



CPAO/IT&Tech/Master Data/14 Vol-III A/2025-26/ 49

Dated: 21.10.2025

Office Memorandum

Subject: Modified Format-F for Capturing Change Information—reg.

The undersigned is directed to refer to the subject cited above and state that under the e-scroll system, several formats have been devised for capturing data from banks relating to pension payment. Format-'F' is required to be submitted by banks for capturing changed information of pensioners such as change of category of pensioner from 'A' to 'B' on death of a pensioner; transfer of pension account from one bank to another, etc. However, it is observed that banks are not submitting the Format - F as an intimation to CPAO on the occurrence of such events. This breaks the seamless flow of information & updates to key stakeholders i.e. CPAO, PAOs & Admin Ministries.

It has been decided by the Competent Authority to revise the Format-'F' to include additional information such as commencement and discontinuation of FMA and to remove certain fields that are no longer relevant (e.g. cheque number, cheque amount etc.). Accordingly a new Format 'F' has been drafted and the modifications are as under:

- a. Deleted Scroll No. and Scroll Date, as this information need not be linked with the e-Scroll.
- b. Deleted the Change Type field, as banks were finding it difficult to codify change information under the existing codes. Instead, separate columns have been created corresponding to these codes.

In view of above, CPPCs of Authorized Banks are hereby directed to update Format-'F' to furnish such changed information to CPAO in this format alongwith the payment scrolls. Data in Format-'F' should be submitted monthly (i.e. one file per CPPC per month). Revised Format- 'F' and its Workflow has been annexed herewith for information and strict compliance.

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

(Ajay Chaudhary)
Sr. Accounts Officer (IT & Tech)

To,

1. Head of CPPCs of all authorised banks
2. Head of GBDs of all authorised banks

Copy to

1. PS to CC(P)
2. PA to CA
3. Sh. Dhiraj, Scientist (B) NIC CPAO for taking further necessary action.

Format-F

Bank → CPAO

What is Format-F

Format for Banks (CPPCs) to notify CPAO about pensioner Details / status changes.

Main Use Cases

1. **Death** - Pensioner passes away
 2. **Life Certificate** - Annual life proof
 3. **PPO Transfer** - Bank change
 4. **Commutation** - Lump sum payment
 5. **Fixed Medical Allowance** - Start/Stop
 6. **Pay Commission** - Salary updates
 7. **Pensioner Mobile No / Email** - Mobile/Email updates
-

Workflow

1. Event Occurs

Bank identifies pensioner events (death, transfer, medical, Commutation etc.)

2. Data Collection

Always Required:

- PPO Number, CPPC Code, Bank IFSC
- Pensioner Name, Account Number

Event-Specific Data:

- Death: PPO categories, death date
- Transfer: New bank details
- Commutation: Amount, dates
- FMA: Start/Stop

