Coal India Strengthens Post-Retirement Care Through Comprehensive Welfare and Pension Reforms

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Coal India Limited (CIL) has significantly strengthened its post-retirement welfare ecosystem through a series of reforms aimed at enhancing pension administration, healthcare access, grievance redressal and social security for its retired employees. These initiatives have improved the quality of life of over 4.5 lakh retired employees and pensioners, reaffirming the company's commitment to the welfare of those who have contributed to the nation's energy security.

CIL, in collaboration with the Coal Mines Provident Fund Organisation (CMPFO), has also accelerated the digital transformation of pension administration through the C-CARES platform. As a result, the average settlement time for retirement claims has been brought down from 30 days to just 10 days. Further digital modules are under development to facilitate online pension revision and issuance of revised Pension Payment Orders (PPOs), paving the way for a seamless and paperless pension lifecycle.

To ensure a hassle-free transition into retirement, the C-CARES portal enables issuance of PPOs and settlement of CMPF dues on the day of retirement, while gratuity is released in accordance with statutory provisions. The introduction of revised PPOs has also simplified the commencement of family pension by incorporating details of the eligible spouse, enabling pension-disbursing banks to process routine family pension cases without requiring separate approval from CMPFO.

In a major social security initiative, the minimum pension under the Coal Mines Pension Scheme was enhanced to ₹1,000 per month with effect from 8 March 2024, benefiting around 40,000 pensioners. The measure has provided greater financial support to retired mine workers and their families.

CIL has further strengthened its support system through dedicated Post Retirement Benefit Cells (PRBCs) at its headquarters and subsidiaries, serving as a single-point contact for retired employees.

Healthcare remains a key pillar of CIL's post-retirement welfare framework. Around 1.13 lakh retired employees enrolled under the Contributory Post Retirement Medicare Scheme (CPRMS) have access to cashless treatment at 532 empanelled hospitals across the country. The scheme provides medical coverage of up to ₹25 lakh for retired executives and ₹8 lakh for retired non-executives, while treatment expenses for specified critical illnesses remain outside these financial ceilings, ensuring enhanced protection during serious medical emergencies.

Reflecting the scale of these initiatives, provident fund disbursement increased by 19.5% to ₹13,608.8 crore during FY 2025-26 from ₹11,391.6 crore in the previous year, while pension disbursement rose by 22.9% to ₹6,427 crore from ₹5,229.1 crore. Together, PF and pension disbursements increased by ₹3,415.1 crore during the year, underscoring CIL's sustained commitment to ensuring financial security, quality healthcare and institutional support for its retirees. The company also continues to extend access to its empanelled holiday homes, promoting the well-being and continued engagement of retired employees.

Under the guidance of the Ministry of Coal, Coal India Limited and its subsidiaries remain steadfast in ensuring the nation's energy security while reaffirming their unwavering commitment to the social security and well-being of their employees, both during their years of service and beyond, in recognition of their dedicated contribution as the nation's coal warriors.

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