



CPAO/IT&Tech/Bank Performance/37 Vol. III/2018-19/85

17.08.2018  
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**OFFICE MEMORANDUM**

**Subject:- Manner of disposal of PPO - death of the pensioner with no claimant authorized for family pension in the same PPO.**

Attention is invited to this office OM No. CPAO/Tech/Bank Performance/2014-15/511-581 dated- 23.09.2014 (copy enclosed) wherein all Heads of the CPPC and Heads of Government Business Department of the Banks were instructed to return both halves of PPO to CPAO where no nominee is authorized for pension on the same PPO so that the family pension could be authorized to other eligible members of the family of the pensioner.

It has been observed that the both halves of the PPOs are not being returned by the CPPCs of the banks which has resulted in a number of court cases for delay in the commencement of family pension to the family pensioner other than the spouse.

It is reiterated that both halves of the PPO may be returned to the CPAO in case there is no nominee authorized for family pension on the same PPO exist as stipulated at per Para 23.3 of the Scheme for Payment of Pension to Central Government Civil Pensioners by Authorized Banks (Fourth Edition, 3<sup>rd</sup> December, 2004).

As per Para 23.3 of the Scheme for Payment of Pension to Central Government Civil Pensioners by Authorized Banks (Fourth Edition, 3<sup>rd</sup> December, 2004), wherein it is clearly stated that "The paying branch will enter the date of death of the pensioner in the disburser's portion of the PPO as well as pensioner's portion and in the register in the form as in Annexure VIII (pg. 33). The pensioner's half of PPO will then be returned to the nominee if family pension stands authorized through the same PPO; otherwise it will be returned to the Link Branch/CPPC along with the disburser's half, for onward transmission to the CPAO. The latter will up-date its record and transmit both halves of the PPO after keeping the necessary note in their records, to the PAO/AG who had issued the PPO for similar action and record".

All the Heads of the CPPC and Heads of Government Business Department of the Banks are requested to adhere to the above guidelines and return both halves of the PPO to the CPAO in order to avoid delay in finalization of family pension cases other than spouse.

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

Encl:- As above

*Shahid*  
20/8

(Md. Shahid Kamal Ansari)  
(Asstt. Controller of Accounts)

To

1. Heads of CPPCs of all Banks
2. Heads of Government Business Divisions of all Banks (As per list)

The non-compliance of these instructions by the banks is resulting increase in receipt of number of court cases and legal cases in CPAO, non-updation of CPAO's and PAO's relevant record, delay in authorization of family pension to the eligible family members for whom a new PPO is to be issued, causing hardship to the claimants, points raised by the Pensioners' Welfare Associations from different platforms including SCOVA meetings.

The Para 6.3.1 of the CPPC Guidelines also stressed upon the strict adherence to the codal provisions of "Scheme Booklet", CCS(Pension) Rules, Orders, Guidelines on Pension issued by Government of India/Reserve Bank of India from time to time.

Non-compliance of codal provisions by the banks is a very serious lapse on their part. Therefore, it is imperative to instruct the Heads of CPPC of all the banks/ Heads of Govt. Business Divisions to take a stock of these cases and send a Review Report within seven days from the receipt of this Office Memorandum followed by returning of both the halves of all such PPOs wherein pensioner/spouse has died and no claimant for family pension has been authorized in the PPO. The matter may be taken on priority as it is under review at the higher level.

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

The Hindi version will follow.

  
(M.M. Kaushik)

Asstt. Controller of Accounts

To,  
Heads of all the CPPCs of Authorized Banks.

Copy to:-

**Heads of Govt. Business Divisions of  
All the Authorized Banks (As per List) with the request to monitor the action  
taken by CPPCs at their level and instruct all for early action.**

Asstt. Controller of Accounts

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CPAO/Tech/Bank Performance/2014-15/S11-581

23.09.2014

**OFFICE MEMORANDUM**

**Sub: Manner of disposal of PPO - death of the pensioner with no claimant authorized for family pension in the same PPO**

The Central Pension Accounting Office is a nodal agency for administering the Scheme for pension disbursement through public sector banks. It is in continuous process of streamlining and simplifying the pension delivery to the utmost satisfaction of Pensioner's/ family pensioner's comfort and convenience. The disbursement of family pension to the "family pensioner other than spouse" like widowed/divorced daughter is one of those areas in which a lot of efforts have been put in to simply and make them effective and efficient.

But it has been observed that a number of court cases and legal cases received in CPAO are mainly related to delay in the commencement of family pension to the family pensioner other than a spouse and arisen due to negligence on the part of the banks in returning the disbursers' and the pensioners' half of the PPO to CPAO if there is no family pensioner stands to be authorized through the same PPO.

In this context, Para 23.3 of "Scheme for Payment of Pensions to Central Government Civil Pensioners through Authorized Banks" provides the manner of disposal of PPOs wherein no claimant exists after the death of pensioner/family pensioner with the stipulation that the disburser's portion as well as pensioner's portion of the PPO is to be returned to CPAO for updation of its record and onward transmission to the PAO/AG who had issued the PPO for similar action and record.