHA** भरें
सभी जानकारी भरने का बाद **SUBMIT** पर क्लिक करें

SUBMIT करने के बाद उसी पेज में नीचे देखेंगे

JHARKHAND -> LATEHAR -> BARWADIH -> LAT

के कुल **1322** ऐसे पेंशन धारक हैं जिनका आधार **NSAP** पोर्टल से जुड़ा हुआ है और **18** ऐसे पेंशन धारक हैं जिनका आधार नहीं जुड़ा हुआ है

अब जो भी नंबर आधार के आगे लिखा है उस पर (जैसे**1322**) पर क्लिक करेंगे तो ऐसे एक फाइल डाउनलोड हो जाएगी| ध्यान रखें की फोन और लैपटॉप में फाइल डाउनलोड करने की पर्मिशन दी गई है| इसी तरह नॉन आधार के नंबर पर क्लिक करके फाइल डाउनलोड कीजिए
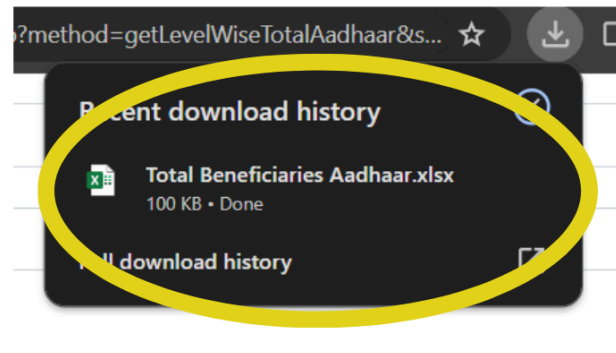
डाउनलोड हुई इक्सेल (**EXCEL SHEET**) फाइल को **OPEN** करें जो कुछ ऐसे दिखेगी यह लात पंचायत की आधार फाइल है

इसमे पंचायत के सभी पेंशन धारियों का ऐप्लकैशन नंबर, उनका नाम, पिता/पति का नाम, उम्र और जेन्डर, गाँव का नाम जैसी जानकारी है

LIST OF BENEFICIARIES WITH AADHAAR

STATE :JHARKHAND,   DISTRICT :LATEHAR,   SUBDISTRICT/MUNICIPALITY :BARWADIH,   GRAMPANCHAYAT/WARD :LAT

No	Application No.	Beneficiary No	Applicant Name	Name as per Aadhaar	Father's/ Husband Name	Age/Gen	Scheme	Village	Disbursement Mode	Aadhar Verified	Seeded with Bank	Status
0	JH-A-01649858	jh-s-0592716	RAMKISUN ORAC	RAM KISUN ORAON	BUDHWA ORAON	71 / M	SSSOAPS	GASEDAG	Bank	Yes	Yes	POST_DISCONTINUED
1	JH-A-01453920	JH210417102	MANGARI DEVI	MANGARI DEVI	CHAM SINGH	65 / F	SSSOAPS	LAT	Bank	Yes	Yes	POST_DISCONTINUED
2	JH-A-01215856	JH020216104	BHUGLI DEVI	BHUGLI DEVI	LATE GANAG ORAON	66 / M	SSSOAPS	LAT	Bank	Yes	Yes	POST_DISCONTINUED
3	JH-A-02543438	261/21-22	SOHAR SINGH	SOHAR SINGH	SARVJIT SINGH	75 / M	SSSOAPS	LAT	Bank	Yes	Yes	POST_DISCONTINUED
4	JH-A-02543480	267/21-22	RAMSAHY ORAO	RAMSAHY ORAON	MADVA ORAON	66 / M	SSSOAPS	LAT	Bank	Yes	Yes	POST_DISCONTINUED
5	JH-A-00386667	JH230816030	ALBINUS KUJUR	ALBINUS KUJUR	ISDAR KUJUR	66 / M	SSSOAPS	SERENDAG	Bank	Yes	Yes	POST_DISCONTINUED
6	JH-A-07199481	2460/2022-23	SUNITA DEVI	SUNITA DEVI	BANDHAN SINGH	62 / F	SSSOAPS	BERE	Bank	Yes	Yes	POST_DISCONTINUED
7	JH-A-01735760	28/18-19	PRAMILA DEVI	PRAMILA DEVI	SAMAD SINGH	39 / F	RVSPY	SERENDAG	Bank	Yes	Yes	SANCTIONED
8	JH-A-07522683	09/23-24	SUGAPATI DEVI	SUGAPATI DEVI	JAGMOHAN SINGH	31 / F	NFBS	HARHE	Bank	Yes	No	DONE
9	JH-A-02079945	LTR/PAYEE/05	MISTILA LAKRA	MISTILA LAKRA	LALU LAKRA	26 / F	SVNSPY	SERENDAG	Bank	Yes	Yes	SANCTIONED
0	JH-A-02080972	DRN/PAYEE/11	PRABHA KUJUR	PRABHA KUJUR	MIKHIEL KUJUR	31 / F	SVNSPY	SERENDAG	Bank	Yes	Yes	SANCTIONED
1	JH-A-02099247	LTR/PAYEE/33	HANESHWAR ORA	HANESHWAR ORAON	TEJA ORAON	69 / M	SVNSPY	MERAL	Bank	Yes	Yes	SANCTIONED
2	JH-A-02099256	LTR/PAYEE/33	PAHRU SINGH	PAHRU SINGH	SITA SINGH	29 / M	SVNSPY	HARHE	Bank	Yes	Yes	SANCTIONED
3	JH-A-02149321	374/17-18	VISHVNATH SING	VISHVNATH SINGH	THEGA SINGH	67 / M	SVNSPY	LAT	Bank	Yes	Yes	SANCTIONED
4	JH-A-02149322	JH-S-0591652	DHARMDEV SING	DHARMDEV SINGH	ANTU SINGH	65 / M	SVNSPY	LAT	Bank	Yes	Yes	SANCTIONED
5	JH-A-02149343	748/16-17	DURJAN SINGH	DURJAN SINGH	BALDEV SINGH	65 / M	SVNSPY	LAT	Bank	Yes	Yes	SANCTIONED
6	JH-A-02153429	JH-S-0596881	RAJMOHAN LOHR	RAJMOHAN LOHRA	JAGDEV LOHRA	65 / M	SVNSPY	LAT	Bank	Yes	Yes	SANCTIONED

STATUS वाले कॉलम में इनका मतलब क्या है?

POST_DISCONTINUED: जिन पेंशनधारक की पेंशन को बंद कर दिया गया है
SANCTIONED: जिनकी पेंशन चालू यानि **ACTIVE** है
DONE: NFBS स्कीम का वन टाइम पेमेंट हो चुका है

POST_DISCONTINUED
SANCTIONED
DONE

जैसे **SUGAPATI DEVI HARHE** गाँव के रहने वाले परिवार को **NFBS** का **20,000 RS** एक बारी मिल चुका है

Disbursement Mode	Aadhar Verified	Seeded with Bank
Bank	Yes	Yes
Bank	Yes	No

इन तीन कॉलम का मतलब क्या है?

