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FUNCTIONAL UPGRADATION OF SPARSH FOR EFFICIENCY

Introduction

1. Tri Services Ex- Servicemen Welfare Association (TSEWA) is a Registered welfare organisation with its Headquarters at Secunderabad as per the details given above in the letterhead. The organisation is an Apex National Welfare Organisation for Ex-Servicemen and War Widows with more than 16,000 ex-servicemen as Members from all the States in India. TSEWA believes in "True Sewa" to the Ex-Servicemen especially JCO/OR and their equivalents in the Navy and the Air Force. TSEWA is self-funded by its Members through voluntary contributions and the Executive Committee Members travel the length and breadth of the country to interact with the Ex-Servicemen, Single Ladies and Veer Naris and help them in resolving their problems and rehabilitate them. More details can be obtained from our website www.tsewa.org.

2. A large number of letters have been written by veterans and Veteran Welfare Associations to various authorities expressing their concerns and anguish on SPARSH, without analyses of the Issues that may be hindering the smooth implementation of SPARSH. Hence this letter may kindly not be treated as yet another letter of complaints. Similarly, a large number of letters were written directly and through the Service HQs

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by various veteran organisations expressing their reservations on SPARSH at the initial stage of development of the System which do not appear to have been given any thought by the CGDA. TSEWA has carried out in-depth analyses of possible flaws in the system and is submitting comprehensive recommendations through this letter to overcome the present impasse and resistance from Veterans on the proposed road to Digital India as per the vision of the Hon'ble PM of India. Since TSEWA is not involved in Software Development Life Cycle, certain presumptions are made in this letter based on the user interaction with the Veterans.

Background

3. The pensions of approximately 33 Lakh Defence and Civilian Pensioners of MOD are hitherto disbursed mainly through the 28 Public Sector and Four Pvt Sector Banks with their vast network of CPPCs and Branches in the remotest part of the country. The pensioners could interact with the PDA Banks and redress their grievances through the Banks. In spite of initial hiccups, the banks have understood the Rank structure of the pensioners and have been able to implement various Circulars issued by PCDA to correctly disburse the pensions on-time, every time. The Banks have spent a fortune on development of suitable software to handle various issues pertaining to interpretation and implementation of orders issued by PCDAs. It is purported that there is an annual outgo of Rs.180 crores to the Banks towards the handling charges of pension disbursement to the Defence Veterans. The Banks have also extended special services by way converting the pension accounts to DSP status with attendant benefits.

4. Min of Def (ESW) on the advise of CGDA approved central pension disbursal to all defence pensioners including defence civilians by creating Central Pension Disbursing Authority (CPDA). PCDA (Pensions) Prayagraj (herein after referred to as PCDA (P)) is designated as CPDA. This new system of Central Disbursal of Pension is known as System for Administration of RAKSHAK (SPARSH). CGDA has already incurred expenditure of ₹ 160 crores out of estimated requirement of funds of ₹ 260 crores.

5. As per the Press Information Bureau release of Min of Def dated 04 May 2022, 4.47 lakh defence pensioners post 2016 retirees have been migrated to SPARSH till 31 Mar 2022 out of 33 lakhs defence pensioners including defence civilian pensioners and in due course, the balance pensioners who retired pre-2016 will also be migrated on to SPARSH.

Present Serious Flaw with SPARSH

6. Out of the 4.47 lakh Defence Pensioners migrated to SPARSH, about 58,275 defence pensioners did not receive their pension of Apr 2022 though they submitted Annual Life Certificate to their banks in Nov 2021 and received pension from Dec 2021 to Mar 2022. The post-mortem revealed that the SPARSH System has not recognised the Life Certificate submitted to the Banks and required pensioners to re-submit the Life Certificate after Log-in formalities are completed. There was inadequate training and understanding of the process of Registration especially by many non-computer savvy pensioners and they have been put to tremendous hardships due to stoppage of Pensions which is the sole source of income for survival of many pensioners.

7. The CGDA / PCDA as is their work culture, were totally unresponsive to the serious problem and insisted on fresh submission of Life Certificate through SPARSH Medium for renewal of pensions of the affected pensioners in a typical Bureaucratic way. It is only after the media raised a stink on the issue, MOD reacted to the situation and gave a one-time waiver of the need for fresh re-submission of the Life Certificates which gave the much needed relief when the pensions were restored. The 58,275 affected personnel included Army Cdrs to Sepoys who retired post 2016 and who were migrated to SPARSH. The stoppage of pensions resulted in pensioners defaulting in repayment of term-loans, non-payment of rentals and expenses connected with day-to-day living.

