Booklet for the scheme

GOVERNMENT OF INDIA

MINISTRY OF COMMUNICATION & IT

DEPARTMENT OF POSTS

SCHEME FOR PAYMENT OF PENSIONS

TO POSTAL PENSIONERS THROUGH

NATIONALISED BANKS
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It has been decided, in consultation with the Controller General of Accounts, Ministry of Finance that the services of the Nationalised Banks (i.e. State Bank of India and its subsidiaries and Nationalised Banks) would be utilised to disburse pensions to Postal pensioners (The actual date of introduction of the scheme will be notified to all concerned later).

2. List of Authorised Nationalised Banks:

A State-wise list of Nationalised banks selected in consultation with the Controller General of Accounts and the Reserve Bank of India for payment of pensions to Postal pensioners is given in Annexure-A. The overall supervision and coordination of this work (including that of obtaining reimbursement of the payments made from the Reserve Bank of India, CAS, Nagpur through their Link Cell at Nagpur, will be carried out by the nominated branches designated as Nodal branches of Nationalised Banks.

Note 1: The names and addresses of Link Branches nominated by the Nationalised Banks are to be communicated to the Circle Postal Accounts Offices concerned indicated in Annexure-B, together with complete list of their Designated Paying Branches in the District and their addresses by each Nationalised Bank. For the time being all the branches of Nationalised Banks in the State/Union territories where they are nominated to handle pension payment work are authorised to disburse pension payments under the scheme.

Note 2: In case the nominated Nationalised Bank does not have a branch at any District head-quarters its branch nearest to that District head-quarter may be nominated as Link Branch.

3. Applicability:

3.1 (i) Postal employees retiring on or after introduction of the Scheme, and  
(ii) Existing pensioners of Department of Posts who are drawing their pension from Post Offices and who desire to draw the pension from Nationalised Banks.
(iii) Dependents of deceased Postal employees presently drawing their family pension from Post Offices and also those who become eligible for family pension in future and who desire to draw the family pensions from Nationalised Banks.
(iv) The pensioners/Family Pensioners of erstwhile Telegraph Department

3.2 The scheme is an additional facility.

3.3 The existing Postal pensioners can continue to draw their pensions through Post Offices. Employees retiring on or after the introduction of the
draw their pensions either from a Post Office bank under the present scheme. Similarly eligible employees who may be sanctioned family pensions on or after the introduction of the scheme either prospectively or retrospectively will also have the option of drawing family pension either from Post Office or through a Nationalised Bank (See Para 7.2 also).

4. Salient Features:

(i) Under this Scheme, the amount of the pension will be credited to the pensioner’s account on the last four working days of the month except in the case of pension for the month of March which shall be credited on or after the 1st working day of the succeeding month and, exceptionally, if for any reason such as rush or work on day, the payment of any pension is delayed it must be ensured that it will be paid as soon as possible thereafter and in any case, before the prescribed date as per the guidelines of RBI.

(ii) Payment of pension (including family pensions) will be automatic. No bill will be required to be submitted for this purpose by the pensioner. The amount of monthly pension, including relief on pension sanctioned by Government from time to time, will be credited by the paying branch selected by the pensioner after deduction of Tax, to his or her individual savings/current account already opened or to be opened with that branch. Paying branch may also credit in his or her joint account operated by pensioner with his/her spouse in whose favour an authorization for family pension exists in the Pension Payment Order (PPO). The joint account of the pensioner with the spouse could be operated either by ‘Former or Survivor’ or ‘either or Survivor’ basis subject to the following conditions:-

(a) Once pension has been credited to a pensioner’s bank account, the liability of the Government/ bank ceases. No further liability arises, even if the spouse wrongly drawn the account.

(b) As pension is payable only during the life of the pensioner, his/her death shall be intimated to the bank at the earliest and in any case within one month of the demise, so that the bank does not continue crediting monthly pension to the joint account with the spouse, after the death of the pensioner. If, however any amount has been wrongly credited to the joint account, it shall be recoverable from the joint account and / or any other accounts held by the pensioner / spouse either individually or jointly. The legal heirs, successors, executers etc. shall also be liable to refund any amount, which has been wrongly credited to the joint account.

(c) Payments of Arrears of Pension (Nomination) Rules 1983 would continue to be applicable to a Joint Account with Pensioner’s spouse. This implies that if there is an ‘accepted nomination’ in accordance with Rules 5 and 6 of these Rules, arrears mentioned in the Rules shall be payable to the nominee.
Existing pensioners desiring to get their pension credited to their account as indicated above are required to submit an application to the branch bank from where they are presently drawing pension.

(iii) A pensioner availing of this facility will have to open a Savings/Current Account for this purpose in his/her name in the particular branch of the bank unless he/she is already having one. In case the pensioner is already having an account and has authorised a power of attorney holder to operate on it as his/her agent, he/she should be asked to open a new account in his/her sole name or revoke the mandate in favour of the attorney, before the pension is credited to such an account. However, the facility of allowing cheque books and acceptance of standing instructions for transfer of funds from the accounts is admissible as per instructions of Reserve Bank of India contained in Annexure-O

(iv) Payment of Pension in cash is not permitted in the Scheme.

(v) In respect of future authorisation of pensions including family pensions to the pensioners who opt for the scheme, the Pension Payment Order will be prepared by the concerned Accounts Officer of the Postal Accounts Office and forwarded to the nominated Link Branch of the particular Nationalised Bank from where the pensioner wishes to draw pension, through the Circle Postal Accounts Office under whose jurisdiction the place from where the pensioner wishes to draw his/her pension falls. If the payment is desired in the jurisdiction of another Circle Postal Accounts Office, then the authority to issue Pension Payment Order along with necessary documents will be forwarded to that Circle Postal Accounts Office who will issue the PPO and forward the same to the Paying Branch through the nominated Link Branch.

(vi) Payment of Pension to N.R.I Pensioners:

(a) The authorised bank may credit the pension amount of non-resident to a non-resident (ordinary) account opened/ maintained as per provision of the Exchange Control. The amount of pension of a pensioner who has become non-resident may be credited to the said account after ensuring the personal identification and other requirements as stipulated under the scheme.

(a)(I) In case of NRI Pensioners/Family Pensioners who are unable to come to India for personal identification may be allowed Pension/family Pension on the basis of a certificate to be issued by an authorised official of the India Embassy /High Commission of India or Counsel of Indian Consulates in the country where the Pensioner is residing. This certificate is to be issued on verification of Pensioner/ Family Pensioner on the basis of Photograph pasted in the PPO or on the basis of Photograph pasted on the Passport or any other such document.
(b) In case of existing accounts, the pensioner should intimate the fact that he has become non-resident Indian to the pension paying branch in India and the paying branch in India should convert the account of the pensioner to Non-Resident Ordinary (NRO) Account.

(c) The pensioner has to furnish the life certificate issued by an authorised official of the Embassy /High Commission of India or Counsel of Indian Consulates or a Notary Public or an Officer of an Indian Authorised Bank attached to its branch in the country where the pensioner is residing, once a year, in November.

(d) The pensioner has to furnish other certificates viz. non – employment/re-employment certificate, Re-marriage/Marriage certificate as prescribed in the pension scheme. (Annexure-H)

(e) The paying branches will credit the amount of pension due every month to the Non-Resident Ordinary (NRO) Account of the pensioner.

(f) Withdrawals from the Non-Resident Ordinary (NRO) Accounts will be governed by the instructions contained in the Exchange Control Manual and the paying branch should allow the withdrawals accordingly.

(g) Pension credited in the Pensioner's Non-Resident Ordinary Account may be remitted by the Bank to the Pensioners outside India, in case the Non-Resident Pensioners so desires, by debit to his NR(O) Accounts either by direct remittance or by credit to his NR(E) Accounts.

(h) The paying branch should return PPOs of such Non-Resident Indian pensioners who are drawing pension from them and are unable to furnish the prescribed life certificate to the pension sanctioning authority for arranging future payments to them.

(i) The change in the citizenship by any Non-Resident Indian pensioner will not affect his entitlement to the pension.

(vii) OPENING THE BANK ACCOUNT AND FACILITY FOR WITHDRAWAL OF PENSION TO SICK AND PHYSICALLY HANDICAPPED PENSIONERS.

The following provisions will apply for opening the Bank Account and withdrawal of pension by old, sick, incapacitated and handicapped pensioners.

(1) Opening the Account: In case of a pensioner who has lost both his hands and therefore cannot sign, his signature can be obtained by means of a mark. This mark can be placed by the persons in any manner. It could be the toe impression. It can be by means of mark which anybody can put on pensioners behalf, the mark being put by an instrument which has had a physical contact with the person who has to sign.
Withdrawal of money from the account: The following method will be adopted in case of sick incapacitated and handicapped pensioners.

(a) Pensioner who is too sick to sign a cheque and cannot be physically present in the bank to withdraw money from his account, but can put his thumb/toe impression on the cheque/withdrawal form. In this case, the thumb or toe impression should be identified by two independent witnesses known to the bank, one of whom should be responsible bank official.

(b) Pensioner who is not only unable to be physically present in the bank, but is also not even able to put his thumb/toe impression on the cheque/withdrawal form due to certain physical defect/incapacity. In this case a mark can be obtained on the cheque/withdrawal form in the same manner as described in Sub-Para (1) above. The mark should be identified by two independent witnesses one of whom should be responsible bank official.

(c) In both the cases mentioned above, the pensioner might also be asked to indicate to the bank as to whom would withdraw pension amount from the bank on the basis of cheque/withdrawal form as obtained above and that person should be identified by two independent witnesses. The person who is actually drawing the money from the bank should be asked to furnish his signatures to the bank.

5. Death/Retirement Gratuity:

Payment of Death Gratuity/Retirement Gratuity will continue to be paid by the Department of Posts as has been done hitherto and unless otherwise specified payment of Death Gratuity/Retirement Gratuity is not covered under the Scheme.

6. Authorities competent to issue Pension Payment Orders and Countersignature of PPO’s:

The Designated Accounts Officer in charge of Circle Postal Accounts Pension Sections of the Department of Posts are authorised to sign the Pension Payment Orders. The specimen signatures of the officers who are so authorised are also circulated to all the Circle Postal Accounts Offices in the country. Further, specimen signature of the Designated Accounts Officer in charge of Circle Postal Accounts Pension Sections will be circulated by Circle Postal Accounts Offices to the nodal branches of Nationalised Banks in their respective Circle for onward circulation to all link/paying branches.

6.1 The Accounts Officer who is authorised to sign the Pension Payment Order while issuing the authority will indicate in the PPO the particular branch of the Nationalised Banks from which the pensioner has opted to draw his/her pension.

6.2 For the purpose of this scheme, the Circle Postal Accounts Office under whose jurisdiction the place where the pensioner wishes to draw his pension
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falls will be the co-ordinating officer with the Link Branch. The Circle Postal
Accounts Office as indicated in Annexure-B will be responsible for
countersigning and forwarding PPOs to the concerned Link Branch. An
impression of the special seal of the Circle Postal Accounts Office along with
his specimen signature will be forwarded first time to the in-charge of the
Link Branch of each Nationalised Banks under Registered cover immediately
after getting the same countersigned by the Manager Reserve Bank of India.
The provisions of this Para are equally applicable to amendment letters
required to be issued consequent upon revision of pension.

6.3 In case the Pension is payable in the jurisdiction of another Circle Postal
Accounts Office, the concerned Account Officer shall send the authority to
issue Pension Payment Order (PPO) along with the copy of Form-7 (form for
assessing Pension/Family Pension and Gratuity) (See Rules 58,60,61(1)and
(3) and 65 (1) of CCS Pension Rules,1972) and Accounts Enfacement to the
Accounts Officer of that Circle Postal Accounts Office for arranging payment
where the pensioner wishes to receive his/her pension.

6.4 The PPO and any subsequent amendment to it shall be sent by the
Circle Postal Accounts Office to all concerned after embossing the special
seal for arranging payment to the pensioner through bank. The Circle Postal
Accounts Office while issuing the PPO will indicate in the PPO the
particular branch of the Authorised Bank from which the pensioner has
opted to draw his / her pension.