DISBURSEMENT MODE: **BANK** यानि पेंशन का पैसा खाते में मिल है जैसे **CASH MODE** भी था
AADHAAR VERIFIED: पेंशन धारक की आधार और पोर्टल में दी गई जानकारी की जांच हुई है तो **YES** अथवा **NO**
SEEDED WITH BANK: अगर पेंशन धारक का आधार उनके बैंक से जुड़ा हुआ है तो **YES** अथवा **NO**

Chapter 3: Payment Process

Aadhaar Based Payments (APB mode)	Account Based Payments (Non-APB mode/ Account mode)
- 12 digit Aadhaar number	- Account holder name - Account number - IFSC

Some important definitions to understand the APB mode

1. **Aadhaar seeding -** Aadhaar seeding means that the pensioner's Aadhaar card is linked to their pension. For seeding, Aadhaar card has to be given while applying for pension in the block.
2. **Aadhaar authentication/verification** - Aadhaar authentication is a method of verification. In this process, the pensioner's information is matched with the information provided in his Aadhaar, by UIDAI. In this, the correct spelling of the name, age, etc. is all checked. Verification is unsuccessful if any of the information does not match. This may cause problems in the payment of pension.
3. **NPCI Mapping** - NPCI stands for National Payment Corporation of India. The data of NPCI Mapper contains information about which Aadhaar number is linked to which bank. This linking is done with the IIN (Institutional Identification Number) of the bank. Through this link, the beneficiary gets money from the APB system.

It is important to remember that KYC and NPCI mapping are different. NPCI mapping is not done by getting KYC done. It is the responsibility of the beneficiary's bank to do NPCI mapping properly.

Table 3.1:Status of Aadhaar linking for pension-holders in Jharkhand [3]

	Total pensioners	Aadhaar Seeding (A)	NPCI Mapped (B)	Aadhaar Seeding Gaps (A- B)	Aadhaar Seeding Gaps % (A- B)
Jharkhand	3919120	3793864	2545149	1248715	31.862

Retrieved from

[NSAP Report 17.Aadhaar Detail](#) *on* 11.03.24

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[3] For district and block wise data on different pension scheme coverage and aadhaar seeding status, follow this [link](#)

Fig 3.1: Aadhaar Seeding

Fig 3.2: Pension Payment Process
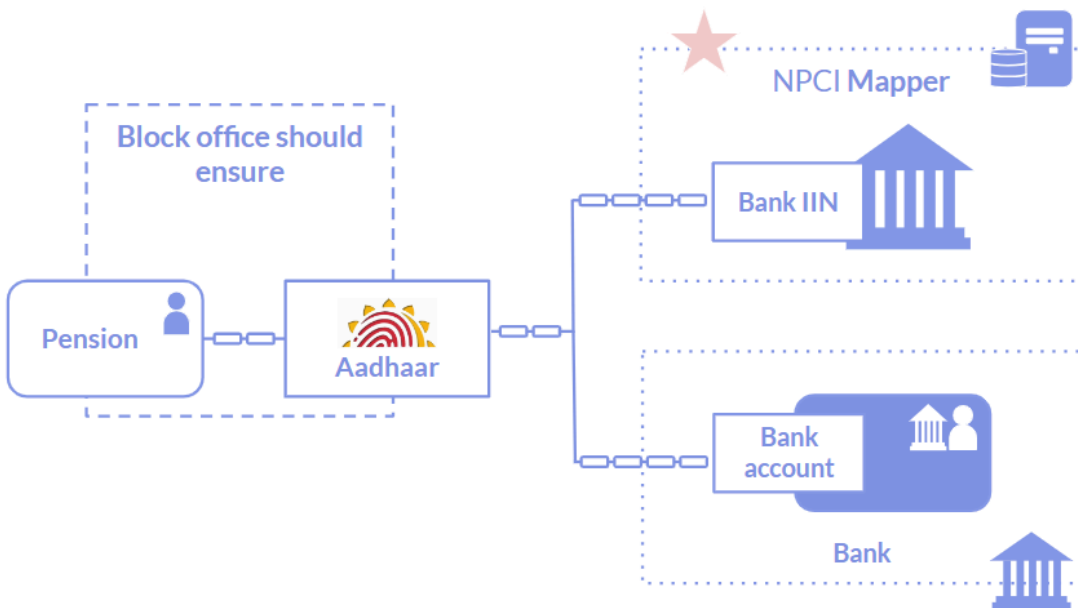
If there is any technical problem in the process of payment, then the pensioner may have difficulty in getting their pension. To be paid correctly, it is important that all the links are done properly and all the information matches. **Rejected payment** is one such failed payment that happens to many pensioners.

In rejected payment, payment is failed due to technical reason, such as a linking error in the ABP process, error in the account. In such a situation, the money sent by the government does not reach the pensioner's account and goes back to the government's account. If the reason for the rejected payment is not resolved, then there is a possibility of that payment being rejected again and again.

3.1 Checklist for a successful payment -

1. The right-holder's account should remain in regular use - try to do some transaction every 6 months
2. KYC - Make sure to annually update KYC, or get eKYC done for Aadhaar verification.
3. Ensure that all information is matching on different documents, with the Aadhaar card, including spellings, account and Aadhaar numbers, etc.

3.2 Checklist for successful payment in ABP mode:

1. Ensure that Aadhaar linking is done correctly - between Aadhaar and bank account (via KYC); Aadhaar and NPCI Mapper.
2. Be careful - it is possible or one Aadhaar number to be linked with multiple bank accounts. However, whichever was the last-linked account is the one where APB payments are credits. Whichever bank account last got KYC completed becomes the APB account.
3. Ensure that on the NSAP (pension) portal, the option for 'Aadhaar seeded with bank (NPCI status)' shows 'Active'.

