



सामाजिक सुरक्षा संगठन
Social Security
Organization

कोयला खान भविष्य निधि संगठन

COAL MINES PROVIDENT FUND ORGANISATION

(भारत सरकार कोयला मंत्रालय का एक सांविधिक निकाय)

(A Statutory Organization under Ministry of Coal, Government of India)

आयुक्त का कार्यालय

OFFICE OF THE COMMISSIONER

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F.No.CMPFO-15.0058.0/1/2025-CP/406 Dated: 12th August, 2025

To

Shri Kunal Prasad,
Under Secretary, Ministry of Coal,
New Delhi- 110001
Email- meetkunal-upsc@gov.in

Sub: Reply of Lok Sabha Starred Question Dy. No.14328 for 20.08.2025-
reg.

Ref: MoC's e-mail dated 08.08.2025

Sir,

With reference to the subject cited above, I am directed to furnish the reply of the Lok Sabha Starred Question Dy. No.14328, to be answered on 20.08.2025, which is prepared as under:

Question	Reply
(a) the salient features of C-Cares Portal operated for coal mine workers along with its benefits to coal workers;	Feature provided in C-CARES for Web Application and Mobile Application is enclosed at Annexure-A
(b) the services being provided to the members Coal Mines Provident Fund Organization(CMPFO) through this application including coal workers getting benefits through the said application of Chhindwara district are also;	Major benefits of C-CARES to coal workers in India are as follows: 1. Centralized Data Repository - All the data pertaining to members/family/ employment/claims are stored at a central location accessible to all authorized users as a single window application. 2. Easy-to-use, User-friendly Web Interface - Simple, clear, consistent, menu-driven and responsive design is provided over a web based interface. Intuitive navigation is provided for members and officials of the Coal

Madhusmita Bhowmik
12/08/2025

	<p>Company and RO of CMPFO.</p> <p>3. Anywhere-Anytime Access - As a web-based application or mobile application, C-CARES is accessible from anywhere and anytime over internet.</p> <p>4. Seamless on-boarding of CMPFO and CIL - Officers' profiles and roles can be added, updated, deleted and assigned by the higher management online.</p> <p>5. High Availability and Fault-Tolerance - The C-CARES application is deployed in high-availability mode which provides Data Centre & Disaster Recovery configuration for business continuity.</p> <p>6. Security, Integrity and Confidentiality - C-CARES application provides highest levels of security for the data. The integrity and confidentiality of the data is maintained throughout.</p> <p>C-CARES has also been implemented to the coal workers of Chhindwara District.</p>
(c) the details of the number of workers using this application so far	<p>Total Members as per Master Data in C-CARES: 329514</p> <p>Total Member Enrolled: 121230</p>
(d) whether the Ministry has received any data on usage, response and adoption of the application by workers and if so, the details thereof;	<p>Yes:</p> <p>The statistics of usage of mobile app, as follows, indicate a consistent increase in the adoption rate</p> <p>Average installations per day: 1,076</p> <p>Average User Logins per day: 30,084</p> <p>Positive feedbacks are also received from coal workers using the mobile app.</p>
(e) whether the portal is made compatible to work in local	<p>Presently the C-CARES portal supports English language, Remarks</p>

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language considering the education of the workers, if so, the details of language supported by the said portal?

can be stored and viewed in English as well as in Hindi. The plan to develop the portal and mobile application in local languages is under process.

Note: The supplementary Note is annexed as **Annexure-B**

Encl: As above.

Yours faithfully,

Madhuresh Kumar Singh
12/08/2025

(Madhuresh Kumar Singh)
Assistant Commissioner/CP

Copy to:

PA to Commisioner, CMPFO, Dhanbad- for information.

O/C
Madhuresh Kumar Singh
12/08/25

The salient features of C-CARES PORTAL operated for Coal Mines Provident Fund Organisation (CMPFO) along-with its benefits for Coal Workers