3. Validation

System checks mandatory fields, date formats, data types

Sample Json

4. JSON Creation

```
{  
  "ppoNumber": "ABC123456789",  
  "cppcCode": "BANK001",  
  "yearMonth": "202509"  
}
```

5. Secure Transmission

Send by upload

6. CPAO Receives

Stores in **Form F New table**, assigns tracking number

7. CPAO Validation

Outcomes: Its just View & Accept as Received Data from Banks

8. Event Processing Based on Event Respective Section Process this request

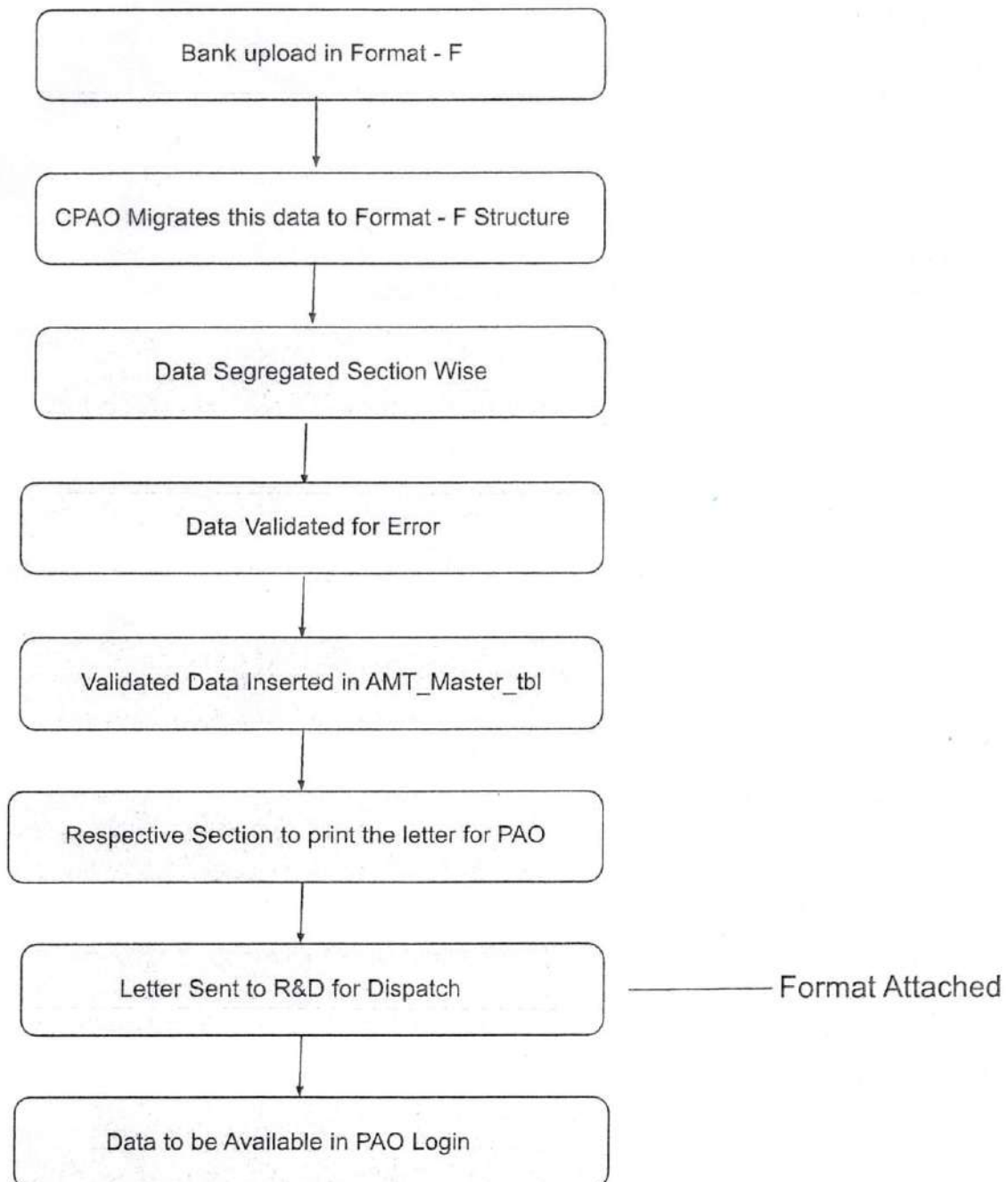
- **Death:** Change to family pension
- **Life Certificate:** Mark active
- **Transfer:** Update bank details
- **Commutation:** Record payments
- **FMA:** Update allowances
- **Pay Commission:** Recalculate pension

Generate a predefined format letter based on event and dispatch letter.

9. Database Update

Amendment Table Update

Flow of Work with Diagram



1. **Bank Upload**

Portal: <https://eppo.nic.in/eppo/>

Login → Bank Dashboard → Upload → *Format -F option*

Bank uploads **Format-F JSON file**.

File must follow **Format-F schema**.

2. **Migration to Format-F Structure**

Uploaded JSON parsed & mapped to **Format-F SQL table**.

JSON object mapping.

3. **Validation**

Common Checks: Mandatory fields, correct formats.

Event-Specific Checks:

Death: Date_of_Death required

Transfer: Transfer_Type, Transfer_CPPC_Code required

4. *Commutation:* Commutation_Amt, Commutation_Paid_Date required

FMA: FMA_Action (START/STOP) required

5. **Data Segregation**

Records segregated **section-wise** based on PPO No.

Auto-visibility to respective sections.

6. **Database Insertion**

Valid records → AMT_Master_tbl

Audit logs maintained with CreatedOn, UpdatedOn, User ID.

7. **Section Processing**

Section downloads/prints letters for **PAO**.

8. **Dispatch**

Letter forwarded to **R&D** for dispatch.

9. **Availability**

Validated data available in **PAO login** for reference.

JSON FORMAT

```
{  
  "FormatF_Upload": {  
    "Common": {  
      "CPPC_Code": "1234567",  
      "Pension_IFSC_Code": "SBIN0001234",  
      "PPO_Number": "202501234567",  
      "Account_No": "123456789012345",  
      "Pensioner_Name": "Ram Kumar",  
    },  
    "Death": {  
      "Original_PPO_Class": "A",  
      "Changed_PPO_Class": "B",  
      "Date_of_Death": "20250815",  
      "Date_of_CategoryChg": "20250820",  
      "PAN_Card_No": "ABCDE1234F",  
      "Aadhaar_No": "123412341234"  
    },  
    "Transfer": {  
      "Transfer_Type": "OUT",  
      "Transfer_CPPC_Code": "1234567",  
      "Transfer_IFSC_Code": "SBIN0004321",  
    }  
  }  
}
```