Table 3.2: Payment in Different Modes

Payment for APB mode:	for non-APB mode:
Bank Related- 1. Operative Bank Account – any transaction within 6 months time 2. KYC done at least once in 1 year in main bank branch by beneficiaries themselves or eKYC for Aadhaar verification either in the main bank branch or at a CSP by beneficiaries themselves 3. Aadhaar is not only linked to bank account but also mapped. The bank must map the Aadhaar number on the NPCI server for successful linking. 4. Ensuring name in Aadhaar and bank account details matches 5. Ensure that Aadhaar has the full date of birth in dd/mm/yyyy format and not only the year 6. Account holder can link only one account with Aadhaar at any point of time. If a customer gives consent to multiple banks then pension will be credited to the last seeded Bank with which the status is active in NPCI mapper. **Administration Related:** 1. Aadhaar number and account number is correctly entered on the NSAP portal. 2. Check on the portal if 'Aadhaar seeded with bank (NPCI status)' is active. 3. Ensure PFMS registration is done. 4. Pay order is generated from NSAP and transmitted to PFMS server, district ADSS digitally signs and pushes the payment to beneficiary's account. 5. Response is reflected on NSAP portal says 'ACCP' in status- Payment history."	1. Operative Bank Account 2. KYC done at least once in previous year in main bank branch by beneficiaries themselves or eKYC for Aadhaar verification either in the main bank branch or at a CSP by beneficiaries themselves 3. Account Number is correct on NSAP portal and PFMS registration is done. 4. Pay order is generated from NSAP and transmitted to PFMS server, district ADSS digitally signs and pushes the payment to beneficiary's account. 5. Response is reflected on NSAP portal and says 'ACCP' in status- Payment history.

Fig 3.3: Payment Flow- Rejected or Reinstated
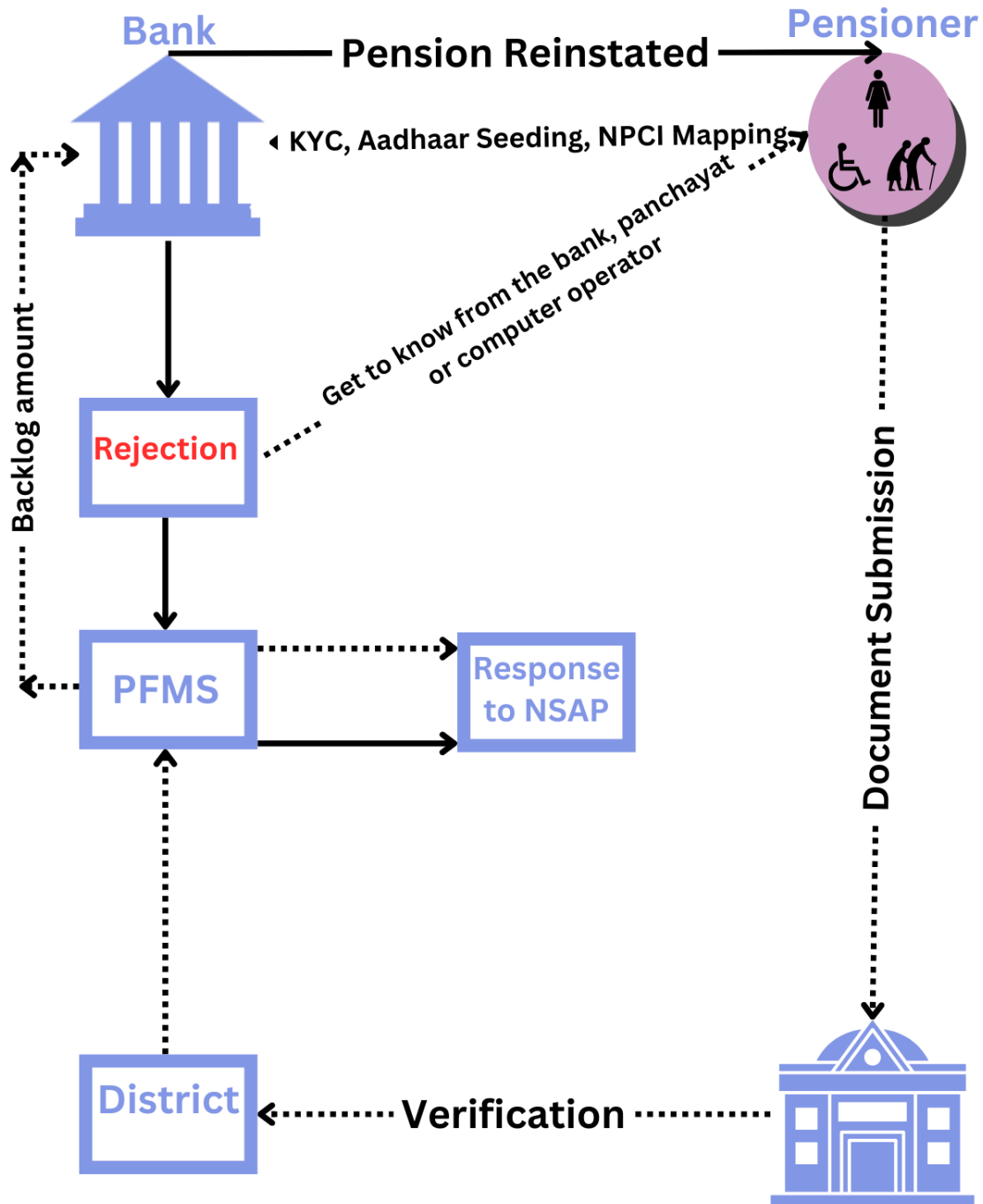
Chapter 4: Problem Resolution

Fig 4.1: Pre-Registration Exclusions- General Observation

Lack of awareness
Eligibility criteria & gap in information at various level

Do not have disability certificate/UDID

Do not have caste certificate
For PVTG SC/ST 50+ old age

Do not have death certificate

ELIGIBILITY & SELECTION

Do not have age proof
Proof for correct age as per eligibility

Do not have identity proof
Do not have Voter ID/Aadhaar

Do not have a bank account
Single savings account

Do not have proof of 'Nirashrit' for state pension

4.1 Pre- Registration Exclusion Resolution

Pre-registration exclusion issues occur before the sanctioning of the pension.

Issue	Resolution
No clarity about the process/ eligibility criteria/ documents required	Inform them about the process of application, eligibility criteria, documents required. 1. Process of application 2. Eligibility Criteria 3. Required documents (see application process)

Issue	Resolution
Lack of disability certificate	**First step -** **The disabled person has to travel to the District (Tuesdays and Saturdays in Latehar), where the Medical Officer from the District Hospital carries out an examination and determines the percentage of disability and generates a disability certificate. The process is completed within 1 week.** - Persons with disabilities who live alone and have no family members can request the panchayat worker to accompany them to the district hospital. - Sometimes camps are also organized for disability testing at the village level and disability certificates are issued to the people. - Medical officers are present in Latehar on Tuesdays and Saturdays. **Second step -** **If the percentage of disability is 40% or more, then submit this certificate along with other necessary documents and application form to the block office (block officer) in rural area and zonal officer in urban area.** - If it is not possible to go to the block office, then panchayat personnel like panchayat sevak, anganwadi didi or village head can also be given who will give further in the block. **If other necessary documents (such as Aadhaar card, bank account details, photocopy of bank passbook, voter ID) are not available, then the documents given below can also be given in the application** - Post Office ID Card issued by the Department of Posts - Caste and residence certificate - Photo & Address included KISAN Passbook or Proof of identity and address issued by MLA/MP/Group-A Gazetted Officer - Photo ID certificate issued by the head of the panchayat - Ration card with photo can also be given.