Poor Methodology of Implementation

8. It is amply clear that CGDA / PCDA (P) have not given adequate thought to the plan of implementation of SPARSH. It is a saving grace that only 58,275 out of 4.47 lakh post 2016 pensioners who were migrated to SPARSH were affected. It would have been catastrophic if all the 33 lakh pensioners have been migrated to SPARSH. Some of the issues visibly not understood by CGDA/ PCDA are given below:

(a) The premise that all pensioners especially older generation of Veteran JCO/ORs/ Veernaris will be computer savvy or have smart phones to handle SPARSH is the biggest folly

(b) There is no Pilot study carried out with a limited number of pensioners to understand the difficulties before migration of Pensioners.

(c) No cognizance of the present disbursement system of Pay & Allowances to the Serving Defence Personnel is taken whilst defining user requirements of the Defence Pensioners especially of older generations.

(d) No training of pensioners is carried out to make them understand the system requirements. Presumption that issue of a simple circular explaining SPARSH System is adequate to disseminate the contents to the pensioners in the remotest places, is another big mistake.

(e) Redressal grievance system is totally inadequate and limited telephone helplines are totally unresponsive.

(f) The work culture of employees of PCDA (P) needs much to be desired. The measurable output of the employees is not even 4 hours in a day as established by many ESM Welfare association representatives who visit Prayagraj.

(g) CGDA/PCDA (P) have no idea how to deal with illiterate pensioners / Family pensioners speaking only local languages who call up to redress their grievances. (Presuming that they get through the help lines which are never accessible).

(h) There are innumerable problems with the issue of e-PPOs. It is a nightmare for pensioners to get a Corrigendum PPO issued or get the DOB and other particulars corrected though, the entire correct data is held with the PCDA (P).

(j) TCS has built a huge fort with no doors to let the elephant in. Obviously the SDLC steps of Planning, Defining, Designing, Building, Testing and Deployment were not followed both by CGDA and TCS before implementation of SPARSH which is supposed to be the panacea for all the present problems faced by the Veteran Community.

(k) Defining the user requirements is left to some auditors who looked at it from the audit point of view and not user point of view.

(l) The Geeks sitting in TCS developed the software based on such ill-defined "User Requirement Manual" who presume that all target users are IT Savvy.

(m) Professional advice of Defence Institutions like MCTE hasn't been taken to vet the User Requirement Manual before handing over to TCS. Hence this is a typical case of GIGO.

Serious Present Issues

9. The above are some of the valid presumptions made by TSEWA to further analyse the ground realities and recommend the way out, for smooth implementation of SPARSH. The present software developed by TCS may not stand the test of user friendliness in the absence of adherence to the SDLC Methodology. This will result in DAD reacting to a situation without root cause analyses. It is already proposed to have a cell of DAD people at various levels for Grievances Redressal which will result only in Empire Building by CGDA the cost of which will surpass multiple times of the present expenditure in the Legacy System of Banks disbursing the pensions. Some of the major issues faced by the Veterans and Veernaris are analysed below to arrive at the recommended solutions. These are mentioned without any explanatory notes for the sake of brevity:

(a) Correct e-PPOs are essential elements for the success of SPARSH. Any data correction and issue of Corr. PPO or / e-PPO at present takes 6-12 months at PCDAs without any accountability.

(b) The so called Toll Free numbers at PCDAs are never accessible by the Veterans nor any solutions given even if accessed.

(c) The Data Correction and validity is now palmed off to the Record Offices by PCDAs though the correct Data is already held by them thus including one more misery hurdle to be crossed by the veterans.

(d) The Veterans are made to run from pillar to post to get the innumerable mistakes made/missing data in the PPOs. The problem is accentuated especially in case of old age, illiterate/ semi-literate JCO/OR/Veernaris and invalid veterans who are forced to travel long distances to reach ZSWO offices or write to Record Offices.

(e) The Zilla Sainik Welfare Offices and Record Offices are ill equipped / manned to efficiently handle the Grievances of the Veterans. The ZSWO offices merely act as post offices and there is no accountability.

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(f) The next door Banks which are PDAs have no power to help redressal and merely refer the issues to CPPCs who in-turn seek help from unresponsive PCDAs.

(g) The Record Offices depute serving personnel at regular intervals to PCDAs to expedite Grievance Redressal without any visible results due to poor work culture at PCDAs especially at Prayagraj which is the nerve centre.

(h) The civilian personnel at PCDAs generally do not understand the structure of Defence Services and trained service personnel who retire young are not given lateral absorption into PCDAs which would have brought-in the desired efficiency.

(j) The Navy Pension Office which is doing a great job, is an unsanctioned establishment and has to depend on temporary deputation of serving personnel who are pulled out at the cost of efficiency of the ships and establishments.