The specimen of the special seal and the signature of the Circle Postal
Accounts Office (Officer authorised to sign the PPO and amendments
thereto) will be sent to all concerned. In the event of a change in the
incumbency of the Circle Postal Accounts Office the specimen signature of
the relieving officer will be sent to all concerned by the relieving officer.

7. Detailed Procedure:

7.1 The detailed procedure to be followed for transfer of payment of pension
work to Nationalised Banks and accounting of pension payment under the
Scheme is outlined in the following paragraphs.
7.2 Procedure for change over from post Office to Bank: - When a
pensioner, who is drawing his/her pension through a Post Office, desires to
revoke his option in favour of a Nationalised Banks’ he/she should apply to
this effect to the Postmaster concerned in Form in Annexure-C; the
application should be submitted in triplicate in case the pension account
stands at a Sub Post Office and in duplicate if the account stands at the
Head Post Office.

7.3 When a pensioner is drawing pension from a Sub Post office, the Sub
Postmaster will forward within three days of receipt of the application from
the pensioner, two copies of the application along with the Disburser’s Half
of the PPO as also the Saving Bank Account (Pension Account) Pass Book,
duly completed, to the Head Post Office concerned keeping the third copy of
the application as office record. A suitable note will be made in the Pension
Account Ledger about the revocation of option and the month from which it has to take effect under the dated signature of the Sub Postmaster. The Head Postmaster on receipt of the application of revocation in duplicate, from a pensioner drawing his/her pension from his/her office or from the Sub Post Office, as the case may be, will make necessary entries regarding revocation in the ledger maintained at his/her end under his/her clear signature and date.

7.4 The Head Postmaster will thereafter send within three days the Disburser's Half of PPO along with a copy of the application of the pensioner to the concerned Circle Postal Accounts Office after making suitable remarks of transfer in the register of PPO’s against the relevant entry.

7.5 No further amount of pension will be credited in the pensioner’s account by Sub-Postmaster/Head Postmaster after the transfer of documents to the concerned Circle Postal Accounts Office. After the transfer of the Disburser’s half of the PPO, the pensioner will be advised about the date of transfer of documents by the Sub-Postmaster /Head Postmaster. He / She will also be advised to close the account. (The pensioner's half of the PPO should also be completed by the Sub-Postmaster/Head Postmaster concerned, as the case may be and handed over back to the pensioner on receipt of the application seeking for revocation of option from the Pensioner).

7.6 On receipt of documents from the Postmaster, the Circle Postal Accounts Office will take necessary action at his end and send within three days of its receipt the disburser's half of the PPO duly endorsed along with the copy of the pensioner’s application under a forwarding letter under Registered Post bearing his special seal to the Circle Postal Accounts office concerned (refer Para 6.2 supra) for onward transmission to the Link Branch of the Nationalised Banks concerned, under advice to the Accounts Officer of the Department of Posts who had issued the PPO originally.

7.7 The Circle Postal Accounts Office will verify the genuineness of the PPO issued and after entering the particulars of the PPO in the Pension Check Register should within a week forward the documents to the nominated Link Branch of the Nationalised Bank duly countersigned by the Accounts officer (whose specimen signature are already available with the Link Branch of the Nationalised Bank concerned), under a forwarding letter bearing the special seal simultaneously advising the pensioner to this effect Annexure-C. An impression of the special seal of the Circle Postal Accounts Office along with his specimen signature will be forwarded first time to the in-charge of the Link Branch of each Nationalised Bank under Registered cover immediately after getting the same countersigned by the Manager, Reserve Bank of India. The duplicate copy of the application will be retained by the Designated Circle Postal Accounts Office.

8. Procedure for New pensioners:
In respect of new pensioner, the Accounts Officer in the Department of Posts who is authorised to issue PPO should authorise the Pension and send both halves of the PPO to the Designated Circle Postal Accounts Office under whose jurisdiction the place where the pensioner wishes to settle, falls. The Designated Circle Postal Accounts Office on receipt of the same should verify the genuineness of the PPO issued and take action to forward both halves of the PPO to the nominated Link Branch of the Nationalised Bank concerned after entering the particulars of the PPO in the Pension Check Register, duly countersigned by the officer (whose specimen signature are already available with the Link Branch of the Nationalised Bank concerned) under a forwarding letter (See Annexure-C) bearing the special seal simultaneously advising the pensioner to this effect. The provisions of this Para are equally applicable to amendment letters required to be issued consequent upon revision of pension.

8.2 The PPO will invariably be despatched under a Registered cover with acknowledgement due, the receipt of which will be watched through the Register of PPO issued or otherwise. If a PPO is to be delivered at the same station, its delivery may be arranged through a special messenger and proper acknowledgement obtained there for.

8.3 The time schedule to be followed by various authorities will be as under:

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<td>1. Accounts Officer issuing the PPO.</td>
<td>Despatch of PPO by Accounts Officer to the circle Postal Accounts Office under whose jurisdiction the paying branch of the Bank falls on the last working day of the month preceding the Month of retirement.</td>
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<td>2. Circle Postal Accounts Office Under whose jurisdiction the Paying branch of the bank falls.</td>
<td>Despatch of the PPO by Circle Postal Accounts Office to Link Branch of the Nationalised Bank by 20th of the month of Retirement.</td>
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<td>3. Link Branch</td>
<td>Despatch of PPO by Link Branch to paying branch by 23rd of the Month of Retirement.</td>
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<tr>
<td>4. Paying Branch</td>
<td>Paying branch will complete all formalities and ensure that the Pension has been credited to the pensioner’s account on due Date.</td>
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8.4 **Information to Pensioner:** The Accounts Officer issuing the PPO, Circle Postal Accounts Office from where the pensioner wishes to draw the pension, Link Branch and the paying branch will keep the pensioner...
9. Transmission of PPOs by Link Branch to Paying Branch:

9.1 The Nationalised Banks will maintain at their Link Branch a Register in the form prescribed in Annexure-D to serve as an index of the pension payments in respect of Postal Pensioners, authorised through the Bank.

9.2 The Link Branch will verify the special seal and the countersignature of the Circle Postal Accounts Office, concerned.

9.3 The Disburser’s Half of the PPO (both the halves in the case of new pensioners) and any other documents received from the Designated Circle Postal Accounts Office will thereafter be forwarded within three days from the date of receipt by the Link Branch to the branch selected by the pensioner hereafter referred to as ‘Paying Branch’ (See Para 8.3).

10. Duties and functions of the Paying Branch before starting payments:

10.1 On receipt of documents from the Link Branch, as indicated above, the paying branch shall immediately address the pensioner through a letter in the form as in Annexure-E advising him/her to appear at the branch along with the documents mentioned therein for the purpose of identification. In the case of a physically handicapped pensioner who is unable to present himself/herself at the paying branch, the requirement of personal appearance shall be waived. Instead thereof, the officer in-charge/Bank Manager or the Designated officer may visit the pensioner’s residence/hospital for the purpose of identification and obtaining specimen signatures etc. as required in Paras 10.2 and 10.3 ibid. For this purpose, the pensioner shall submit to the paying branch of the Nationalised Bank a certificate from a Registered Medical Practitioner, about his/her being physically handicapped.

10.2 Before commencing payment, the paying branch shall obtain, in case of a new pensioner, specimen signature or thumb impression, as the case may be, in the space provided for the purpose in the disburser’s portion of the PPO, and hand over the pensioner’s portion of the PPO to him/her after proper identification in accordance with Para 10.3 infra. The paying branch shall also obtain an undertaking in the form in Annexure-F from the pensioner that excess payment if any, credited to his/her account, due to delay in receipt of any material information, or to any bona fide error, can be recovered by the bank.

10.3 On the first appearance of a pensioner at the paying branch, the Officer-in-Charge/Branch Manager or the Designated officer of the bank will satisfy himself about the identity of a pensioner by ensuring that:
The pensioner has produced his/her personal copy of the intimation received from the Accounts Officer issuing the PPO:

(i) The pensioner bears a close resemblance with his/her photograph as affixed on the disburser's portion of the PPO:

(ii) The personal identification marks, if any, on the face / hand of the pensioner given in the disburser's portion of the PPO have been checked:

(iii) The pensioner bears a close resemblance with his/her photograph as affixed on the disburser's portion of the PPO:

Note: However, as persons who are in receipt of family pension granted under the Central Civil Services (Extraordinary Pension) Rules or Rule 55 of the Central Civil Service (Pension) Rules, 1972 or persons holding Government title or any other persons specially exempted for the purpose are not required to produce a photograph for being pasted on their PPOs, this requirement is to be treated as exempted from in their case:

(iv) the pensioner’s specimen signature or thumb and fingers/great toe impressions, as the case may be, to be obtained by him in the space provided for the purpose in the disburser's portion of his/her PPO, agree with his/her attested signatures or thumb and fingers/great toe impressions received with the PPO and

(v) in cases where it is not possible to comply with the requirement at (iv) above due to the pensioner being handicapped his/her identity may be verified with reference to (i) to (iii) above:

In cases of temporary inability to appear in person in consequence of the pensioner's bodily illness or infirmity, verification may be carried out as above, as soon as the pensioner recovers from illness.

10.4 In a rare case where the photograph is not affixed or missing from the disburser's portion, the paying branch will in due course obtain a new photograph (which can be attested by any officer of the Reserve Bank or a Nationalised Bank) of the pensioner who has to be properly identified for the purpose and complete the disburser's portion.

10.5 The personal identification of the pensioner as prescribed in the preceding paragraph will be only at the occasion of the first payment of pension at the paying branch.

10.6 The disburser’s portion of the PPO shall be placed in serial order in a separate file for Postal Pensioners, which must be kept in the personal custody of the Authorised Officer in a manner that pensioners do not have access thereto.

10.7 No bill will be required to be submitted by the pensioner for drawing pension at the paying branch. The pension will be paid by the paying branch, after deduction of tax, vide paragraph 10.8 below by credit to the saving bank/current account of the pensioner (individual or Joint with spouse) with the paying branch. Pension will not be paid in cash.

The paying branch will credit the net amount of pension payable to the pensioner in his account on the last working day of the month to which the pension relates, except the pension for the month of March, which shall be
credited on or after the first working day of April. If in exceptional cases the pension could not be credited on the last working day, it must be ensured that it is credited as soon thereafter, as possible, and in any case, before the prescribed date as per the guidelines of RBI.

Note: The term ‘working day’ shall be deemed to be a day on which the concerned paying branch is open for transacting its ordinary business with the public.

10.8 The paying branch will be responsible for deduction of income-tax at source from the pension payments in accordance with the rates prescribed from time to time. Where such deductions are made, the paying branch will issue to the pensioner, in April each year a certificate of tax deducted in the form prescribed in the Income-Tax Rules.

10.9 The paying branch will maintain a detailed record of pension payments made by it from time to time in the form prescribed in Annexure-M. Every payment will also be entered on the disburser’s portion of the PPO and authenticated by the authorised officer of the paying branch.

10.10 The Paying Branches of the Authorised Banks will prepare Pension Payment scrolls in triplicate in the form in Annexure-M. If however, the Paying Branch and Link Branch are one and the same, only two copies of the scrolls need to be prepared. The Paying branches will include all the Pension payments made by them in five categories of Pension. These categories are:

(A) Superannuation Pension. Earlier Pensioners who were under Voluntary retirement and Invalid pension category should now be marked “V” and “I” respectively according to new revised categories of Pension.
(B) Family Pension. It should only be family Pension of A, I and V categories.
(C) Invalid Pension
(D) Voluntary Retirement.
(E) Pro-rata Pension (newly added category for PSU absorbee).