Issue	Resolution

Not having UDID	**Is UDID required to apply for pension?**
	- No, if there is a disability certificate, then UDID card is not necessary to apply for pension, however, from 1.04.2023, it is mandatory to have UDID to take advantage of many government schemes.
	- There are three coloured UDID cards based on the severity of the disability —-
	   - White card: at less than 40% disability
	   - Yellow card: Between 40% and 80% disability
	   - Blue Card: If there is a disability above 80%
	
	Online Process for UDID Card
	- Go to the UDID portal https://www.swavlambancard.gov.in/
	- Go to 'Apply for Disability Certificate and UDID card'
	- Fill the form. Documents required: Aadhaar number, proof of identity, proof of address, disability certificate (if available), photo, mobile number. Submit form.
	1. If the person does not have a disability certificate:
	- The application is sent to the notified Chief Medical Officer (CMO) of the district or the District Level Medical Officer (DMO) of the resident district of the person with disability.
	- After verification of the application, the CMO/DMO appoints specialist doctors to evaluate the verified person. The specialist doctor evaluates the disabled person, on a fixed date, and submits the assessment report to the medical board. The Medical Board decides on the percentage and type of disability, validity of disability certificate and such other issues of disability. The Medical Board informs the concerned CMO/DMO of its decision. Based on the assessment details filled by the CMO/DMO, a UDID card is generated.
	- No timeline has been set for the delivery of UDID cards, but as soon as the UDID card is prepared by the concerned medical office, then the plastic UDID card is dispatched through Speed Post.

Do not have caste certificate (For PVTG, SC/ST 50+ OLD AGE)	**Step 1: Identify your group** - For SC/ST/PVTG- Get the serial number and resolution number of the specific SC/ST group in the Central List/List of Jharkhand State. The latest list of Scheduled Tribes (across the State and Central Territory) can be accessed from the website of the Ministry of Tribal Affairs at any

Issue	Resolution

	time.
	📕 Latest List of Scheduled Tribes.pdf
	
	- <u>For SC Group -</u>
	The latest list of Scheduled Castes can be found on the website of the Ministry of Social Justice and Empowerment by visiting the Scheduled Castes Welfare and then clicking on the list of Scheduled Castes. [<u>List of Scheduled Castes | Department of Social Justice and Empowerment - Government of India</u>]
	
	- <u>For OBC Group</u>
	The State-wise list of OBCs with serial number and resolution number can be accessed from the website of NCBC.OBC समूह के लिए <u>Central List of OBCs</u>
	
	Second Step: Application Process
	- **Documents Required:**
	  1. Identity proof – Aadhar Card, Voter ID Card, PAN Card, Any Photo ID issued by the Department of Posts, Photo ID Certificate issued by the Head of the Gram Panchayat, Current Passbook of Post Office or any Scheduled Bank, Freedom Fighter Photo ID Card, Kisan Passbook with Photo, Ration Card with Photo (Aadhaar is not mandatory)**;**
	  1. <u>Address Proof -</u> Any ID issued by the Department of Post with address written on it, residence certificate, passbook of any post office or scheduled bank with address written, Kisan passbook mentioning address, ration card, address certificate with photo issued by MP/MLA/ Group A Gazetted Officer/ Gram Panchayat Mukhiya (with residence proof of 5+ years), Caste proof (Recommendation letter of the Mukhiya confirming the caste of the person) Certificate related to land in which caste is mentioned. Report of Patwari/Tehsildar belonging to the caste of the applicant), photocopy of Khatian (something like land ownership certificate)
	  2. Income certificate
	  3. Applicant's photograph
	- **Fill the form for application:** Format of caste certificate - <u>1</u>, <u>2</u>, <u>3</u>
	- Submit the filled application form along with necessary documents to the **panchayat mukhiya/block level.**
	- The verification of the application is done by the **Zonal Officer at the block level and the DC at the district level.**

Issue	Resolution
There is no documentation to give proof of your exact age	**For whom is this required?** 1. **For a woman aged 50 years or more** 2. **For ST/SC male aged 50 years or above** 3. **For other men 60 years of age or older** **These documents can be used as age proof –** birth certificate, mark sheet or any other certificate issued by a recognized educational institution, voter ID card, PAN card, Aadhaar card. **If there are no documents -** get Aadhaar or Voter ID. **What if the age in one of the Aadhaar card or Voter ID is incorrect?** If the age in one of the Aadhaar card or voter ID card is incorrect, another document can be used to correct the document with the wrong age to verify the correct age.
No Voter ID card	All Indian citizens above the age of 18 years are eligible to create a voter ID. Documents Required: Age proof, address proof, photo. **Online process to create voter ID:** 1. Visit the National Voter's Service Portal. https://voters.eci.gov.in/ 2. Register as a new user with all the required credentials. 3. Register as a new elector or voter. 4. Form 6 - Click on the application form for new voters. 5. Fill out the form and submit. Thereafter, after a period of 7 days, the name of that person is included in the electoral list if no objection is raised. **Offline Process:** 1. Get the application form from the nearest Pragya Center. 2. Fill out Form 6 and submit. 3. After submission, the booth level officer can come to your residence to verify the address. Thereafter, a person's name is included in the electoral list after a period of 7 days if no objection is raised.
Not having death certificate	**For whom is it necessary?** For women whose husband has died, therefore, to apply for widow pension

Issue	Resolution
	Documents required to obtain a death certificate: An affidavit stating residential proof, proof of relationship, exact place of death, date and time. **Procedure for applying based on how many days have passed since the death of the husband:** - 1- 25 days: Death certificate can be obtained directly from the panchayat office. - 26 days - 1 year: Death certificate can be obtained from the block office. - After 1 year: An application for the certificate has to be written. The application will be signed by the panchayat head and sent to the block. The BDO will sign it and send it to the district. After approval from the district, the application is sent to the SDO. The SDO issues an order to the block and then the certificate is prepared at the block level. This entire process takes about 3 months.
Not having bank account	**To open a new bank account, visit the nearest CSP/BC point or bank branch with the following documents -** - 2 Photograph of the applicant, - A proof of identity: Passport, Driving License, Aadhaar Card, Voter ID, PAN Card or NREGA Job Card - Proof of Address If the proof of identity includes address, an identity is sufficient. **Is PAN card mandatory for opening a bank account?** - PAN card is not mandatory for opening a new account, but it is still helpful to have them. **Is Aadhaar card mandatory for opening a new account?** - Aadhaar is now mandatory for opening a new bank account. A bank account can be opened without Aadhaar but since biometric authentication is not possible, a person will not be able to withdraw money from CSP/BC points etc. **Procedure to open a new bank account -** 1. Fill the application form and submit it along with the required documents. 2. After opening the account, take a passbook from the CSP/BC point. 3. No money is required to open an account; Only the minimum balance (as per norms) is to be maintained. 4. Zero balance accounts can be opened with CSP/BC points.
Single Female/If there is no proof of being an abandoned	1. **Attested certificate by Mukhiya and Panchayat Sewak:** Go to the Panchayat Mukhiya and Panchayat Sevak and request them to certify

Issue	Resolution
woman	that you are 'destitute' – i.e. a single woman above 45 years or an abandoned woman after getting married and helpless. 2. To avail the pension, submit identity proof, bank account details and verification certificate in the block. 3. Sometimes you may be asked to give a self-declaration that you will not marry again.