Recommendations for Improvement

10. With a view to ensure smooth transition from the present Legacy System to the Digital System envisaged by the Hon'ble Prime Minister, TSEWA recommends the following:

(a) A fresh de-novo look at the software developed by TCS be done strictly adhering to the principles of SDLC Method.

(b) The user requirements may be arrived at and vetting be done by Service establishments like MCTE and not left to CGDA / TCS alone.

(c) The Banks which are **DPDAs and other DPDOs be made as the prime / ab-initio organisations to log-in all grievances** by the affected Veterans. These are the nearest entities serving the veterans and veernaris without hassles of language or long travel. They should be given a module which will interface with SPARSH. Adequate training of Banking staff in use of the module be ensured and earmark dedicated bank staff for the purpose depending upon the number of veterans being serviced by that DPDA.

(d) Computer savvy veterans may continue to log into SPASH and should be in a position lodge their Grievances sitting at home and using their own laptops/ Smart Phones.

(e) Annual Life Certificates be done using facial recognition methods interfaced with Aadhar which should be made accessible at DPDAs level or by individuals sitting at home using appropriate software. The procedure to be followed by some veterans who are permanently living abroad for submission of ALC should also be considered.

(f) All grievances lodged by the veterans/veernaris through the DPDAs be ab-initio made accessible by the respective Record Offices with a similar module of SPARSH.

(g) The Record Offices, Navy Pension Office and IAF Accounts Offices servicing the Veteran issues should be adequately manned to address all Grievances by direct interaction with the affected Veterans / Veernaris on telephone, Mobiles etc. till satisfactory closure of the Grievance.

(h) The above service Organisations should have an appropriate module in SPARSH to escalate all issues to the respective PCDAs for resolution of the Grievances pertaining to their responsibility / authority. **The onus for satisfactory closure of Grievances should be shifted to the Record Offices / PCDAs once a Veteran has logged-in the Grievance either through DPDAs or individually, instead of the Veterans being made to run from pillar to post for redressal of the Grievance now.**

(j) No requests for additional manpower by CGDA be entertained for implementation of SPARSH. Any sanction of additional Manpower at CGDAs/PCDAs will defeat the entire purpose of migration from the existing Legacy System to SPARSH as a cost saving measure. Adequate training of the existing Civilian Personnel in PCDAs, accountability and motivation aspects be instituted. Lateral induction of trained ESM be considered to PCDAs/ DPDAs.

(k) **Auto Generation of Reports of all pending Grievances at various levels right up to the Defence Minister be incorporated in SPARSH** software for monitoring and institution of corrective measures.

(l) ZSWOs should be removed from the loop of Pension Grievances redressal and their role be limited to State Issues.

(m) SPARSH activities be suspended immediately pending a re-look at the software developed by TCS and necessary improvements may be done in line with the recommendations at para 10 above.

(n) A pilot project be done for implementation of SPARSH on a target group of veterans in the remotest areas of the country and not limited to urban computer savvy veterans of the present generation.

(p) **All Log-ins/ Registration by Veterans/Veernaris into SPARSH be made only through Bank DPDAs / other DPDOs using a freshly developed suitable module thus eliminating the need for pensioners to be computer savvy or possess costly smart phones for Registration into SPARSH.**

(q) Migration of the Veterans / Veernaris be done only on successful completion of pilot project and all major/minor glitches in the software are removed and the system fully stabilised.

(r) In the worst case scenario, if SPARSH cannot meet the requirements, option be given to the individuals to continue under the Legacy System.

Conclusion

11.   A lot of effort has gone in making SPARSH as on date. If the above mentioned suggestions of TSEWA to improve SPARSH are considered, there will be all round satisfaction and smooth transition from Legacy System to the new Digital SPARSH. After all, a pensioner needs his monthly pension on time and every time and his grievances should be resolved in a time bound manner at all levels with proper monitoring mechanism at various levels. The aptness of the quote from Chankya which says **"The Day the Soldier has to demand his dues will be sad day for Magadha for then, on that day, you will have lost all moral sanction to be the King"** should be borne in mind always by all the authorities at all levels. The SPARSH software should not be CGDA Centric but made inclusive of Record Offices and DPDAs who are the prime interfaces between PCDAs and the Veteran Pensioners. **This alone will eliminate the harassment faced by Old/Infirm Veterans/ Veernaris especially JCO/OR ranks who are made to run from pillar to post at present to redress their Grievances.**

12.   We humbly request the Hon'ble Prime Minister, Raksha Mantri and the Finance Minister to immediately issue suitable orders to the all concerned. Alternatively, option may be given to the Defence Pensioners to either continue to use the legacy system of pension disbursal by banks or to migrate to SPARSH.

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