"Transfer_Account_No": "456123789654123",

"Transfer_Date": "20250825"

},

"Commutation": {

"Commutation_Amt": 500000.00,

"Commutation_Paid_Date": "20250810",

"Commutation_Restore_Date": "20300810"

},

"FMA": {

"FMA_Action": "START",

"FMA_Action_Date": "20250812",

"FMA_Action_Source": "CPAO"

}}}

Database Insertion : Insert into AMT_Master_tbl

Format-F

Version 1.1 Dated 21/AUG/2025

Electronic Format for Report on Change in Status of Pension

(To be prepared by CPPC)

Sl.no.	Field Name	Type	Maximum Width (character)	Description
1.	CPPC Code*	C	7	BSR Code of CPPC
2.	PENSION ACCOUNT HOLDING BRANCH IFSC CODE *	C	11	Pay Branch Code (IFSC Code).
3.	PPO NUMBER*	C	12	12 Digit PPO number of Pensioner
4.	ACCOUNT NO *	C	20	Pensioner's S.B. Account No
5.	PENSIONER NAME *	C	70	Pensioner/Family pensioner name
6.	On event of Death Of Pensioner			
6.1.	Original PPO Class Of Pensioner #	C	1	Original PPO Class Of Pensioner
6.2.	Changed PPO Class of Pensioner #	C	1	Changed PPO Class Of Pensioner
6.3.	Date of Death #	D	8	Date of Death (YYYYMMDD)
6.4.	Date of Change of Category #	D	8	Date when category changed (YYYYMMDD)
6.5.	PAN Card Number #	C	10	PAN Card number of Family pensioner who is now getting pension
6.6.	Adhaar Number	N	12	Adhaar number of Family pensioner who is now getting pension
7.	On event of Submission of Life Certificate			
7.1.	Date of Life Certificate #	D	8	Date of Life Certificate (YYYYMMDD)
8.	On Transfer of PPO Account			
8.1.	Type of Transfer #	C	3	IN- (IF Transfer IN from Other CPPC/Branch) OUT- (IF Transfer OUT to Other CPPC/Branch)
8.2.	Transfer CPPC Code #	C	7	Transfer CPPC Code of BANK
8.3.	Transfer Paying Branch IFSC Code #	C	11	Transfer Paying Branch IFSC Code
8.4.	Transfer ACCOUNT NO #	C	20	Pensioner's S.B. Account No

Sl.no.	Field Name	Type	Maximum Width (character)	Description
8.5.	Date of Transfer #	D	8	Date of transfer (YYYYMMDD)
9.	On Commutation Paid By BANK			
9.1.	Commutation Amount Paid #	N	7	Commutation Amount Paid
9.2.	Commutation PAID Date #	D	8	Commutation PAID Date(YYYYMMDD)
9.3.	Commutation Restoration Date #	D	8	On Which Date Commutation will be Restored (YYYYMMDD)
10.	On Fixed Medical Allowance Start or Stop			
10.1.	Fixed Medical Allowance Action #	C	5	START/STOP
10.2.	Fixed Medical Allowance Action Date #	D	8	Date on which fixed medical allowance started or stopped
10.3.	Fixed Medical Allowance Action source #	C	4	CPAO- DUE TO SSA RECEIVED FROM CPAO BANK- DUE TO OPTION GIVEN BY PENSIONER TO STOP FMA
11.	PAY COMMISSION	C	5	5,6,7,8 etc changed by bank due to SSA received from CPAO or by General order received from DOPPW 0 in case of Not Applicable
12.	Pensioner Mobile Number*	N	10	Pensioner Mobile Number
13.	Pensioner Email address	C	100	Pensioner Email address
14.	Year Month*	N	6	Year Month of changes (YYYYMM)

Note:-

- * Indicates mandatory fields.
- All the date fields should be in YYYYMMDD format.
- Type Description: N=Numeric, C=Character, D=DATE.
- Sub fields (#) mentioned under Sl.No 6,8,9,10 are mandatory in their respective events. For eg. In case of Death of Pensioner Pension Category is being changed then all fields mentioned under sl.no 6 are mandatory.
- For Sl.no.6 Data for Sl.No 6.1 and Sl.No 6.2 will remain same in event of No Pensioner is alive i.e. both pensioner and family pensioner has expired.
- In Case of Transfer IN the information of Previous bank and branch is to be given SL.no 8 Column, while in case of transfer out the information of new BANK and branch is to be given.
- Under Sl.No. 10 column Sub Sl.No 10.3 Fixed medical allowance source CPAO to be given if FMA started or stopped with issue of SSA from CPAO and BANK to be given if the FMA is stopped on request of pensioner.