4.1.1 Aadhaar related

Issue	Resolution
Not having Aadhaar card	Go to the Aadhaar centre or Pragya Kendra with the following documents: 1. **For Identity Proof:** PAN Card, Ration Card, Voter Card, Service Photo ID, Pensioner Photo ID, Pension Payment Order, Disability Certificate ID, NREGA Job Card, Caste Certificate, Transgender ID, 10th Board Marksheet. If all these are not there, a letter with attested photograph signed by the gazetted officer can be issued. 2. **Address proof:** phone bill, gas bill, electricity bill with address written and not older than three months; Municipality Tax Receipt, Statement of Bank or Post Office Savings Account, NREGA Job Card signed by Government Officer, Address Certificate issued by Gram Panchayat Mukhiya/MP/MLA/Group A Gazetted Officer) 3. **Phone number:** Phone number of yourself or any member of your family. This is very important because OTP will be sent to this number which will be necessary to create a new Aadhaar. You will not be able to update your biometric, etc. **For children under 5 years of age:** - Birth certificate containing the name of the child as well as the head of the household (mother / mother of the child) Father/Gaudian) name should also be recorded. - The head of the household will also need his own Aadhaar, his biometric will also be recorded. For orphan children, a certificate can be made in the format given by UIDAI in which the standard issued by the head of the institution / superintendent / matron / warden of orphanages will be given. - Photo ID card / photo ID card to authenticate identity Residence Letter Caste certificate Disability letter etc. in which the name of the child is

	clear Children's biometric can be updated free of cost at 5-7 years and once in 15-17 years otherwise charges will have to be paid All the details are given here - 📄 26_JAN_2023_Aadhaar_List_of_documents.pdf It takes 30 days to create a new base
Name, age, and address not matching on Aadhaar and other documents	To get the correction done in Aadhaar, go to the nearest Pragya Kendra with the correct documents (voter ID card/ration card). **To update date of birth**: According to the UIDAI website, the date of birth can be updated only once in a lifetime. However, if the reason is correct, the date of birth can be changed more than once through the 'Exception Handling Process'. **To update age -** If the person wants to make changes on the basis of any other government document, then they can submit their application along with self-attested letter and the same document. Even after changing the age, if the age update has been wrong due to typing error, then the entitled person can request for change on the basis of the same document. **To update the name:** The name can only be updated twice in a lifetime to improve. If the person wants to get his name corrected due to typing error, then she can do it on the basis of other documents. There are no clear instructions for a full name change. However, the person requesting it can make a name change as per another government document. **To update the address:** - **Offline Process :** Go to Pragya Kendra and take "Aadhaar Update Form" and fill it. Submit your Aadhaar update form along with government documents as proof of your new address Pay the application fee. Rs. 50 is charged now. Get your fingerprint and iris scanned - **Online Process** Log in by going to my-Aadhaarportal, address can be changed through registered mobile while logging in
When payment is diverted (money is transferred to another account instead of a registered account)	1. When the pension money is not coming in your registered account, then go to your block office and find out in which account your pension money has gone. 2. Get eKYC done at bank/CSP/BC point on your registered account. **KYC Process**: 1. Take the KYC form from the bank. 2. Provide details of PAN and Aadhaar 3. Fill the identity and address proof documents with the application form 4. Insert Photo

	5. Scan your biometric
	After this, get your bank account updated at the block level in the block office.

4.2 Post-Registration Exclusion Resolution

Post-registration issues: exclusions that occur after pension has been sanctioned

Fig 4.2: Post Registration Exclusion Across Schemes- General Observation

Rejected Payments
If the pension status is **active** but the amount is **not debited** into the given account. Pension money was earlier coming but suddenly stopped

PENSION DISBURSEMENT

Post-Registration Exclusions

DISCONTINUATION

Pension Discontinued
If the pension status is **POST_DISCONTINUED** and the pension is officially **stopped**.

➤ **Dead**
➤ **Migrated**
➤ **Ineligible**

Ineligible - govt. Employee, income tax payee, remarried, improper documents

Diverted Payments
If the pension status is **active** but the amount is going into a **different account** than the registered account

4.2.1 Discontinued pension: when pension payments are stopped

Issue	Resolution
Pension stopped due to intra-state migration	**Important documents:** 1. The pensioner has to submit an application [format] to the BDO of the area to which he has now relocated, convey change of address, provide proof of new residence and request for resumption of pension. 2. To get proof of new residence, one can change his/her address on his/her voter ID card and Aadhaar card (if available) and give it as proof. **If you do not want to change the address in the above document-** 1. One can get a new ration card made at a new address. 2. Alternatively, they can get any government photo identity card (Kisan Card, NREGA Job Card, Address Certificate issued by Gram Panchayat

	Mukhiya/MP/MLA/Group A Gazetted Officer) with their changed address and then apply using that document.
Pension discontinued with migration as the reason, but in fact pensioner has not migrated at all. **Case of wrongful discontinuation.**	**To certify that they have not migrated** **Documents Required:** 1. Write an application form [format] addressed to the BDO stating that you have never migrated. 2. Provide proof of residence and proof of identity - Ration Card / Ration Card Aadhar Card / Aadhar Card Voter ID card. 3. Provide bank account details. **What if no documents are available?** Contact the Mukhiya and request him to give you a signed document certifying that you are a resident of that village and have never migrated. - Submit the application to the Head (who will forward it to the BDO) or directly submit it to the BDO/Block Computer Operator. - Collect Receipt/Application Number Once the application reaches the block and is verified, the block computer operator will send the application to the district (ADSS) which approves the pension and start the pension again.
Had migrated temporarily, but now back.	**To certify when you migrate and come back** Documents Required: 1. Write a letter (format) to the Mukhiya/BDO stating the reason for your migration, the reason for return, the request to start the pension back. 2. Provide proof of residence and proof of identity - Ration Card / Ration Card Aadhar Card / Aadhar Card Voter ID card. **What if no documents are available?** Contact the Mukhiya and request him to give a signed document certifying that you are a resident of that village, (write the reason for which you migrated and now return and you are eligible for pension and want to request to start pension back). 3. Provide bank account details. - Submit the application to the Head (who will forward it to the BDO) or directly to the BDO/Block Computer Operator. - Collect Receipt/Application Number Once the application reaches the block and is verified, the block computer operator will send the application to the district (ADSS) to start the pension back and initiate the pension back.
Migrated outside the state	Re-apply for pension

