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Government of India

Ministry of Personnel, Public Grievances and Pensions

Department of Pension & Pensioners' Welfare

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3rd Floor, Lok Nayak Bhavan,
Khan Market, New Delhi
Dated: 29.10.2026

OFFICE MEMORANDUM

Subject: Guidance on approaching Pension Disbursing Authorities including banks, or Pension Sanctioning Authorities for redressal of pension related grievances - reg.

The undersigned is directed to say that an analysis of long-pending grievances filed on the CPENGRAMS portal by the Central Civil Pensioners covered under CCS(Pension) Rules, 2021 has revealed that one of the major reasons for delayed redressal is the insufficient awareness among pensioners and family pensioners about whom they should approach for redressal of their grievances.

2. Therefore, the broad distribution of responsibilities between Pension Disbursing Authorities, including banks (hereinafter referred to as "PDAs"), and Pension Sanctioning Authorities (hereinafter referred to as "PSAs") is being clarified to facilitate appropriate action on pension related issues.

3. The underlying principle is that, if pension or family pension has already been sanctioned and the issues relate primarily to payment or implementation of the instructions contained in the PPO, the PDA should ordinarily be approached. Otherwise, the concerned PSA may be contacted for fresh sanction, determination of eligibility or amendment of the PPO.

4. The payment of pension involves various processes and the facts of the particular case may warrant a different approach. Nevertheless, based on the broad guidelines, the illustrative lists of issues to be taken up with PDAs and PSAs are given below:

List 1: Issues ordinarily to be taken up with PDAs

Sl. No	Nature of issue
1	Stoppage of already authorized pension or family pension
2	Non-payment or incorrect payment of Dearness Relief (DR) or Fixed Medical Allowance (FMA), already authorised in the PPO
3	Restoration of the commuted portion of pension after 15 years
4	Non-payment of additional pension or family pension on attaining the age of 80 years or above when the date of birth is mentioned in the PPO
5	Submission of the Life Certificate or Digital Life Certificate (DLC)
6	Non-receipt of Pension slip
7	Switching over from FMA to CGHS facilities or stoppage of FMA in case of shifting of residence to a CGHS-covered area
8	Issue of a duplicate pensioner's portion of the PPO where the PPO has been lost, damaged or torn
9	Commencement of family pension on submission of Form 12 where the family member is already included or co-authorised in the PPO as a family pensioner
10	Payment of arrears due to non-submission of the life certificate for a period less than three years
11	Transfer of pension account between branches or banks
12	Submission of nomination in Form A for payment of Life Time Arrears (LTAs) for fresh nomination, if not already done or for amendment of an existing nomination
13	Lesser payment of pension due to excess deduction of TDS or non-reflection of already deducted TDS in Form 130/ erstwhile Form 16

List 2: Issues ordinarily to be taken up with PSAs

Sl. No	Nature of issue
1	Receipt of incorrect pension or family pension resulting from incorrect service or pay particulars, etc. in the PPO
2	Disputed eligibility for family pension or other pensionary benefits
3	Any correction or amendment in the PPO – name, date of birth, rank, etc.
4	Intimation regarding marriage/remarriage or birth of a child after the pensioner's retirement in Form 5
5	Commencement of family pension for a family member whose name is not included/co-authorised in the PPO, by submitting Form 10
6	Inclusion/Co-authorisation of a permanently disabled child, permanently disabled dependent sibling or dependent parent in the PPO, subject to the fulfillment of conditions

Sl. No	Nature of issue
7	Issue of a fresh PPO in the case of a missing pensioner or family pensioner
8	Payment of arrears due to non-submission of the life certificate for a period of three years and more
9	Intimation about disability of a child or sibling or divorce of a daughter or death of husband of a daughter
10	Submission of application for switching over from the CGHS OPD facility to FMA along with a surrender certificate issued by CGHS

5. This issues with the approval of the competent authority.

29/10/2026

(Sanjay Bharti)
Under Secretary to the Government of India

To,
All Ministries/Departments/Organisations
(As per standard list)