

Government of India
Ministry of Finance
Department of Expenditure
Central Pension Accounting Office
Trikoote-II, Bhikaji Cama Place
New Delhi- 110066.

No. CPAO/ IT&Tech/Bank Performance/37 Vol-IV/10638/2026-27/67

Dated: 28.04.2026

Office Memorandum

Subject: Instructions regarding credit of first pension/family pension – reg.

The undersigned is directed to reiterate the instructions issued earlier vide this office OMs dated 12.07.2021, 23.05.2023 and 20.10.2023, wherein all Central Pension Processing Centres (CPPCs) are advised to ensure that the credit of first pension/family pension is carried out immediately on the basis of e-PPO and e-SSA including scanned copy of undertaking received from CPAO, without waiting for the physical copy of PPO to avoid undue hardship to the pensioners. The same has also been reiterated in various meetings held with banks from time to time.

It has also been advised that banks should not insist upon submission of Life Certificate or physical presence of the pensioner/family pensioner at the time of credit of first pension.

However, it has come to the notice of this office that despite repeated instructions, banks are still insisting on pensioners/family pensioners to visit the bank branch in-person and submit Life Certificate, Undertaking (for recovery of excess payment) before releasing the first credit of pension/family pension. Such practices are not in conformity with the extant instructions.

In view of above, it is once again requested to all the CPPCs to ensure strict compliance of the instructions and issue suitable directions to all concerned branches under their control.

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



(Ajay Chaudhary)

Sr. Accounts Officer (IT & Tech)

To,

1. Heads of CPPCs of All Authorized Banks (as per list)
2. Heads of GBD of All Authorized Banks (as per list)

Copy to:

1. PS to Addl. CGA (A&FR)
2. Under Secretary, DoP&PW
3. PS to CC (P)
4. PA to CA
5. NIC (CPAO)