4.2.2 Case of wrongful death discontinuation - when pensioner is actually alive

Issue	Resolution
Discontinuation due to death, but in fact pensioner is alive	**Solutions to prove pensioner is alive -** **Documents Required**: 1. Write an application [format] addressed to the BDO stating that you have been mistakenly declared dead. 2. Provide proof of residence and identity along with - Ration Card / Ration Card Aadhar Card / Aadhar Card Voter ID card. **What if no documents are available?** Contact the panchayat mukhiya and request him to give a signed document certifying that you are a resident of that village and are alive, and that you have been wrongly declared dead. Get this application attested by the Mukhiya and three other witnesses of the village. Provide a photocopy of bank account details (passbook/CSP bank ID) along with the application. 3. Submit the application along with the necessary documents to the Panchayat Employee/BDO/Block Computer Operator 4. Take Receipt/Application Number Once the application reaches the block and gets verified, the Block Computer Operator will forward the pension refund application to the District (ADSS) which approves the pension and initiate the pension back.
Pension payment gets diverted - goes to a different bank account from the registered one	1. Go to block office and find out which account the pension is being credited to. 2. Get eKYC done for your registered account at bank/CSP/BC point. KYC procedure: 1. Take KYC form form the bank 2. Give details fo your PAN and Aadhaar card 3. Attach document for proof of identity and address with your application. 4. Attach passport photograph 5. Get biometric scanning done. Update your bank account details in the block office after this. Subsequent payments should be credited to this account then.

If somebody's pension has stopped, refer to later sections of this document to see how to identify such cases.

Click here to see how to resolve cases of rejected pension.

Table 4.1: Pre and Post Registration Exclusions Problem Summary

S. No	Issue	Stakeholder concerned	Resolution process	Our estimate of ease of resolution
1	Wrongful Discontinuation	BDO & District	The person should submit self declaration with relevant documents attested by Mukhiya, Panchayat Sevak to Block	**Difficult** (Cumbersome and typically requires travel to block/Division)
2	Pension payment rejections or diverted payments	Bank, CSC, BDO	Ensure KYC & NPCI Mapping with a given bank account. Submit application at block with updated bank details & Aadhaar details.	**Difficult** (Costly, Tedious and time consuming. The resolution process is not clear. Requires travel to bank/CSC & block)
2	Pension reinstated but backlog amount not received	Panchayat, Block, District, Online portal	Submit complaint with passbook or payment history	**Moderate** (Requires awareness and travel to block)
3	Do not have caste certificate	Panchayat, Block	Requires identity proof, address proof, khatiyan attestation by mukhiya	**Difficult** (Cumbersome and typically requires land holding records)
4	Do not have Age proof	Panchayat, CSC, BDO	Use identity proof like PAN, Birth certificate, Job card etc. to get a valid age proof like Voter ID made or use a proof document with correct age for corrections in other ID.	**Difficult** (Tedious & time consuming,Requires knowledge of how to do correction in Identity proofs, Travel to district / CSC, Aadhaar Office)
5	Do not have Death certificate	Panchayat, Block, SDO	Submit Residential proof, Proof of relationship, an affidavit stating the exact place,	**Difficult** (Cumbersome to get affidavit and typically requires travel to block/Division)

			date and time of death.	
6	Do not have Disability certificate	Panchayat, Chief Medical Officer (CMO), District Medical Officer (DMO)	Get a medical certificate after examination from district hospital or camps at village/ panchayat level.	**Difficult** (Requires awareness and requires travel to district hospital, multiple visits)
7	Do not have Identity Proof	Panchayat, CSC, BDO	Use identity proof like PAN, Birth certificate, Job card, Ration card etc. to get a valid age proof like Voter ID made. Get a satyapan certificate from Mukhiya if one does not have any identity proof	**Difficult** (Tedious, Requires knowledge of how to get ID made, Travel to CSC, Aadhaar Office or Block office, multiple visits)
8	Do not have single savings bank account	CSP/BC point, Bank	Open a new account submitting identity proof with address proof. Aadhaar is required for biometric authentication only.	**Moderate** (Requires awareness and travel to bank, CSP/BC points, multiple visits)
9	Do not have proof of being 'nirashrit mahila'	Panchayat, Block, MP/MLA/Group A Gazetted Officer	Submit a self-declaration application and get a satyapan certificate of being 'Nirashrit'	**Difficult** (Requires awareness and travel to block/panchayat office)

4.3 If somebody's pension has stopped (DISCONTINUED) , how can we see that online?

गलत कारन से पेंशन बंद/**WRONGFUL DISCONTINUATION** होने के तीन कारन हो सकते है - मृत्यु घोषित होना, अयोग्य होना या पलायन। अयोग्य दो कारन से हो सकते है- एक से अधिक पेंशन में नाम होना, पुनर्विवाह या कोई प्रमाण पत्र का न होना। पलायन दो तरीके की होती हैं - कुछ समय के लिए या हमेशा के लिए।

पेंशन बंद होने का कारण जानने के लिए पहले जैसे **CHAPTER 2** पॉइंट **3** में दिखाया हैं वैसे ही पेंशन धारक की जानकारी निकाले।

यहाँ उधाहरण के लिए पेंशन **ID JH-S-00207314** भरके **GARU** ब्लॉक के **KARWAI** पंचायत के **RAMLKHIYA DEVI** के पेंशन की जानकारी दिखाई गई हैं।

यहाँ पेंशन प्राप्त होने का आखरी महीना दिखेगा। अगर यहाँ वर्तमान महीना दिखे तो पेंशन चालू है। अगर वर्तमान महीने से पहले है तो संभव है की पेंशन अस्वीकार/**REJECT** हो रहा है। जैसे यहाँ आखिरी पेंशन **FEBRUARY 2024** पर आया था। मतलब पेंशन चालू है।

DISCONTINUE HISTORY के नीचे पेंशन बंद होने की जानकारी मिलेगी।

Discontinue Status	Discontinue Date	Verification Date	Discontinue Reason	Appeal date	Appeal No.	Reinstate date	Approval No.
Pension Reinstated	06-09-2021	03-09-2021	DEAD	09-09-2023	AL-2324-000419535	09-09-2023	266881

Showing 1 to 1 of 1 entries

जैसे यहाँ मृत्यु घोषित होने के कारन **06-09-2021** पर पेंशन बंद हो गयी थी।

लेकिन यह कारण गलत होने पर **09-09-2023** पर फिरसे पेंशन चालू करने की आवेदन की गई।