10.11 While preparing scrolls, the Paying Branches should mention each category separately in the Pension payment scrolls. In order to enable the Paying Branches of Authorised Banks to know the category to which a particular pensioner belongs, the PPO Issuing Authority of the Circle Postal Accounts Office will indicate the same prominently on the PPO. In the case of old PPOs classification may be done by the Authorised Banks. The total of Column No. 13 of the scroll (i.e. Net paid) will be done by each Paying Branch for each category and for the overall total. The recoveries will be indicated by the Paying Branches in Column No.11 of the scroll itself.

10.12 In case there is any change in Pension payments in any particular month as compared to the Pension payment of preceding month, for any reason, the Paying Branch will make a notation Change (preferably in red ink) along with suitable reasons in the Remarks Column of the Payment
the affected entry. If in any particular case, stopped entirely for reasons of death of a n of any certificate, or transfer of Pension account to any other Pension Paying Point, etc. the relevant particulars of the PPO as appearing in the previous Scroll are to be included in the scrolls of the month in which change has taken place. However, the amount column therein may be left blank with a notation ‘Change’ giving suitable reasons against the affected entry. Further, a certificate of having made the remark of ‘Change’ on the scrolls may also be appended at the end of scroll itself.

10.13 The Paying Branch will send advice of Pension payments along with Pension payment scrolls, to its Link Branch by the 5th of each month, with a certificate of payment recorded on the advice. One copy each of the scrolls will be retained by the Paying branch for its own record, and the remaining copies of the scrolls, along with a certificate given in Annexure-N will be sent along with the Pension Payment advice to the Link Branch.

10.14 Whenever there is change in the basic rates of pension and/or dearness relief on pension, the paying branch shall call back the pensioner’s half of the PPO and record thereon the changes indicating inter alia, the date(s) from which the changes are effective. After this is done, the pensioner’s half of the PPO will be returned to the pensioner. Please also see Para 15.3 and 17.1 infra.

10.15 Separate scroll will be prepared by the paying branch in triplicate (in duplicate, if the paying branch and the Link Branch happen to be the same) for pensions paid under each minor head prescribed under the Scheme in the form prescribed in Annexure-M. All paying branches will allocate a running serial number to the monthly scrolls during the financial year. Each paying branch will send advice of pension payment made by it to its Link branch by the 5th of the month with a certificate of payments made recorded on the advice. The advice will be supported by a scroll in duplicate (or one copy where the paying branch is also the link branch) and necessary certificates (wherever called for) submitted by the pensioner (see paragraph 13 below). One copy of the scroll will be retained by the paying branch for its record.

10.16 If both the halves of the PPO are reported to have been lost in transit due to floods etc., before commencement of pension the paying branch to which the matter is reported will write to the concerned Circle Postal Accounts Office through usual channels i.e. link branch etc, and request for issuing of a duplicate PPO in favour of the concerned pensioner in terms of the provisions of Rule 332A of Central treasury Rules. Before taking this action the paying branch will however verify from the register of payments of pensions (Annexure-D) that its payment to the pensioner has already been made and it is to confirm this fact to the Circle Postal Accounts office concerned, while writing for the duplicate PPO. The paying branch will also
(a) The fact that no payment is to be made against the original PPO will be prominently mentioned in ‘Remarks’ column of the Register of payment of pensions (Annexure-M) while noting therein the particulars of the duplicate PPO.

(b) A confirmation will be obtained from the pensioner and kept on record that he/she has not already received any payment against the original PPO; he/she will also furnish an undertaking that he/she will surrender to the paying branch the original PPO, if traced out later on and will not claim any payment on its strength.

(c) It will verify that no payment has been made to the pensioner on the basis of original PPO during the period following the report made to the Circle Postal Accounts Office as regard its reported loss.

11. Functions of the Link Branch

11.1 On receipt of two copies of Scrolls supported by necessary documents from all the Paying Branches in the Banking District, the Link Branch of the Authorised Bank will check the scrolls and prepare a Summary Sheet in duplicate in the form as given in Annexure-P and incorporate therein the payments made by all Paying Branches linked to it under each category as indicated in Para-10.10 above. The Link Branch will send the summary Sheet along with payment Scrolls received from various paying Branches to the Designated Nodal Branch of the Bank concerned nominated by the Bank in consultation with RBI/ Circle Postal Accounts Office.

12. Reimbursement to Nationalised Banks and subsequent action- function of Link Cells.

12.1 On receipt of the scrolls/summary sheets etc. from the Link Branches of the concerned Bank the Nodal Branch will check the scrolls, summary sheets and certificates to ensure that they are complete in all respect and consolidate the transactions to prepare the Daily Government Debit Scroll in triplicate (Annexure-G). This scroll must invariably indicate date and a running serial number for a financial year (1st April to 31st March).

12.1.1. The Nodal Branch will forward two copies (retaining third copy as office record for future reference) thereof along with the relevant pension payment scrolls to the Circle Postal Accounts Office invariably on the same day and simultaneously send an advice through daily memo to its Link cell located at Nagpur (GAD, Mumbai in the case of SBI) for obtaining re-imbursement/ settlement with RBI, CAS, Nagpur. The Nodal branch at the end of the month will also prepare Date-wise Monthly Statement (DMS) in triplicate in the Form as given in Annexure-L and forward two copies thereof to the Circle Postal Accounts Office so as to reach on or before 10th of the
following month. The Authorised Officer in Nodal Branch before signing the Daily Government Debit/ Credit scrolls for the dates and amounts mentioned in the DMS have been despatched to Circle Postal Accounts Office to ensure quick accounting, reconciliation and verification of DMS. The Circle Postal Accounts Office will verify the DMS and return one copy of the verified statement (DMS) to the Nodal Branch who will carry out corresponding corrections in the office copy and send the same to the Link cell located at Nagpur for adjustment in the amount already debited to Circle Postal Accounts Office. For final reconciliation of transactions with the Circle Postal Accounts Office and the Link cells, the RBI, CAS, Nagpur will generate a monthly statement showing transactions date-wise and Bank-wise/ Nodal branch-wise details and furnish the same by 15th of the following month to the Circle Postal Accounts Office and Link cells of the Banks located at Nagpur. The Nodal branch will be responsible for reconciliation and settlement of discrepancies with the Circle Postal Accounts Office. Rectification of errors in payments should be done through payment scrolls. Similarly rectification of errors/discrepancies in respect of receipts may be done through the Receipts Scrolls. Link branch when consolidating Scrolls received from paying branches under it will ensure that no scroll number is repeated or left out. The same check will be exercised by the Nodal branch with reference to the summary scroll numbers indicated by the Link branch on the summary sheet. Thus, the entire process from the start of payment of pension to re-imbursement at RBI, CAS, Nagpur will be handled by the concerned bank itself.

12.2 The paying/reimbursing banks shall ensure that no excess reimbursement is claimed/ made. However, if excess reimbursement is made to the paying bank due to any reason and the amount involved is less than Rs. 1000/- the same may be adjusted through the pension payment scroll of the succeeding month, by the paying branch putting in a short claim to the extent the excess amount involved, with suitable remarks there for. Where, however the amount excess reimbursed is Rs. 1000/- or more, the paying branch may prepare immediately an error scroll for the amount for crediting the excess to Government account.

Note: In respect of payments of pension and arrears of pension exceeding Rs.5000/- each, the paying branch may submit special scrolls relating to such payments and obtain reimbursement through the prescribed channel as and when these payments take place. These scrolls etc, will however be forwarded by the Nodal Branches to the Circle Postal Accounts Office concerned along with the regular pension payment scrolls once in a month (see also Para 12.1).

12.3 The Circle Postal Accounts Office will on receiving the scrolls showing the gross and net amounts, arrange for the necessary credits to the appropriate head of account of the amounts deducted and debited to the gross amount of pension paid to the appropriate head of account of the Department of Posts.

13 Certificate to be furnished by Pensioners/Family Pensioners
Life certificates: The pensioner/family pensioner would be required to furnish a life certificate in November each year in the form prescribed in Annexure-H (I). Officers of the Reserve Bank of India and of the Nationalised Banks listed in Annexure-A are authorised to give life certificates for this purpose.

In case a pensioner is unable to obtain a life certificate from an authorised Nationalised Bank officer on account of serious illness/incapacitation, etc, an intimation to this effect supported by a medical certificate from a Registered Medical Practitioner about his/her inability to appear in person may be sent by him/her to the officer-in-charge of the paying branch, so that the later may nominate an officer to visit the pensioner at his/her residence/hospital for the purpose of recording the life certificate.

13.1.1 A Pensioner who produces a life certificate in the prescribed form in Annexure-H signed by any person specified hereunder, however, is exempted from personal appearance:-
(i) A person exercising the powers of a Magistrate under Criminal Procedure Code.
(ii) A Registrar or Sub-Registrar appointed under Indian Registration Act.
(iii) A Gazetted Government servant.
(iv) A Police Officer not below the rank of Sub-Inspector in-charge of a Police Station.
(v) A Postmaster, a Departmental Sub Postmaster or an Inspector of Post Offices.
(vi) A Class I Officer of the Reserve Bank of India, an officer (including Grade II officer) of the State Bank of India or of its subsidiary.
(vii) A pensioned Officer who, before retirement, exercised the powers of a Magistrate.
(viii) A Justice of Peace.
(ix) A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar.
(x) A Head of village Panchayat, Gram Panchayat, Gaon Panchayat or an Executive Committee of a village.
(xi) A Member of Parliament, of State Legislatures or of Legislatures of Union Territory Governments/Administrations.
(xii) Treasury Officer.

In the case of a pensioner drawing his pension through a Nationalised Bank the life certificate may be signed by an officer of a Nationalised Bank. In the case of a pensioner residing abroad and drawing his pension through any other Bank included in the Second Schedule to the Reserve Bank of India Act, 1934, the life certificate may be signed by an officer of the Bank. A pensioner not resident in India in respect of whom his duly authorized agent produces a life certificate signed by a Magistrate, a Notary, a Banker or a Diplomatic Representative of India is exempted from special appearance.

13.1.2 The pension including element of dearness relief for November and onward may not be credited by the bank in case the pensioner fails to
except non-employment or employment/re-employment certificate on due date. In case, however, the pensioner fails to submit requisite certificate except non-employment or employment/re-employment certificate on due date, only the element of dearness relief for November and onward may not be credited by the bank, pension will continue to be credited.

13.2 **Non-employment/Re-employment certificate**; -The pensioner/family pensioner would be required to furnish a non-employment or an employment/re-employment certificate in a Department/office, Company, Corporation, autonomous body or Registered Society of Central or State Government or Union territory or a Local Fund, once in a year in the month of November in the form prescribed in Annexure-H (II) (i) to the paying branch. In the case of a pensioner who declares about his employment/re-employment with emoluments which include D.A., etc., provisions of Para 15.2 should be enforced.

13.3 Retired Postal Group ‘A’ Officers are required to furnish a declaration in May and November, each year, in the form prescribed in Annexure-H (II) (ii) and (iii) about acceptance/non-acceptance of commercial employment within two years from the date of their retirement and also about acceptance/non-acceptance of commercial employment under any Government outside India/an International; Organisation of which Government of India is not a member.

If commercial employment has been accepted within two years from the date of retirement without obtaining Government’s approval, or any of the conditions attached thereto by the Government while according approval has been violated at any time within two years from the date of retirement or if employment under any Government outside India or under an International Organisation of which Government of India is not a member has been accepted, the paying branch, on the basis of the declaration furnished by the pensioner, will seek orders of the Govt. through Circle Postal Accounts Office before making further pension payments.

13.4 In case of family pensions, if the recipient is an unmarried daughter or widower, certificate of non-marriage/re-marriage is required to be furnished by the recipient once in a year i.e. in November. In the case of widow recipients, if an undertaking is furnished by the widow at the time of commencement of pension to the effect, that she would report promptly such an event to the pension disbursing office (i.e. the Nationalised Bank Branch concerned), the furnishing of separate certificate of re-marriage twice a year will not be necessary, (See Para 20.6).

