

भारत सरकार  
वित्त मन्त्रालय, व्यय विभाग  
केन्द्रीय पेंशन लेख कार्यालय  
त्रिकूट-II भीकाजी कामा प्लेस  
नई दिल्ली-110066

फोन : 26174596, 26174456, 26174438



GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF EXPENDITURE  
CENTRAL PENSION ACCOUNTING OFFICE  
TRIKOOT-II, BHIKAJI CAMA PLACE,  
NEW DELHI-110066  
PHONES : 26174596, 26174456, 26174438

CPAO/Tech/Bank Performance/37 Vol-III(A)/2021-21/7607/ 98

21.09.2021

**Office Memorandum**

**Subject: Return of PPO if pension has not been credited to the account of the pensioner for a period of 3 years and above-reg.**

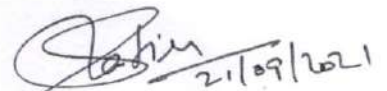
The "Scheme for Payment of Pensions to Central Government Civil Pensioners by Authorised Banks (Fifth Edition, July 2021) at para 21.4 ("**Payment of arrear due to non-submission of the life certificate relate to period three years and above**") states that

"If pension has not been credited to the account of the pensioner for a period of 3 years and above, the disbursing authority should return the PPO to the CPAO by the CPPC, with suitable endorsement thereon, specifying the date up to which the pension was credited in the pensioner's account; CPAO will forward the same to PPO issuing authority for updation of their record. Payment of arrears in such cases as also payment of current pension will be made by the CPPC on receipt of PPO with a sanction of the competent authority through the CPAO. Such payments will also be mentioned prominently in the e-payment scrolls."

It has been observed that the guideline mentioned above is not being followed by banks. This is leading to hardships faced by family pensioners who prefer to claim the pension at a later stage. The delays caused are also sometimes leading to avoidable judicial action on the part of the pensioner.

Banks are, therefore, requested to strictly adhere to the guideline mentioned in Para 21.4 of the Scheme Booklet.

*This issues with the approval of Chief Controller (Pensions).*

  
(Satish Kumar Garg)  
(Sr. Accounts Officer)

To

1. All the Heads of CPPCs of the Authorised Banks
2. All the Heads of GBUs/GBDs of the Authorised Banks

Copy for information to

1. PS to CC (P), CPAO
2. Sr. TD (NIC), CPAO
3. PA. To ACA, CPAO

**21.4 Payment of arrear due to non-submission of the life certificate relate to period three years and above**

If pension has not been credited to the account of the pensioner for a period of 3 years and above, the disbursers portion of the PPO should be returned to the CPAO by the CPPC, with suitable endorsement thereon, specifying the date up to which the pension was credited in the pensioner's account; CPAO will forward the same to PPO issuing authority for updation of their record. Payment of arrears in such cases as also payment of current pension will be made by the CPPC on receipt of PPO with a sanction of the competent authority through the CPAO. Such payments will also be mentioned prominently in the e-payment scrolls.