उसी दिन पेंशन चालू कराया गया।

पलायन के उधाहरण के लिए यहाँ यहाँ पेंशन **ID JH-S-02156648** भरके **BARWADIH** ब्लॉक के **CHHIPADOHAR** पंचायत के **MINA DEVI** के पेंशन की जानकारी दिखाई गई है। इनका पेंशन बंद दिख रहा है।

Basic Details

Beneficiary-Name MINA DEVI	Status POST_DISCONTINUED	Sanction Order No JH-S-02156648
Father/Husband Name TEJU PRAHIYA	Address GramPanchayat-CHHIPADOHAR,Sub District -BARWADIH,District	Scheme AJJPY
Age 55	Gender FeMale	Last Pension month OCT-2021

Discontinue History

इनका आखिरी पेंशन **OCTOBER 2021** को आया था।

EXCEL	PDF	PRINT

Search:

Discontinue Status	Discontinue Date	Verification Date	Discontinue Reason	Appeal date	Appeal No.
Pension Discontinued	02-11-2021	02-11-2021	MIGRATED TEMPORARILY		

MIGRATED TEMPORARILY का मतलब हैं की पलायन के वजह से **02-11-2021** पर पेंशन बंद कर दिया गया हैं। यहाँ **MIGRATED PERMANENTLY** भी लिखा हो सकता हैं।

Chapter 5: Grievance Redressal

5.1 RTGS Act, 2011

For administrative reforms and fulfillment of public aspirations, the State Government is committed to provide the services by the State under the [Jharkhand State Services Guarantee Act](#) within a time frame. If the services are not performed within the prescribed time limit, there is a provision of penalty/fine against the designated officer/employee.

To fulfill this objective, the Jharkhand State Services Guarantee Act (RTGS Act) provides all the necessary provisions and the main objective of this bill is to enact the same. The law has the following provisions for social security pensions:

Table 5.1: Social Security Pension related services under RTGS Act

Pension-related services	Designated Officer	Time Limit	First Appellate Authority	Time limit for disposal of appeal	Second Appellate Authority	Time limit for disposal of appeal
Approval of various types of social security pension	Block Development Officer (BDO) in rural areas or Circle Officer (CO) in urban areas	21 days	SDO	15 days	उपायुक्त Deputy Commissioner	15 days
Necessary investigations and decisions after receiving the recommendation	CO	21 days	SDO	15 days	प्रमंडलीय आयुक्त Divisional Deputy Commissioner	15 days

As mentioned in the **RTGS Act**, there is an appeal process for all complaints	Any decision taken by the Mukhiya can be revoked by the BDO, his decision can be revoked by the District Authorities.

	Contest Appeal First appeal → Subdivisional Divional Officer (SDO) — 15 days Second appeal → Deputy Commissioner — 15 days
Apart from the **appeal process**, grievances related to pension matters can also be raised through **CPGRAMS** **CPGRAMS: Centralized Public Grievance Redress and Monitoring System**	One can lodge their grievance on CPGRAMS - https://pgportal.gov.in/ The time limit for disposal of grievances in CPGRAMS is **30 days.** Log in or register on the portal, then go to Grievance ---> Lodge Public Grievance. The grievance should be addressed to the Ministry of Rural Development.
Some drafts for lodging a complaint at the Public Hearing, Gram Sabha/ secretariat or individual level	🖾 Grievance Formats

Fig 5.1: CPGRAMS Process Flow
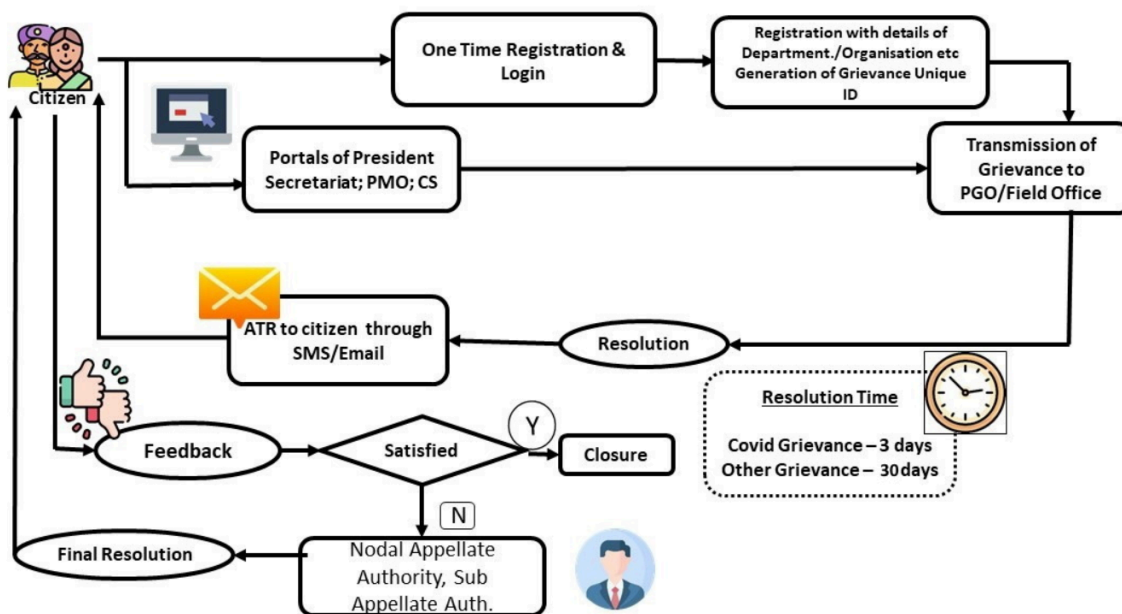
Source: CPGRAMS portal

5.2 How to navigate CPGRAMS? And how to file a complaint?

WWW.GOOGLE.CO
.IN पर **NSAP**
लिखिए और गूगल
सर्च पर क्लिक करें
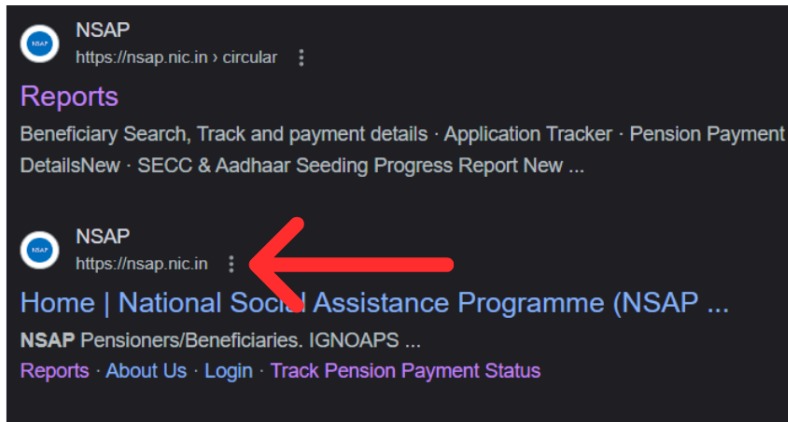
फिर इस वेबसाईट पर
क्लिक करें
HTTPS://NSAP.NIC.IN/