13.5 The certificate mentioned above will be in the form given in Annexure-H (III).
13.6 As mentioned in paragraph 10.11 above, the Paying Branch will indicate compliance of the requirements in the advices and scrolls sent to the Link Branch.
Transfer of Pensions

14.1 Application for transfer of pensions may fall under any of the following categories:

(1) Transfer from one paying branch to another branch of the Nationalised Bank at the same place or in the same District;

(2) Transfer from one place to another which may involve payment by the same Nationalised Bank in a different District or another Nationalised Bank.

14.2 Requests falling under Category (I) above may be entertained by the Nationalised Bank itself. The Paying Branch will indicate, on the disburser’s portion of the PPO the month up to which the payment has been made and will there after return the disburser’s portion of the PPO to the Link Branch. On receipt, the Link Branch will make necessary entries in the register maintained by it in the form in Annexure- D and forward the PPO (disburser’s portion) to the other Paying Branch within three days of its receipt for making future pension payments, under intimation to the pensioner as well as to the concerned Circle Postal Accounts Office, to enable the later to make suitable entries in his records.

14.3 In a case falling under category (2) of Para 14.1, the Paying Branch, will return through its Link Branch, both the portions of the PPO to the concerned Circle Postal Accounts Office who will cancel the old PPO indicating the month up to which the pension payments have been made. On receipt, the Circle Postal Accounts Office in another Circle/State pertaining to new option will take necessary action for issue of new PPO and for payments of the pension at the branch of Nationalised Bank from where the pensioner now desires to draw pension in terms of these orders.

14.4 To avoid the risk of over payment at the time of transfer, the following certificate may be recorded on the PPO by the Paying Branch of the Nationalised Bank.

“Certified that payment of pension up to the month ------------------20----- has been made and that this PPO consists of ---------------continuation sheets for recording disbursement.”

14.5 Except as provided for above, the transfer the pension from one place to another will not ordinarily be permitted.

15. Payment of Relief to pensioners

15.1 The relief orders issued by Ministry of Personnel, Public Grievances and Pensions, (Department of Pensions and Pensioners’ Welfare) are equally applicable to all the Postal Pensioners. Each paying branch on receipt of these orders will promptly determine the revised rates of relief on pensions payable to the Postal Pensioners under its payment. The calculations of these rates applicable to individual pensioners would be made as in Annexure-I, and they will be noted in disburser’s portion of the PPO along
15.2 In case of pensioners (including family pensioners) who are in receipt of Pension / family Pension and were/are re-employed under the Central Government or the State Government or a Company, Corporation, Autonomous body, Bank etc. under them in India or abroad shall be eligible to draw Dearness Relief at rates applicable from time to time, on the amount of Pension/ Family Pension, with effect from July 18, 1997 in terms of Government of India, Ministry of Personnel, Public Grievances and Pensions, Department of Pensions and Pensioners Welfare, New Delhi OM No. 45/73/97-P&PW (G) dated 2.7.1999.

15.3 Each link branch will be responsible for ensuring that:
   (a) Copies of orders sanctioning additional relief have actually been received by their paying branches, and
   (b) Payment of additional relief at the revised rates to the pensioners has been commenced by them without any undue delay.

16. Commutation of Pension

16.1 If the amount of pension is partly commuted in any case, the lump sum payment thus becoming due would normally be paid to the pensioner through the Departmental drawing and disbursing officer. Where the payments is desired through the Nationalised Banks, the payment of lump sum amount of commuted value of pension would be made either on the PPO itself or through a separate authority letter.

The payment authority will be communicated to the concerned paying branch through the Designated Circle Postal Accounts Office in whose jurisdiction the paying branch falls in the usual manner, as indicated in the relevant paragraph of the scheme.

On receipt of the PPO or the payment authority, bearing endorsement of the Designated Circle Postal Accounts Office, the paying branch will arrange immediate payment of the amount payable by crediting the same to the account opened by the pensioner for payment of pension, under intimation to the pensioner.

16.2 While making the payment, the paying branch will:
   (i) enter the date of commutation, i.e. date on which the amount of commuted value of pension has actually been credited to the pensioner's account, the reduced amount of pension is payable i.e. the date on which the lump sum amount has actually been credited to the pensioner's account, in the disburser's portion of the PPO as well as in the pensioner's portion of the PPO at the earliest opportunity under its attestation. In cases
(ii) Intimate to the Designated Circle Postal Accounts Office (through the Link branch), the date on which the payment of commuted portion of pension is credited to the pensioner’s account and the date from which the payment of reduced pension has commenced, i.e. the date on which the lump sum amount of commutation has actually been credited to the pensioner’s account. The link branch will also make appropriate entries in its record i.e. Index Register etc. on the basis of such intimation.

16.3 For the purpose of obtaining reimbursement etc. the payment made will be included in the relevant payment scroll and the relevant entry will be authenticated quoting in the ‘Remarks’ column of the scroll, the number and date of the Circle Postal Accounts Offices endorsement on the payment authority. (Please also see note below Para 12.2 supra).

16.4 Restoration of commuted portion of pension after 15 years (from the date of crediting of commuted value) or as fixed by the Govt. from time to time is to be made automatically by bank on receipt of application in prescribed Performa from eligible pensioner. In cases where the date of commutation is not readily available in the PPO, the bank will obtain the information from the Accounts Officer who issued the PPO through Circle Postal Accounts Office concerned before restoring the commuted portion of pension.

17. Revision of Pension

17.1 In case where the amount of pension payable is revised for some reason, payment at the revised rate, including arrears, if any, may be arranged in the following manner :

(a) On receipt of an amendment letter from the Accounts Officer of the Circle Postal Accounts Office indicating (i) the revised rate of pension and relief due thereon and (ii) the date (s) from which the revised rate is effective, the Link Branch of the concerned Nationalised Bank will transmit the letter urgently to the concerned paying branch under advice to the pensioners after subjecting the amendment letter to the requisite verification and necessary corrections in the Index Register of Pension Payments (Annexure –D) maintained by the Link Branch. The paying branch will, on receipt of the amendment letter, carry out the requisite corrections on both the halves of the affected PPO, under attestation by the Branch manager or In- charge, quoting thereon as authority, the Accounts Officer’s letter and endorsement on the same by the Circle Postal Accounts Office. The pensioner’s half of the PPO will be obtained by the paying branch from the pensioners for making these corrections. Please also see 10.10 supra simultaneously, a note to the effect that necessary corrections have been made in both the halves of the Pension Payment Order will also be made on the
the paying branch will draw ‘up a due drawn’ statement of pension and relief due there on, in the form as in Annexure-J. Further action to pay the pension and dearness relief at revised rates based on the amended PPO, from the date the revision takes effect along with arrears, if any, will then be taken by the paying branch.

(c) The additional amount of death gratuity/retirement gratuity, if any, payable due to revision of Pensionary benefits (if not directly paid by the Departmental drawing and disbursing officer) might also be authorised likewise for payment by the paying branch through the amendment letter. The amount of overpaid relief, if any, shall be adjusted, to the extent possible, from the additional amount of death Gratuity/ Retirement Gratuity: the balance of overpayment, if any, would be recovered from the future payments of the reduced amount of relief due on the revised pension. If, however, after adjusting all overpaid amounts from the additional Death Gratuity /Retirement gratuity payable there is still any balance of Death Gratuity /Retirement at the credit of the pensioners, it shall be paid to the pensioners and a note of this payment kept in remark column of the Register of Payment of Pension (Annexure-D). Gratuity Payment being debitable to a separate head of account is required to be included in a separate bank scrolls. In the ‘Remarks’ column of the pension payment scroll that portion of gratuity which is adjusted against the amount overpaid as relief should be indicated. In col. 9 of the scroll for gratuity payment will be noted the gross amount of gratuity payable in col.11 the amount recovered towards overpaid relief; and in col.13 net amount paid. The entries in the two scrolls may also be cross referenced for facility of verification. The entry ‘Add’ amount recovered on account of graded relief may also be passed at the end of the scroll for gratuity payments, indicating the aggregate amount recovered in col. 13 so as to arrive at the gross amount paid as gratuity. A contra-entry ‘Deduct’ amount recovered on account of graded relief may also be, similarly, passed at the end of the scroll for pension payments for working out the net amount debitable to the head ‘Superannuation’ and retirement benefit;

(d) An account of the recoveries made on account of excess payment of graded relief (whether by adjusting it against the amount of additional gratuity, or from further payments of graded relief due on the revised pension ) will be maintained in the ‘Remarks’ column of the Register of payment of pensions (Annexure-D).

17.2 On copy of the ‘due and drawn’ statement duly verified by the Circle Postal Accounts Office, vide clause (b) of Para, 17.1 supra, will be kept on record by the Circle Postal Accounts Office to watch recovery of the overpaid
18.1 In cases other than those in which arrears of pension arise due to the death of a pensioner, if the pension has not been credited by the bank to the account of a pensioner for any reason for a period exceeding one year, as for example, for want of a life certificate, details thereof and reasons for not crediting the pension, if known, shall be communicated to the Circle Postal Accounts office through the Link Branch by means of a report sent half early on 1st April and 1st October each year to enable the Circle Postal Accounts office to report such cases to the concerned Accounts Officer who had issued the PPO.

18.2 The arrears on the above account shall be paid by the paying branch only on receipt of sanction of competent authority (as specified in rule 369 of CTRs), which will be obtained by the Circle Postal Accounts Office on receipt of intimation through the Link Branch that the particular payment shown as outstanding in the half-yearly return(s) has been claimed by or on behalf of the concerned pensioner. For this purpose, the number and date of the letter with which the half-yearly report was sent shall be indicated by the paying bank. However, if the arrears relate to a period less than three years and do not involve first payment of pension, and if they have not been credited due to late submission of the prescribed certificate(s) by the pensioner, or for routine matters which do not require detailed examination with reference to the files of the Postal Accounts Office they may be paid by the paying branch after obtaining specific orders of the Manager/Officer-in-charge of the Bank who would sanction the payment subject to verification of the bonafide of the claim of the pensioner. It must be ensured that no double payment/overpayment is made by the paying branch. Such payments will also be mentioned prominently in the payment scrolls quoting particulars of the latest relevant half yearly return through which non-drawl had been reported.

18.3 If the arrears relate to a period exceeding three years and involve first payment, if not credited to the pensioner's account due to non-submission of the prescribed certificate etc. or for routine matters which do not require detailed examination with reference to original files of the P.P.O. the concerned Circle Postal Accounts Office may on the merit of each case issued requisite sanction for resumption of pension under intimation to related Circle Postal Accounts Office.

18.4 If in such cases, pension has not been credited to the account of the pensioners for a period of 3 years, the disburses portion of the PPO should also be returned to Circle Postal Accounts office through the Link Branch, with suitable endorsement there on specifying the date up to which the pension was credited in the pensioner's account. Payment of arrears in such cases will be made as also payment of current pension resumed by the paying branch only on receipt of the PPO with a sanction of the competent
19. Arrears of pension on the death of pensioner and manner of disposal of relevant PPO.

19.1 Pension shall be drawn for the day of the pensioner’s death irrespective of the time of death. On receipt of a death certificate in respect of the pensioner the paying branch will work out the amount of arrears due to the deceased on over payments if any, made to him. It will take action immediately to recover the overpayment from the deceased’s account in terms of the undertaking obtained by the paying bank branch from the pensioner at the time of commencement of pension as provided in Para 10.2 supra. Payment of arrear will be made to the heir(s) of the deceased pensioner, if the deceased pensioner had any nomination under the Payment of Arrears of Pension (Nomination) Rules 1983. In case a valid nomination by the deceased pensioners exists, payment will be made to the nominee in accordance with nomination. However, for payment of arrears to the heir(s) of the deceased pensioners, the Nationalised Bank will seek instructions of the Circle Postal Accounts Office through the Link Branch furnishing information regarding the date of pensioner’s death, amount of arrears due in respect of the deceased pensioner and particulars of claimant(s) claiming payment and the authority, if any on which their claim based. The Circle Postal Accounts Office on receipt of the information from the Link Branch shell in turn refers the matter to the Accounts Officer who originally issued the PPO for obtaining the requisite sanction in this regard.