- Online Submission of Claims (PF, Pension, Advance & Combined PF and Pension)
- Mobile Application with Chatbot for members
- Access to member for viewing his Master Data and Ledger Data (Regular, Contract)
- Online Claim Tracking by members and officers
- Online End to End Settlement of All Types of Claims
- Online Ledger Update and Management
- Online Officer Management
- Online Member/Family Member Add/Update with supporting documents
- Login Security (OTP Based)
- Role Based Access Control
- Reports for PF and Pension Claims
- Online MIS Reports generation and downloading
- Descriptive & Perspective Dashboard for Coal Company & CMPFO Officers
- Online Grievance Redressal for Members
- Online Claim Transfer from one officer to another
- Monthly Upload of VV Statement and PS5 from Coal Company HQ
- Online monthly PF/Pension/Advance amount disbursement from CMPFO to Members accounts
- DigiLocker access of PPO by the member
- Helpdesk for Claim Settlement
- Anywhere-Anytime Access (Internet-enabled)
- Online Sahaj Form
- Digital Document Repository
- Other functionalities for claim submission in advance, auto save of claim, auto updation of ledger balances with RoI, IFSC based Bank details update as per RBI database. etc.

Benefits for Coal Workers

- Member Enrolment: For users to enrol to the application
- Member Login: For users to login to the application.
- OTP Authentication: On the registered mobile number
- Account Summary: To display summary of employee's PF details
- View Profile: To display all personal, family and employment details
- PF Statement: To show detailed PF Ledger

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- PF Statement: To show detailed PF Ledger
- Track Claim: To track the status of the submitted PF, Pension and PF Advance claims
- Chatbot: Smart assistance over automated chat interface
- Change Password: To enable member to change his/her login password
- Grievance Redressal: To raise the grievance and seek resolution
- Grievance Tracking: To track the status of the grievance.

SUPPLEMENTARY QUESTIONS

(a) The salient features of C-CARES portal operated for coal mine workers along with its benefits to coal workers

Q1. How has the transition to a web based portal helped Ministry, Coal Companies and CMPFO?

Ans: The complete Member Master data & Ledger data is available online. Every process is digitized, without the need of paper.

Q2. What is the benefit of Financial module to disburse payments from CMPFO to members?

Ans: This brings the complete settlement cycle from "submission up to credit" to *days* instead from the older manual settlement system which had uncertainty in the settlement time period.

Q3. How is the major benefit of the Mobile Application?

Ans: Member can track the status of the submitted PF/Pension/Advance claims over mobile phone itself.

(b) The services being provided to the members Coal Mines Provident Fund Organization(CMPFO) through this application including coal workers getting benefits through the said application of Chindwara district are also;

Q1. How many enrolments have happened out of total members of Chindwara?

Ans: Total Number of Member Enrollments Chhindwara: 1866
Total Member Master Data Chhindwara: 6058

Q2. How many claims are getting settled in Chindwara Region

Ans: Total PF Claims Submitted: 733, In process: 437, Settled: 296
Total PEN Claims Submitted: 692, In process: 442, Settled: 250
Total Adv Claims Submitted: 361, In process: 153, Settled: 208

- Advance claims show an increasing trend of settlement which help the workers in time of need.

Q3. Why many claims are in process?

Ans: The claims which are being checked for all documentary and scheme related compliances are in process. The In-process claim indicate that system scrutiny through the portal is improving. This also helps to make the process transparent.

(c) The details of the number of workers using this application so far;

Q1. Why there is a difference in Member Master Data and Members Enrolled?

Ans: The enrolment depends on the individual member's interest and awareness to use C-CARES application and know about his PF balance, track any Advance applications etc.

(d) Whether the Ministry has received any data on usage, response and adoption of the application by workers and if so, the details thereof;

Q1. How the Officials of Coal Company, CMPFO and Ministry are updated about the progress and statistics of claim settlements?

Ans: All the officers are provided with a dashboard which give detailed insights about their individual region or Coal Company statistics.

Q2. The number of complaints resolved since the launch of the said portal?

Ans: Overall around 1500+ grievances have been received from CMPFO and all Coal companies combined and are resolved within 2 days' time.

Q3. What are the challenges faced during the implementation of C-CARES?

Answer: Several Challenges were faced during the implementation and were addressed time to time with the joint involvement and planning by Ministry of Coal, Coal Company Officials and CMPFO Officials.

Major challenges faced during implementation of C-CARES Application

1. Master data was uploaded in batches, to remove different types of inconsistencies before uploading. This was a time consuming process. Today complete and clean master data is available in C-CARES and officials can also add/update master data on their own.
2. Ledger data is also uploaded in batches after removing all inconsistencies. Today officials of CMPFO can add/update the Ledger data.
3. Digitizing and streamlining a process where multiple entities involved were not digitally empowered and trained to use an online system viz. Coal Mine Workers, Coal Company Officials and CMPFO officials was a daunting task.