शिकायतनिवारण पर क्लिक करें

OK दबाए

CPGRAMS पोर्टल खुल जाएगा। WWW.GOOGLE.COM पर आप सीधा CPGRAMS भी सर्च कर सकते हैं।

CPGRAMS
Centralized Public Grievance Redress And Monitoring System

अकाउंट बनाने के लिए पहले **SIGN IN** पर क्लिक करें

Language : English ▾   ➡ Sign In

USER LOGIN

Mobile No/Email Id/Username

Mobile No/Email Id/Username 👤

Password

Password 🔒

Security code

Security code

Kok2g6 ↻

Login ➡

Forgot Password | Forgot Username

साइन उप करने के लिए यहाँ क्लिक करें

Click here to sign up   Login with OTP

PG OFFICER LOGIN

🟢 DIGITAL SEVA CONNECT

✳ चिन्ह दिए हुए सभी विवरण दर्ज करे और **SUBMIT** पर क्लिक करें

Name *

Gender *
○ Male   ○ Female   ○ Transgender

Address *
Premise Number or Name

Sub-locality

Locality

Country *
India

State *
--Select a state--

District *
---Select a state first---

Pincode

Mobile number *

Phone number
Phone number with STD code. (e.g 011XXXXXXXX)

E-mail address *

Are you an Ex Servicemen? *
● No   ○ Yes

Security Code *

QfkhC7 ⟳

💾 Submit

USER LOGIN

Mobile No/Email Id/Username

👤

Password
•••••••• 🔒

Security code

Ubc0mh

Ubc0mh ⟳

मोबाईल नंबर, **PASSWORD** और **SECURITY CODE** भरके **LOGIN** पर क्लिक करें।

Login ➔

Forgot Password | Forgot Username

Click here to sign up | Login with OTP

PG OFFICER LOGIN

DIGITAL SEVA CONNECT

LODGE PUBLIC GRIEVANCE पर क्लिक करें ।

सुनिश्चित करें की आपकी शिकायत इन पाँच विषय से संबंधित नहीं हैं।

यहाँ क्लिक करके **SUBMIT** पर क्लिक करें।

पेंशन स्कीम 'ग्रामीण विकास मंत्रालय' के दायरे में आता हैं
तो **RURAL DEVELOPMENT** का चयन करें।

नीचे दिखाए हुए तरीके से अपने पेंशन के अनुसार विवरण भरें।

Grievance registration form

Please note : If specific information related to a service is not available / known, select Others/Misc. option for lodging of grievance, if available.   Fields n

Ministry / Department *	Rural Development
Select main category *	National Social Assistance Programme ▾
Select next level category *	Pension Related Matter ▾
Select next level category *	Select next level category ▲

Select next level category

Sanction of pension

Restoration of pension

Irregular payment of pension

Mis-match in Pension payment

✳ चिन्ह दिए हुए सभी विवरण दर्ज करे। अपना नाम, पंचायत, ज़िला इत्यादि जानकारी साठीक भरें वरना निवारण न होने की संभावना हैं।

Please note : If specific information related to a service is not available / known, select Others/Misc. option for lodging of grievance, if available.   Fiel

Ministry / Department *	Rural Development
Select main category *	National Social Assistance Programme ▾
Select next level category *	Pension Related Matter ▾
Select next level category *	Sanction of pension ▾
Date of Birth *	Please Enter Date of Birth

Text of grievance (Remarks) *

Maximum 2000 characters are allowed in description.(2000 characters remaining.)
Alphabet A-Z, a-z, number 0-9 and special characters , . - _ ( ) / : & @ # $ % & * ? + = ! ' " only are allowed in grievance description.

Please Enter Text of Grievance (Remarks)

Attach relevant/supporting documents (if any)   Choose file No file chosen   **Attach**
Only PDF file upto 4MB is allowed.

⊙ Next

प्रमाण के लिए **NSAP** पोर्टल से अपने पेंशन की जानकारी **PDF** फॉर्मैट में **CHOOSE FILE** पर क्लिक करके भर सकते हैं। फिर **NEXT** पर क्लिक करें।

Grievance Dashboard

Appeal Dashboard NEW

Lodge Public Grievance

Lodge Pension Grievance

Lodge Appeal

Account Activity

Edit Profile

Change Password

Sign out
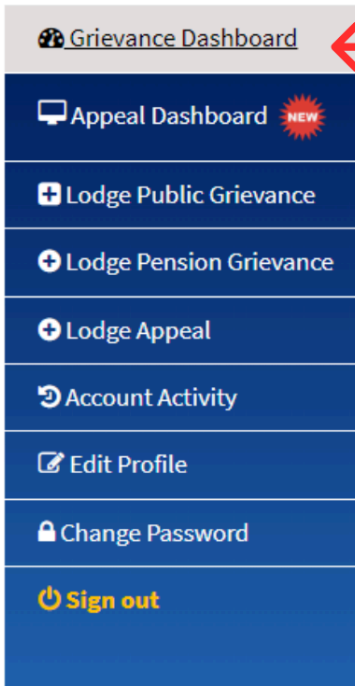
दर्ज की हुई शिकायत देखने के लिए **GRIEVANCE DASHBOARD** पर क्लिक करें

दर्ज की हुई शिकायत कुछ इस प्रकार दिखेगी।

List of Grievances

10 entries   Search:

Sn.	Registration Number	Received Date	Grievance description		Status		
1	DORLD/E/2024/0189532	14/03/2024	Rural Development >> Nat...	MORE...	Under process	MORE...	REMINDER

Status	
Under process	MORE...
Case Closed (On 12/12/2023)	MORE...

MORE पर क्लिक करके शिकायत के विवरण देख सकते है

Grievance Document	📄
Current Status	Case closed
Date of Action	12/12/2023
Remarks	The Grievance has been sent to the State Govt.
Reply Document	📄
Rating	⭐☆☆☆☆ Poor
Rating Remarks	NotSatisfied

शिकायत का उत्तर आ जाए तो **REPLY DOCUMENT** पर जाके देखे। समाधान से संतुष्ट न हो तो **POOR** रेटिंग दे

Status	↑↓	
Under process	MORE...	🔔 REMINDER
Case Closed (On 12/12/2023)	MORE...	☹

POOR रेटिंग देने पर **GRIEVANCE DASHBOARD** पर वापस जाएँ तो यह चिन्ह दिखेगा