19.2 For payment of arrears to the nominee, he/she will be asked to apply for the same to the paying branch along with the pensioner’s half of the PPO and a receipt (dually stamped where necessary) for the amount, setting forth the period of arrears. The Paying Branch, after verifying the fact that the payment is actually due to the deceased pensioner, and also the particulars of the nominee as given in the nomination, will make payment by a Bank Pay Order and make a suitable note on both the halves of the PPO. The receipt of the nominee will be enclosed by the paying branch with the relevant payment scroll while claiming reimbursement through the Link Branch.

19.3 The paying branch will enter the date of death of the pensioner in the disburser portion of the PPO as well as the pensioner’s portion and in the register in the form as in Annexure-D. The pensioner’s half of PPO will then be returned to the nominee if family pension stands also authorised through the same PPO; otherwise, it will be returned to Link Branch along with the disburser’s half, for onward transmission to the Circle Postal Accounts office. The later will up-date its record and transmits the PPO (both halves) to the Accounts Officer of Circle Postal Accounts Office concerned who had issued the PPO for similar action and record.

Note: The provision of this rule will apply mutatis mutandis to cases where the family pension ceases to be payable either due to death of the family


20. Payment of Family pension.

20.1 The PPOs indicate the entitlement in respect of family pension to the widow / widower in the event of the death of the pensioners. The payment of family pension at the rate, and to the person, indicated in the PPO may be commenced by the paying branch on receipt of a death certificate and application for family pension in the prescribed form (Annexure-K) along with the pensioner’s half of the PPO. Before, however, payment is actually commenced, the identity of the spouse entitled of the family pension shall be verified with reference to the joint photograph, if any, affixed to the PPO and other particulars given by the claimant against SL Nos. 9 and 10 of Family Pension Application Form (Annexure K).

20.2 In case the claimant is a child payment may be commenced after a fresh payment authority is received from the Accounts Officer of the Department of Posts authorised to issue PPO through the usual channels, and identity of the beneficiary /guardian verified in the manner indicated in Para 10.3.

20.3 Payment of family pension will be made by credit to saving /current account of the recipient (not a ‘joint’ or either or ‘survivor ‘Account) which may be opened if the recipient does not already have one. Additionally, an undertaking similar to the one referred to in paragraph 10.2 will be obtained by the paying branch from the recipient before payment of the family pension is commenced.

The paying branch will also advise the Circle Postal Accounts office through the link branch, the date of the pensioner’s death and commencement of payment of family pension for keeping a record who will in turn advise the Accounts officer of the Department of Posts who had issued the PPO.

20.4 In case the report about the death of a pensioner is received by Account Officer / Paying branch first from a source other than the widow or widower of the deceased, the Accounts Officer /Manager shall after satisfying himself about the correctness of the report, write to the family members as in Annexure-Q at the address given in the PPO seeking compliance with the prescribed formalities, so that payment of family pension to the entitled person (s) is commenced early.

20.5 In certain cases governed by the provisions of sub-rule (3) of Rule 54 of the Central Civil Services (Pension) Rule 1972 family pension is payable at a higher rate up to a particular date and at the normal rate thereafter. Para 3 of the Pension Payment Order would indicate the rates and the date up to which the higher rate is payable. A prominent note of the date from which payment of family pension at the normal (lower) rate is to commence, should be kept in red ink in the pension ledger account of the family pensioner by
20.6 Non-remarriage/ non marriage certificate:-

20.6 As mentioned in Para 13.4 supra in the case of widow recipients of family pension, no certificate of non-re-marriage is required to be furnished by her. An undertaking will, however, be obtained from the widow at the time of commencement of pension to the effect that in the event of her remarriage, she will report the fact of remarriage to the pension disbursing office promptly.

In the case of other recipients of family pension (a widower or an unmarried daughter), the certificate of non-remarriage/ non-marriage in the form prescribed in annexure H (iii) is required to be furnished by the recipient, once in a year as indicated in Para 13.4 supra.

20.7 In cases where the son or daughter of a Government servant is suffering from any disorder or disability of mind or is physically crippled or disabled, so as to render him or her unable to earn a living even after attaining the maximum age limit prescribed in rule 54 of CCS (Pension) Rules 1972 and he/she is being continued to be paid family pension beyond the maximum age limit referred to above, under proviso to the Rule 54 (6) of the CCS (Pension) Rules 1972, a certificate from a Medical Board comprising of a Medical Supdtt. or a principal or a Director of Head of the Institution or his nominee as Chairman and two other members, out of which at least one shall be a Specialist in the particular area of mental or physical disability including mental retardation, once if the disability is permanent and if the disability is temporary, once in every five years, to the effect that he or she continues to suffer from disorder or disability of mind or continues to be physically crippled or disabled. In such cases, the guardian shall be required to furnish certificate once in a year that (i) he or she has not started earning his /her livelihood, (ii) he or she has not yet married or remarried.

21. Miscellaneous (applicable to PPOs pensioners as well as family Pensioners) :

21.1 If all the cages for entering monthly payments in the disburser’s / pensioner’s portion of PPO get fully used up, the paying branch may add extra sheet (s) with similar columns for noting further payments. A suitable entry will be made by the paying branch on the PPO (disburser’s/pensioner’s portion) whenever a continuation sheet is added specifying the number of cages on the sheet.

21.2 In case in which pensioner’s portion of the PPO is lost, worn or torn and it is sought to be renewed, the paying branch will forward the request of the pensioner, along with both the halves of the PPO, to the concerned
21.3 In case where disburser’s portion of the PPO is lost by the Paying Branch of the Bank, the paying branch will report the matter to the concerned Circle Postal Accounts Offices through the usual channel, requesting for issue of duplicate disburser’s portion of PPO. For this purpose, the Paying Branch will forward the photocopy of the Pensioners Portion of the PPO duly attested by the Bank Manager and certificate indicating the month up to which the payment has been made to the pensioner. Concerned circle Postal Accounts Office will arrange to send the duplicate disburser portion of the PPO to the Concerned Paying Branch.

22. Post payment checks:

22.1 The Circle Postal Accounts office will be responsible for the accountal of the pensions including Family Pensions to the Postal Pensioners and their families and will also conduct post-check of payment and any irregularities noticed during the course of the post-check will be communicated to the paying branch, who will be responsible for carrying out necessary rectification as per guidelines issued by the Reserve Bank of India. In cases where the banks find that instructions received through the PPO / Amendment letters to PPO /ready-reckoner to DA relief are found to be vague on liable to different interpretation, the Link Branches /paying branches may seek the advice of Circle Postal Accounts office through the quickest mode of communication so as to avoid inconvenience to the pensioners in crediting the amount to their accounts promptly.

23. Audit of Pension Payments:

The Principal Director of Audit (P&T) through his Branch Audit Officers will conduct audit of Pension payments in such manner and to such an extent as the Comptroller and Auditor General of India may prescribe from time to time. The accounts records and registers maintained in the branches of the Nationalised Banks making pension payments and also in the link branch shall be open to audit by the Comptroller and Auditor General of India or any person appointed by him in this behalf.

24. Cessation of Pension
When pension ceases to be payable to the pensioner/recipient of a family pension Branch will make necessary entries in the PPO and return it to the Circle Postal Accounts Office through the link branch. The later will likewise amend his records and send both the halves of the PPO to the Circle Postal Accounts Office, who had issued the PPO initially for necessary action.

25 The relevant provisions of P &T Financial Hand Book may be deemed to stand amended to the above extent.

26 The above procedure issues with the concurrence of Controller General of Accounts, Ministry of Finance and Comptroller and Auditor General of India.

ANNEXURE- A

(See Para 2)
<table>
<thead>
<tr>
<th>State</th>
<th>Banks</th>
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</table>
| Andaman & Nicobar Islands | (1) State Bank of India  
                          | (2) Syndicate Bank                                                    |
| Andhra Pradesh            | 1) State Bank of India  
                          | (2) State Bank of Hyderabad  
                          | (3) Syndicate Bank  
                          | (4) Indian Bank  
                          | (5) Union Bank of India  
                          | (6) Central Bank of India  
                          | (7) Andhra Bank  
                          | (8) Corporation Bank  
                          | (9) Vijaya Bank  
                          | (10) Canara Bank         |
| Arunachal Pradesh         | (1) State Bank of India                                             |
| Assam                     | (1) State Bank of India  
                          | (2) United Bank of India  
                          | (3) UCO Bank  
                          | (4) Punjab National Bank  
                          | (5) Central Bank of India  
                          | (6) Allahabad Bank       |
| Bihar & Jharkhand         | (1) State Bank of India  
                          | (2) Central Bank of India  
                          | (3) Punjab National Bank  
                          | (4) Bank of India  
                          | (5) UCO Bank  
                          | (6) Allahabad Bank  
                          | (7) Union Bank of India  
                          | (8) United Bank of India  
                          | (9) Bank of Baroda       |
| Chandigarh                | (1) State Bank of India  
                          | (2) Punjab National Bank  
                          | (3) Central Bank of India  
                          | (4) UCO Bank  
                          | (5) State Bank of Patiala  
                          | (6) Bank of India        |
| Dadra & Nagar Haveli      | (1) Dena Bank                                                        |
| Goa, Daman & Diu          | (1) State Bank of India  
<pre><code>                      | (2) Bank of India                                                    |
</code></pre>
<table>
<thead>
<tr>
<th>State Bank of India</th>
<th>Dena Bank</th>
<th>Bank of Baroda</th>
<th>Central Bank of India</th>
<th>Bank of India</th>
<th>Union Bank of India</th>
<th>UCO Bank</th>
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</table>
| 15  | Lakshadweep               | 1) Syndicate Bank  
2) State Bank of India                                                |
| 16  | Madhya Pradesh & Chhattisgarh | 1) State Bank of India  
2) Central Bank of India  
3) Bank of India  
4) Punjab National Bank  
5) Allahabad Bank  
6) Bank of Maharashtra  
7) Dena Bank  
8) Union Bank of India  
9) UCO Bank |
| 17  | Maharashtra               | 1) State Bank of India  
2) Bank of Maharashtra  
3) Bank of India  
4) Central Bank of India  
5) Dena Bank  
6) Union Bank of India  
7) Bank of Baroda  
8) Canara Bank  
9) Syndicate Bank  
10) UCO Bank  
11) State Bank of Hyderabad  
12) Punjab National Bank |
| 18  | Manipur                   | 1) State Bank of India  
2) Union Bank of India  
3) UCO Bank |
| 19  | Meghalaya                 | 1) State Bank of India  
2) United Bank of India  
3) UCO Bank  
4) Bank of Baroda |
| 20  | Mizoram                   | 1) State Bank of India |
| 21  | Nagaland                  | 1) State Bank of India  
2) United Bank of India  
3) UCO Bank |
| 22  | Odisha                    | 1) State Bank of India  
2) UCO Bank |
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<th>State</th>
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<td>3) Bank of India</td>
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<td>5) Indian Overseas Bank</td>
<td>6) Indian Bank</td>
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<td>7) Andhra Bank</td>
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<td>23. Puducherry</td>
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<td>6) Indian Overseas Bank</td>
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<td>7) State Bank of Patiala</td>
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<td>8) Oriental Bank of Commerce</td>
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<td>9) Punjab &amp; Sind Bank</td>
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<td>25. Rajasthan</td>
<td>1) State Bank of India</td>
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<td>2) State Bank of Bikaner &amp; Jaipur</td>
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<td>3) Punjab National Bank</td>
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<td>4) Bank of Baroda</td>
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<td>5) UCO Bank</td>
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<td>6) Central Bank of India</td>
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<td>7) Union Bank of India</td>
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<td>26. Sikkim</td>
<td>1) State Bank of India</td>
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<td>27. Tamil Nadu</td>
<td>1) State Bank of India</td>
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<td>2) Indian Bank</td>
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<td>3) Canara Bank</td>
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<td>9) Central Bank of India</td>
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<td>10) Corporation Bank</td>
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<td>28. Tripura</td>
<td>1) State Bank of India</td>
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<td>2) United Bank of India</td>
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<td>3) UCO Bank</td>
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<td>No.</td>
<td>State(s)</td>
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</tr>
</tbody>
</table>
| 29. | Uttar Pradesh & Uttarakhand | 1) State Bank of India  
                         |                                      2) Punjab National Bank  
                         |                                      3) Allahabad Bank  
                         |                                      4) Central Bank of India  
                         |                                      5) Union Bank of India  
                         |                                      6) Bank of Baroda  
                         |                                      7) Bank of India  
                         |                                      8) Canara Bank  
                         |                                      9) Oriental Bank of Commerce  
                         |                                      10) Syndicate Bank  
                         |                                      11) Punjab & Sind Bank |
| 30. | West Bengal       | 1) State Bank of India  
                         |                                      2) United Bank of India  
                         |                                      3) UCO Bank  
                         |                                      4) Central Bank of India  
                         |                                      5) Allahabad Bank  
                         |                                      6) Bank of Baroda  
                         |                                      7) Bank of India  
                         |                                      8) Punjab National Bank  
                         |                                      9) Union Bank of India  |
| 31. | Union Territory of Delhi and Metropolitan cities of Delhi/New Delhi, Mumbai, Kolkata, Bengaluru, Lucknow, Chennai and Hyderabad. | State Bank of India, its subsidiaries and all Nationalised Banks listed above. |

**ANNEXURE B**

(See Para 6.2)
<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>State/Union Territory under which the Bank falls</th>
<th>Circle Postal Accounts Office who will be dealing with the concerned Link Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Andaman &amp; Nicobar Islands, West Bengal &amp; Sikkim</td>
<td>Accounts Officer (Pension) O/o General Manager (PA&amp;F) West Bengal Postal Circle Kolkata.</td>
</tr>
<tr>
<td>2.</td>
<td>Andhra Pradesh</td>
<td>Accounts Officer (Pension) O/o Director of Accounts (Postal) Andhra Pradesh Postal Circle Hyderabad.</td>
</tr>
<tr>
<td>3.</td>
<td>Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura</td>
<td>Accounts Officer (Pension) O/o Director of Accounts (Postal) North Eastern Postal Circle Shillong.</td>
</tr>
<tr>
<td>4.</td>
<td>Assam</td>
<td>Accounts Officer (Pension) O/o Director of Accounts (Postal) Assam Postal Circle Guwahati.</td>
</tr>
<tr>
<td>5.</td>
<td>Bihar &amp; Jharkhand</td>
<td>Accounts Officer (Pension) O/o Director of Accounts (Postal) Bihar Postal Circle Patna.</td>
</tr>
<tr>
<td>6.</td>
<td>Delhi</td>
<td>Accounts Officer (Pension) O/o General Manager (Finance) Delhi Postal Circle Delhi.</td>
</tr>
<tr>
<td>7.</td>
<td>Gujarat</td>
<td>Accounts Officer (Pension) O/o Director of Accounts (Postal) Gujarat Postal Circle Ahmadabad.</td>
</tr>
<tr>
<td>8.</td>
<td>Haryana</td>
<td>Accounts Officer (Pension) O/o Director of Accounts (Postal) Haryana Postal Circle Ambala.</td>
</tr>
<tr>
<td>9.</td>
<td>Himachal Pradesh</td>
<td>Accounts Officer (Pension) O/o Director of Accounts (Postal) Himachal Postal Circle Sunder Nagar.</td>
</tr>
<tr>
<td>No.</td>
<td>State/Union Territory</td>
<td>Accounts Officer (Pension)</td>
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<tr>
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<tr>
<td>12.</td>
<td>Kerala Lakshadweep</td>
<td>Accounts Officer (Pension)</td>
</tr>
<tr>
<td>13.</td>
<td>Madhya Pradesh &amp; Chhattisgarh</td>
<td>Accounts Officer (Pension)</td>
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<td>14.</td>
<td>Maharashtra Goa</td>
<td>Accounts Officer (Pension)</td>
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<td>Goa</td>
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<td>Dadra &amp; Nagar Haveli</td>
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<td>Daman &amp; Diu</td>
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<td>15.</td>
<td>Odisha</td>
<td>Accounts Officer (Pension)</td>
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<tr>
<td>16.</td>
<td>Punjab &amp; Chandigarh</td>
<td>Accounts Officer (Pension)</td>
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<td>17.</td>
<td>Rajasthan</td>
<td>Accounts Officer (Pension)</td>
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<td>18.</td>
<td>Tamil Nadu &amp; Puducherry</td>
<td>Accounts Officer (Pension)</td>
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<tr>
<td>19.</td>
<td>Uttar Pradesh &amp; Uttarakhand</td>
<td>Accounts Officer (Pension)</td>
</tr>
</tbody>
</table>

**ANNEXURE C**

(See Para 7.1 to 7.8)

Part I

35
To

The Head/Sub Postmaster

Sir,

I opt to draw my pension through Nationalised Bank and I give below necessary particulars to enable you to make arrangements in this regard.

1. Name of the Pensioner.................................
2. PPO No. ..................................................
3. Office from where retired..............................
4. Post held before retirement...........................
5. Amount of Pension. ......................................
6. Name of Post office from where the Pension is being drawn..............................
7. Savings Bank (Pension Account) No..................
8. Name of the Nationalised Bank with full particulars from Where wish to draw the pension in future..............................
9. Savings/Current Account No. In which the Pension has to be credited..............................

(*Should not be a Joint or Either or Survivor Account).

Place....................

Date....................

Yours faithfully,

(Pensioner)

PART II

(For use in Sub-Post Office)*

Forwarded to:
Application in duplicate along with the Disburser’s half of Shri /Smt /Kum.......................... is forwarded herewith. The pension has been paid for the period up to the month of..........................

Sub Postmaster

Strike out if not applicable

PART III

(For use in Circle Postal Accounts office)

To

The Manager/ In-charge

........................................ (Link Branch of Nationalised Bank)

The Disburser’s half/both the halves of PPO of Shri/Km..........................

Bearing No..........................is (are) sent herewith.

The pension has been paid pension for the period up to the

month of....................

Pension due from the month of .......................is to be arranged by

the Bank.

Station

Accounts officer (Pension)

Circle Postal Accounts Office

Date

(With his seal only in Bank Copy)

Copy for information to:

Shri/Smt/Kum..........................

Pensioner
You are requested to approach the Nationalised Bank concerned along with the copy of this letter for further necessary action.

Accounts Officer (Pension)
Circle Postal Accounts Office

REVERSE
(For use in Head Post Office)

To
The Director/ Dy. Director
Postal Accounts

............................

One copy of the application along with the Disburser's half of Shri/Smt./Kum......................is forwarded herewith. The pension has been paid for the period up to the month of......................

Head Post Master
(For use in Director/Dy. Director (Postal Accounts)

To
The Accounts Officer (Pension)
Circle Postal Accounts Office

............................

One copy of the application along with the Disburser's half of Shri/Smt./Kum......................is forwarded herewith. The pension has been paid for the period up to the month of......................

Director/ Dy. Director
Postal Accounts

ANNEXURE D
INDEX REGISTER OF PENSION PAYMENT OF POSTAL PENSIONERS
BRANCHES OF THE NATIONALISED BANKS

(To be maintained by Link Branch)

(See Para 9.1)

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of Pensioner</th>
<th>Date of Retirement</th>
<th>Number of the Pension Payment Order (P.P.O) &amp; Name of authority issuing PPO</th>
<th>Monthly Amount of pension (Basic Pension and relief To be shown separately)</th>
<th>Branch At which The payment is To be made</th>
<th>Date From Which Pension Payment Will commence</th>
<th>Date of receipt of PPO</th>
<th>Circle Postal Accounts Office To whom The advice And debit Scroll To be sent</th>
<th>Remarks</th>
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ANNEXURE – E

( Letter of intimation to Pensioner by the Paying Branch)

(See Para 10.1)
No................................................. Date........................

To

Shri/Smt/Kum.....................................

..............................................................

Sub:- Payment of Pension through Nationalised Bank.

Sir/Madam,

Your pension papers including pensioner’s half of PPO have been received in this branch. You are requested to call urgently at this branch for personal identification and bring with you the following documents on any working day between ...................to..................

(i) Personal copy of the letter received by you directly from the Postal Accounting authority who had forwarded the PPO to the Link Branch.

(ii) Non-employment certificate in form as in Annexure-H (II): certificates in forms (ii) and (iii) of this Annexure-H are application only to retired Group ‘A’ Officers.

(iii) In the case of deceased Government Servants, certificate of non-re-marriage of widow/widower or of non-marriage by daughters who have not attained the age of 25 years in the form as in Annexure-H(III).

(iv) Undertaking for refund of excess amount if any, over paid, in form as in Annexure-F.

2. Your photo has not been received along with PPO. You are requested to bring with you a joint passport size photo of yourself and your spouse.

3. You are also required to open a Savings/Current Account in your name (not Joint or either or Survivor account) with this branch unless you are already having one. For this purpose, the requisite forms for opening a new account are also enclosed.

Yours faithfully,

(Manager/Branch-in-charge)

**ANNEXURE F**

(See Para 10.2)

**SPECIMEN OF LETTER OF UNDERTAKING BY THE PENSIONER**
Dear Sir,

Payment of Pension under PPO No.................................through your office.

In consideration of your having at my request agreed to make payment of pension due to me every month by credit to my account with you, I, the undersigned agree and undertake to refund or make good any amount to which I am not entitled or any amount which may be credited to my account in excess of the amount to which I am or would be entitled. I further hereby undertake and agree to bind myself and my heirs, successors, executors and administrators to indemnify the bank in so crediting my pension to my account under the Scheme and to forthwith pay the same to the bank and also irrevocably authorise the bank to recover the amount due my debit to my said account or any other account/deposits belonging to me in the possession of the bank.

Yours faithfully,

Signature
Name
Address

Date:
Witness:-
(I) Signature (II) Signature
Name Name
Address Address

ANNEXURE-G
(See Para 12.1.1)
DAILY GOVERNMENT DEBIT SCROLL
(To be prepared by Nodal Branch in Triplicate)
<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Paying Branch Name &amp; BSR Code</th>
<th>Computed value of Pension</th>
<th>Gratuity</th>
<th>Pension Payment Against Each Category</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>A</td>
<td>B</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td>Amount</td>
<td>No. of Pensioners</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td>Amount</td>
<td>No. of Pensioners</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td>Amount</td>
<td>No. of Pensioners</td>
</tr>
</tbody>
</table>

Branch Manager

Signature with Date & Seal

CS No. 27-Authority CGA’s U.O.No. 1. (7)(1)/2001/TA/155 dated 10/11.03.2004

**ANNEXURE – H**

(See Para 13.1 to 13.5)

**CERTIFICATES TO BE SUBMITTED BY PENSIONER**
1. Life Certificate

Certified that I have seen the pensioner.................................(Name of the Pensioner) holder of Pension Payment Order No..........................and that he is alive on this date.

Name........................

Designation of authorised Officer............................

Seal............................

Place:

Date:

II. Non-Employment/Re-Employment Certificate

(i) I declare that I have not been serving in any capacity either in a Government Department/Office, Company, Corporation, Autonomous body or Society of Central or State Government or Union territory or a Local Fund during the half-year ended May/November, 20..................

OR

I declare that I have been employed/re-employed in the Office........................ which is a part of/financed by .........................Govt. and was in receipt of the following monthly rates of emoluments during the half-year ended May/November,20...... or during the month of ......................falling within the said half year.

(a) Pay ............................................

Special Pay ..........................................

Allowances ........................................... (Including DA etc.)

OR

(b) Honorarium .....................................

Further, that the orders of my re-employment do/do not stipulate my pension being held in abeyance during the re-employment period

OR

*(ii) I declare that I have not accepted any commercial employment in India.

OR

I declare that I have accepted commercial employment in India, after obtaining previous sanction of the Central Government and none of the conditions, if any, attached thereto by Government has been violated.

Note: This declaration is required to be given for a period of two years from the date of retirement.
(iii) I declare that I have not accepted any employment under a Government outside India/an International Organisation of which the Government of India is not a member.

OR

I declare that I have accepted employment under a Government outside India/an International Organisation of which Government of India is not a member after obtaining the previous sanction of the Central Government and none of the conditions attached thereto by the Government has been deviated from.

Signature ................................
Place : Name of the Pensioner .........................
Date: PPO No ................................

*Certificates at (ii) and (iii) are to be furnished only by retired Group A Officer.

III Certificate of Non-Re-Marriage/ Non-Marriage.

I hereby declare that I am not married/I have not been re-married and I undertake to report such as event promptly to the Treasure/Bank.

*Applicable only for widow recipient of family pension and to be furnished only once.

Signature ................................
Name of the Pensioner .........................
PPO No ................................

Place:
Date:

I certify to the best of my knowledge and belief that the above declaration is correct.

Signature ................................
Name of the Pensioner .........................
PPO No ................................

Place:
Date:

Annexure –I

STATEMENT SHOWING CALCULATION OF RELIEF PAYABLE W.E.F. TO POSTAL PENSIONERS SANCTIONED BY GOVERNMENT OF INDIA, MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES & PENSIIONS (DEPARTMENT OF PENSION AND PENSIONER’S WELFARE) VIDE O.M. No...................... DATED............
<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name</th>
<th>PPO No.</th>
<th>Date of Retirement</th>
<th>Original Pension/ Family Pension Extraordinary Pension (Prior to Commutation if any)</th>
<th>Amount of Temporary/ Adhoc increase and adhoc relief sanctioned with effect from 1.1.73</th>
<th>Total amount of pension etc. on which relief payable (col.5+6)</th>
<th>Percentage rate of relief to be applied to the amount indicated in Column 7</th>
<th>Amount of total relief payable (subject to Prescribed minimum &amp; maximum Per month)</th>
<th>Remark</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
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<td>2.</td>
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<td>3.</td>
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<tr>
<td>4.</td>
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<tr>
<td>5.</td>
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<tr>
<td>6.</td>
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<td>7.</td>
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<td>8.</td>
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<td>9.</td>
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</tr>
</tbody>
</table>

Explanatory Notes: - (1) Col.6 is applicable only to pensioners who retired from Govt. Service on or before 31.12.1972.

(2) In the case of divisible pensions i.e. where pension is payable to more than one recipient the enhanced entitlement may be worked out on the aggregate original amount of pension sanctioned and then divided amongst the recipients on the basis of the applicable ratio.

(3) The amounts shown as payable in Col.7 and 9 should be rounded off to the next rupee vide G.I. MOF. O.M. No. F.2 (11)/EV/80 dt. 14.7.81.

**ANNEXURE- J**

See Para 17.1 (b)

**DUE AND DRAWN STATEMENT**
### Table:

<table>
<thead>
<tr>
<th>Month</th>
<th>Amount due as per A.O/Postal Circle Account Office Revised Authority letter</th>
<th>Amount drawn</th>
<th>Balance payable(+) / Recoverable (-)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Pension Rs.</td>
<td>Graded Relief Rs.</td>
<td>Pension Rs.</td>
</tr>
<tr>
<td>(1)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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<td>(3)</td>
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<td>(5)</td>
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</tr>
</tbody>
</table>

**Total**

<table>
<thead>
<tr>
<th></th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Less amount payable as addl. DCRG**

<table>
<thead>
<tr>
<th></th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Net Amount recoverable on account of graded relief**

<table>
<thead>
<tr>
<th></th>
<th>A-B</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Rupees (in words).................................................................only)

Branch Manager/In-charge

Checked and found correct

Circle Postal Accounts Office.

---

**ANNEXURE K**

(See Para 20.1)

**FORM OF APPLICATION FOR THE GRANT OF FAMILY PENSION 1964 ON THE DEATH OF A GOVERNMENT SERVANT/PENSIONER**
(ii) Guardian if the deceased person is Survived by child or children

2. Name and age of surviving widow/widower and Children of the deceased Government Servant/pensioner.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name</th>
<th>Relationship with the Deceased person</th>
<th>Date of birth (Christian Era)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
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<td></td>
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</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. Name and Number of PPO of the deceased pensioner.

4. Date of death of the Government servant/pensioner

5. Office/Department/Ministry in which the deceased Govt. Servant/pensioner served last.

6. If the applicant is guardian, his date of birth and Relationship with the deceased Govt. Servant/pensioner

6A. If the applicant is a widow/widower the amount of Service pension which she/he may be in receipt on the Date of death of the husband/wife

7. Full address of the applicant

8. Place of payment of Pension and Gratuity.(Post Office Or Nationalised Bank with full address).

9. Enclosures:
   (i) 2 Specimen signatures of the applicant duly attested (to be furnished in two Separate sheets).

   (ii) 2 copies of passport size photograph of the applicant duly attested.
(iii) 2 Slips each bearing left hand thumb and finger impressions* of the applicant duly attested.

(iv) Descriptive Roll of the applicant duly attested indicating (a) height and (b) personal marks, if any, on the hand, face etc. (Specify a few conspicuous marks not less than two, if possible)

(To be furnished in duplicate)

(v) Certificate(s) of age (in original with two attested copies) showing the dates of birth of the children. Certificate should be from the Municipal Authority or from the Local Panchayat or from the Head of the recognised school if the child is studying in such school. (This information should be furnished in respect of such child or children the particulars of whose date of birth are not available with the Head of Office.)

10. Signature or left-hand thumb Impression* of the applicant

11. Attested by:

<table>
<thead>
<tr>
<th>Name</th>
<th>Full Address</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(ii)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

12. Witnesses:

<table>
<thead>
<tr>
<th>Name</th>
<th>Full Address</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(ii)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note
Attestation should be done by two Gazetted Government Servants or two or more persons of responsibility in the town or Pargana in which the applicant resides.

In the case of re-marriage of the widow while applying for family pension on behalf of minor child the widow should furnish (i) the date of her re-marriage, (ii) Branch of the Nationalised Blank at which payment is desired, (iii) her full address in the application for family pension. It is not necessary to furnish a fresh application or the documents as they are already available with the pension a paper on which family pension was originally admitted to her.

ANNEXURE-L
(See Para 12.1.1.)

DATE WISE MONTHLY STATEMENT
(TO BE PREPARED BY NODAL BRANCH IN TRIPLICATE)
Nodal Branch Code...............      For the month of............... 
(BSR Code)  

TWO COPIES TO BE SENT TO CIRCLE POSTAL ACCOUNTS OFFICE CONCERNED.

<table>
<thead>
<tr>
<th>DATE</th>
<th>RECEIPT</th>
<th>PAYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Branch Manager

Signature with Date

ANNEXURE-M
(See Para 10.10)
PENSION PAYMENT SCROLL 
(To be prepared by Paying Branch in triplicate)
<table>
<thead>
<tr>
<th>Sl No</th>
<th>Pensioner’s Name</th>
<th>PPO No.</th>
<th>A/c No.</th>
<th>Category (Pl. see Note. I)</th>
<th>Period of Pension (Year/Month)</th>
<th>Basic Pension (3)</th>
<th>Personal Pension</th>
<th>Dearness Relief</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Basic Pension Before Commutation</td>
<td>Pension Commuted</td>
<td>Residual Basic Pension</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(1)</td>
<td>(2)</td>
<td>(a)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Medical Allowance</th>
<th>Interim Relief</th>
<th>Commuted Value of Pension</th>
<th>Gratuity</th>
<th>Other Payments</th>
<th>Recovery</th>
<th>Income Tax</th>
<th>Net Paid</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>(6)</td>
<td>(7)</td>
<td>(8)</td>
<td>(9)</td>
<td>(10)</td>
<td>(11)</td>
<td>(12)</td>
<td>(13)</td>
<td>(14)</td>
</tr>
</tbody>
</table>

Note: - The category may be indicated as A, B, C, etc as shown below:-
(A) - Superannuation Pension. Earlier Pensioners who were under Voluntary Retirement and Invalid pension category should now be marked “V” and “I” respectively according to new revised category of pension.
(B) - Family pension. It should only be family pension for A, I and V categories.
(C) - Invalid Pension.
(D) - Voluntary retirement.
(E) - Prorata Pension (newly added category for PSU absorbee).

Note (1) In case of Old Pensioner classification can be done by the Authorised Banks.
Note (2) Each entry should be attested by the nominated officer of the branch at which payment is made (additional entries may be provided under Reserve Bank instructions).
Note (3) Separate Scroll must be prepared for all commutation and gratuity accounts.

“We hereby certify that each and every payment of pension to the pensioner and surviving pensioners (including family pensioners) during the period from............ to ........... in the preceding year has been made after obtaining and verifying the life-certificate, non-employment/re-employment certificate as required in Annexure H (1 & 2) and re-marriage/marriage certificate as required in Annexure-H (III) of Para 13.4 of the scheme. It is also confirmed that the relevant certificate in each case is held in the branch of the bank concerned, for verification if needed”

Branch Manager

Signature with Date

ANNEXURE- N
(See Para 10.13)
“We hereby certify that each and every payment of pension to the pensioner and surviving pensioners (including family pensioners) during the period from ........................to..........................in the preceding year/ six monthly period (as the case may be) has been made after obtaining and verifying the Life Certificate, Non employment/ Re-employment certificate as required in Annexure H-I and H-II of Para 13.1 to 13.5 and Re-Marriage/Marriage Certificate as required in Annexure — H-III of Para 13.1 to 13.5 of the scheme. It is also confirmed that the relevant certificate in each case is held in the branch of the bank concerned, for verification if needed”.

ANNEXURE-O
(See Para 4(iii))

RBI INSTRUCTIONS: PENSIONERS ACCOUNTS IN BANKS
An extract of instructions issued by RBI to the Managing Directors of State Bank of India and managers of authorised Banks in connection with the extension of facility of allowing cheque books and acceptance of standing instructions for transfer of funds from the accounts of Central civil Pensioners drawing Pension under the Scheme for payment of Pensions through authorised banks is reproduced below:–

I. ACCEPTANCE OF STANDING INSTRUCTIONS FROM THE PENSIONERS

The matter has been examined by us in consultation with the Government of India, Ministry of Finance who have advised that acceptance of standing instructions for transfer of funds etc. from the Pensioner’s accounts would not be inconsistent with the scheme and that they see no objection to authorised banks dealing with such requests from Pensioners at their discretion. In exercising such discretion banks may bear in mind the fact that in view of the bond of indemnity executed by them under the scheme, they will have to compensate the Government in respect of any overpayment or wrong payment.

II. EXTENDING CHEQUE BOOK FACILITY TO PENSIONERS

(a) Once the amount of Pension and / or other pensioner benefit is credited to a pensioner’s individual savings/ current account, all the operations in the account will be governed by general banking rules and practices. Therefore, withdrawals from the account can be permitted by means of cheque/ withdrawal slip/ ATM as in the case of other account holders. Request for issue of cheque book from the pensioners may therefore be considered by banks on merits of each case and subject to the rules and regulations framed by individual bank in this regard. We feel that withdrawal by means of cheque, if permitted, will be of immense help to old pensioners.

(b) It is also not necessary to make it compulsory for a pensioner to come personally to bank’s office to withdraw the amount of his pension every month, when other account holders have the option to withdraw money from their accounts by means of withdraws slip/ cheques through bearer.

ANNEXURE-P
(See Para 11.1)
summary sheet of pension paid by paying branches
(To be prepared by link Branch in duplicate)

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Paying Branch Name &amp; BSR Code</th>
<th>Commuted value of Pension</th>
<th>Gratuity</th>
<th>Pension Payment Against Each Category</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>A</td>
<td>B</td>
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<tr>
<td>1</td>
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<td>2</td>
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<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: - The category may be indicated as A, B, C etc as shown below:-
(A) - Superannuation Pension. Earlier Pensioners who were under Voluntary Retirement and Invalid pension category should now be marked “V” and “I” respectively according to new revised category of pension.
(B) - Family pension. It should only be family pension for A, I and V categories.
(C) - Invalid Pension.
(D) - Voluntary retirement.
(E) - Prorata Pension (newly added category for PSU absorbee).

Note (1) In case of Old Pensioner classification can be done by the Authorised Banks.
Note (2) Each entry should be attested by the nominated officer of the branch at which payment is made (additional entries may be provided under Reserve Bank instructions).
Note (3) Separate Scroll must be prepared for all commutation and gratuity accounts.

“We hereby certify that each and every payment of pension to the pensioner and surviving pensioners (including family pensioners) during the period from....... to ....... in the preceding year has been made after obtaining and verifying the life-certificate, non-employment/re-employment certificate as required in Annexure H and re-marriage/marriage certificate as required in Annexure-H (III) of Para 20 of the scheme. It is also confirmed that the relevant certificate in each case is held in the branch of the bank concerned, for verification if needed”

Branch Manager
Signature with Date
LETTER FROM BANK TO THE FAMILY OF THE DECEASED PENSIONER

_________________________ Bank
__________________________Branch

No. ---- ------------------------ Dated----------

To

Shri/ Smt  -  Adamantparticularly______________________________

Subject: Claim for Family Pension

Dear Madam/Sir

“It is understood that Shri/ Smt----------------------------------------holder of
PPO No. -----------------------------------------------has since died.

OR

Please refer to your letter No. - _________________________dated_____________
Claiming Family Pension after the death of Shri/ Smt-----------------------------------
Pensioner, holder of P.P.O. No. ___________________________________________________

2. You are requested to call at___________________________________________________
Branch of the Bank on any working day between_________________to_____________________
For personal identification and completion of formalities before payment of family pension is
commenced

3. You are requested to furnish to this bank the following documents (forms enclosed)

(i) Application in form (As at Annexure-K of the scheme)
(ii) Certificated of non-remarriage/ non-marriage (non-remarriage certificate for widow/ widower
family pensioner and non-remarriage for daughter(s) of deceased pensioners).
(iii) Undertaking for refunding excess amount, if any, paid after commencement of payment of
family pension

4. You are also requested to bring with you the following:
(i) Death Certificate of Shri/ Smt. _______________________________deceased pensioner.
(ii) Pension Payment Order (Pensioner’s Half).
(iii) Pass Book in case you already have a bank account in your branch in your name.

Yours faithfully

(Sd)
Manager
Branch
Bank
# Annexure-II

List of Nationalised Banks with their locations from whom willingness/consent has been received on the proposal of payment of Pension to Postal Pensioners

<table>
<thead>
<tr>
<th>SL.No.</th>
<th>Name of the Bank</th>
<th>Address &amp; location</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Allahabad Bank</td>
<td>Asstt. General Manager, Government Business Department, Allahabad Bank Head Office, 2, Netaji Subhash Road, Kolkata 700001</td>
</tr>
<tr>
<td>2.</td>
<td>Andhra Bank</td>
<td>General Manager, Customer Services Department, Andhra Bank Head Office, 5-9-11, Dr. Pattabhi Bhavan, Saifabad, Hyderabad-500004</td>
</tr>
<tr>
<td>3.</td>
<td>Bank of Baroda</td>
<td>General Manager (OPS&amp;SER), Currency Chest &amp; Government Business Department, Bank of Baroda, Head Office, 1st Floor, Suraj Plaza-I, Sayariganj, Baroda-390005</td>
</tr>
<tr>
<td>4.</td>
<td>Bank of India</td>
<td>Asstt. General Manager, Govt Business Deptt., Bank of India Head Office, Star House, C-5, G Block, Bandra Kurla Complex, Mumbai-400051</td>
</tr>
<tr>
<td>6.</td>
<td>Canara Bank</td>
<td>General Manager, Central Pension Processing Centre, Transaction Banking Wing, Canara Bank, 4th floor, # 86, Spencers Building, MG Road, Bangalore-560001</td>
</tr>
<tr>
<td>7.</td>
<td>Central Bank of India</td>
<td>General Manager, Govt. Business, Central Bank of India Central Office, Chander Mukhi, Nariman Point, Mumbai-400021</td>
</tr>
<tr>
<td>8.</td>
<td>Corporation Bank</td>
<td>General Manager, Government Business Division, (Centralised Pension Processing Cell) Corporation Bank Head Office, Mangla Devi Temple Road, Pandeshwar, Post Box No. 88, Mangalore-575001</td>
</tr>
<tr>
<td>9.</td>
<td>Dena Bank</td>
<td>General Manager(Government Business Deptt.), Dena Bank Corporate Centre, C-10, G-Block, Bandra Kurla Complex, Bandra East, Mumbai-400051</td>
</tr>
<tr>
<td>11.</td>
<td>Indian Overseas Bank</td>
<td>General Manager, Central Pension Processing Centre, Indian Overseas Bank Central Office, 763, Anna Salai, Chennai-600002</td>
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<td>15.</td>
<td>State Bank of Patiala&lt;br&gt;General Manager (HR) &amp; Corporate Development Officer, Government Business Department, State Bank of Patiala Head Office, The Mall, Patiala-147001</td>
<td></td>
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<td>17.</td>
<td>State Bank of Hyderabad&lt;br&gt;Deputy General Manager (Govt. Business Deptt.) State Bank of Hyderabad Head Office, Gun foundry, Hyderabad-500177</td>
<td></td>
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<td>20.</td>
<td>State Bank of Travancore&lt;br&gt;Dy. General Manager, Finance &amp; Accounts Department, State Bank of Travancore Head Office, Poojappura, Trivandrum-695012</td>
<td></td>
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<td>21.</td>
<td>Syndicate Bank&lt;br&gt;General Manager, Central Accounts Deptt. (Central Pension Processing Centre), Syndicate Bank Head Office, Manipal-576104</td>
<td></td>
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<tr>
<td>22.</td>
<td>UCO Bank&lt;br&gt;Dy. General Manager, Operation and Services Deptt., UCO Bank Head Office, 3 &amp; 4, DD Block, Sector-1, Salt Lake, Kolkata-700064.</td>
<td></td>
</tr>
<tr>
<td>23.</td>
<td>Union Bank of India&lt;br&gt;General Manager Government Business Deptt., Union Bank of India Head Office, M 11, 2nd Floor, Middle Circle, Connaught Circus , New Delhi-110001</td>
<td></td>
</tr>
<tr>
<td>25.</td>
<td>Vijaya Bank&lt;br&gt;General Manager, Merchant Banking Division (MBD), Vijaya Bank Head Office, 41/2 M.G Road, Trinity Circle, Bangalore-560001</td>
<td></td>
</tr>
</tbody>
</table>
ANNEXURE-I

Detailed instructions/guidelines regarding implementation of Scheme of payment of Pension to Postal pensioners/Family Pensioners through Nationalised Banks to be commenced from 01-01-2013

1. At Circle Level

1.1 The Heads of Circles are required to issue necessary instructions to all DDO’s working under their administrative jurisdiction.

1.2 The Heads of Circles are also required to advertise the scheme for payment of Pension to Postal pensioners/Family Pensioners through Nationalised Banks in addition to Post Offices in the reputed local News Papers for wide publicity.

2. At DDO Level

2.1 DDO must obtain the option form from the willing existing Pensioners/Family Pensioners in the prescribed Performa in Annexure C to the Booklet for the scheme in duplicate and Pensioner’s Half of PPO.

2.2 DDO will also obtain the details of family members in the prescribed Form-3 viz. Names, Relationship with the Pensioner and Date of Birth.

2.3 DDO will make necessary entries in the Pension Payment Register and forward the option Form received from the Pensioner/Family pensioner along with both halves of PPO (Disburser's/Pensioner’s Half), Detail of Family Members in prescribed Form-3 with relevant documents to the concerned Postal Accounts Office and may ensure that these documents are duly certified.

2.4 DDO will be held responsible for any lapse in following of the above instructions.

3. At Postal Accounts Office Level

3.1 The Heads of Postal Accounts Offices will issue the New PPO to the concerned Nationalised Bank in respect of Pensioners willing to receive payment of Pension in the same Circle.
The Heads of Postal Accounts Offices will issue the OPA (Outer Payment Authority) to the concerned Foreign Postal Accounts Office in respect of Pensioners desiring payment of their Pension under the Account jurisdiction of that Circle PAO by following the prescribed existing procedure.

3.3 The Heads of Postal Accounts Offices will also issue afresh PPO to the concerned Nationalised Bank in respect of existing Pensioners/Family Pensioners intend to draw their Pension through Nationalised Bank following the prescribed procedure.

3.4 It must be ensured by all Heads of Postal Accounts Offices that the work of vouching the scrolls of payment of Pension received from the Banks and reconciliation thereof is performed with the satisfactory result. If any discrepancy is noticed, the same may be sorted out immediately.

4. Role of Postal Directorate (PAP section) under Establishment Division

4.1 Whenever there is any revision in Dearness Relief by the Government, the orders of Dearness Relief may be circulated to all concerned Bank Authorities.
Sub: Disbursement of Pension to Postal Pensioners through Nationalised Banks in addition to Post offices.

Since some time past, a number of representations/references have been received from some pensioners and various forums of Senior Citizens/Welfare Associations of Pensioners to make payment of Pension/Family Pension through Banks. These references for payment of Pension to Postal Pensioners/Family Pensioners have been examined in the light of provisions contained in Rule 325 of Central Treasury Rules. The provisions contained in Rule 325 of Central Treasury Rules do not permit the Department of Posts to make payment of Pension to its Pensioners/Family Pensioners through Banks.

2. With the approval of competent authority, the proposal was referred to Ministry of Finance, Department of Expenditure, Controller General of Accounts for making necessary amendments in Rule 325 of Central Treasury Rules. Controller General of Accounts has conveyed its approval to the proposal of Department of Posts for making payments of Pension to its Pensioners/Family Pensioners through Nationalised Banks in addition to Post Offices.

3. Consequent upon the approval of Ministry of Finance, Department of Expenditure, Controller General of Accounts, New Delhi and Reserve Bank of India (Department of Government & Bank Accounts), Mumbai to the proposal of Department of Posts for disbursement of Pension to Postal Pensioners/Family Pensioners through Nationalised Banks in addition to Post Offices on optional basis, Director General (Posts) is pleased to approve the disbursement of Pension to its new as well as existing Pensioners/Family Pensioners through Nationalised Banks in addition to Post Offices w.e.f.01.01.2013.
The receipt of this O.M. may be acknowledged to Shri Naresh Kumar Accounts Officer (PEA), Room No.412, PA Wing, Dak Bhawan, Sansad Marg, New Delhi-110001.

Encl:
1. Booklet for the scheme
2. Annexure-I containing guidelines to be followed by various units
3. Annexure-II containing list of names of Nationalized Banks along with their Headquarters
4. Soft copy in CD format containing the scheme

(Manish Sinha)
Dy. Director General
(PAF)

To
1. EA to Secretary (Posts).
3. Sh. Satyapal Unni, Assistant General Manager (DGBA), Reserve Bank of India, Mumbai-400008 with reference to their Bank No. DGBA. GAD No. H-1963/45.07.001/2012-13 dated 05.10.2012 for information. A Booklet Containing the scheme duly incorporated all the corrections/changes as suggested is enclosed with a request to authorise all Nationalised Banks (as shown in Annexure-II) for Postal Pension Payment.
4. All Heads of Circles
5. All Heads of Postal Accounts Offices
6. Director, Dr. R.A.K. National Postal Academy, Ghaziabad
7. Director General of Audit (P&T), Delhi-110054
9. Chief General Manager, PLI, Directorate, Chanakyapuri, New Dehi-110021
10. Chief General Manager, Business Development & Marketing Directorate, New Delhi-110001
11. PPS to JS&FA
12. All DDG’s
13. Director (Accounts)/(Bgt & Admn)/(IA)
14. Office copy