

**Accounting and Operating Procedure
for Central Pension Processing Centre
of Authorised Banks for Pension
Disbursement to Central Government
(Civil) Pensioners**

Central Pension Accounting Office

February, 2012

(Updated in February, 2015)

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1. Introduction

1.2 Earlier guidelines

1.2.1 The Scheme for Payment of Pensions to Central Government Civil Pensioners through Authorized Banks lays down the procedure for disbursement of pension. Guidelines on the Establishment of Central Pension Processing Centers (CPPCs) were circulated to all Banks by CPAO in 2006.

1.2.2 The CPPC guidelines have been suitably amended and extended under these operating and accounting procedure for CPPCs.

1.2.3 The modified pensioners data base structure based on the impact of the Sixth Pay Commission related decisions has been circulated to all banks vide CPAO OM dated 22 April 2009 (*Annex-1*).

1.2.4 The process of simplification of pension authorization and disbursement as recommended by various internal and other committees have been examined and certain changes have been made in the existing scheme.

1.2.5 The impact of electronic interfaces as and when introduced will be suitably incorporated.

2. Service to pensioners

2.1 Information needs of the pensioners

2.1.1 All information needs of the pensioners shall be met by the Home Branch, as detailed in Section 4.6 below. The Home Branch may provide a pool of dedicated and knowledgeable manpower. It is desirable that the requirements of the pensioners should be attended on the first visit. There should be prioritized service to senior citizens, physically handicapped pensioners/ very old pensioners, etc.

2.1.2 CPPC and Home Branch shall invariably endorse each original communication to any office/bank involving the pensionary dues of the pensioner to him.

2.1.3 The status of processing of the pension papers on its receipt in CPPC from CPAO (PPO/ revision authority) should be available to the pensioner on the website of the CPPC. This has been detailed in Section 7.1 below.

2.2 Service to handicapped pensioners

2.2.1 Orders issued by Government of India/ Reserve Bank of India from time to time on service to handicapped pensioners may be strictly adhered to by the banks.

2.2.2 The software of the CPPC shall enable registration of requests and facilitate special services to physically handicapped/ very old pensioners, etc.

3. Decentralized System before transition to CPPC

3.1 Link Branches

3.1.1 In the pre-CPPC system, the two halves of the Pension Payment Order (PPO) or the Revision Authority were sent by CPAO under a Special Seal Authority (SSA) to the link branch. The link branch sent the documents to the paying branch where the pensioner holds his pension account for processing, payment and custody. The index register of the pensioners was required to be maintained by the link Branches for tracking the movement of PPOs.

3.2 Nodal Branches

3.2.1 The pension payment scrolls generated by the paying branches were consolidated by the link branch and forwarded to the nodal branch for further consolidation. The Nodal branch was responsible for preparing and sending to the CPAO, the Daily Government debit scroll with all relevant underlying pension payment scrolls from the paying/ link branches. The nodal branch sent the daily memo to the bank's Link Cell in Nagpur (GAD, Mumbai in case of SBI) for seeking re-imbursement from Central Accounts Section (CAS), RBI, Nagpur.

4. Roles in the Central Pension Processing Centre (CPPC) system

4.1 Authorization of all branches for pension

4.1.1 Following the introduction of the CPPC, all CBS enabled branches of the bank are now required to be authorised for serving as pension account holding branches. Any retiring employee/ pensioner can open a pension account with any such CBS enabled branch of the bank.

4.1.2 All such CBS enabled branches of the bank are therefore required to be listed in the CPAO BSR Code Directory, as detailed in

Section-6.6. This is notwithstanding whether any branch has a pensioner account at a point of time.

4.1.3 The branch in which the pensioner holds his pension account will be referred to as his Home Branch hereafter.

4.1.4 Any Non-CBS enabled Branch if already handling pension account shall continue to handle the pension account. However, new pension account shall not be opened in Non-CBS enabled Branches.

4.2 Roles and Responsibilities of CPPC as link branch

4.2.1 CPPC will take over all responsibilities performed by the link branches in the pre-CPPC system. Once the CPPC is established in a bank, CPAO will send the disburser's half of PPOs/revision authorities to the CPPC. Pensioner's half of PPO, if required, will also be sent to CPPC which will send it to Pension Account Holding Branch for delivery to the pensioner.

4.2.2 CPPC will maintain pensioner-wise folder physically and electronic as well. The scanned copy of the PPO will be kept in the concerned pensioner's electronic folder by the CPPC and will be viewable by branches. Similarly, all PPOs received from other CPPCs/banks on migration will be entered and scanned and will repose in the CPPC database in the pensioner-wise electronic and physical folders.

4.2.3 All authorities /documents for any revisions/ changes authorized by CPAO will also be sent to CPPC. The documents should be scanned and archived after the data is entered into the CPPC system.

4.3 Roles and Responsibilities of CPPC as Paying Branch

4.3.1 The pension calculations will be done at the CPPC and credited to all pension accounts electronically. (However in SBI, the 14 CPPCs process the payment and upload the credit advice to the Central Data Centre in Mumbai, who affords the credit to each pensioner's account).

4.3.2 The CPPC should ensure that the pension should be credited into the pensioner's account by the last working day of the month to which pension relates, except in the month of March when it would be credited in the first working day of April.

4.3.3 As the drawing and disbursing agency, the CPPC will be responsible for the deduction of TDS and its report to CPAO through scrolls and other reports as required by CBDT from time to time.

4.3.4 CPPC, on receipt of transfer applications will ensure all necessary action for the transfer of pension account from one branch of the bank to another branch of the same bank or another bank.

4.3.5 The undertaking for recovery of excess amount paid to the pensioner by the bank has been made a part of the pension papers to be submitted by the retiring Govt. Servant to Head of the Office before his/her retirement. The undertaking addressed to the branch manager of the bank will route from Head of the Office to the CPPC of the bank through CPAO alongwith Pension Payment Order booklet (PPO). The PAHB need not to insist the pensioner to submit the same for credit of first pension*1. This undertaking shall also be archived by the CPPC suitably in the relevant pensioners folder. It must be ensured that there are no delays in the disbursement of the first pension on this account.

***1Authortiy :-M/o PPG&P, OM No. 1/27/2011-P&PW (E) dated- 7th May, 2014.**

4.3.6 The life and other mandatory certificates shall also be furnished by the pensioners to the Home Branch, who shall transmit the same to the CPPC. The Home Branch and the CPPC must ensure acknowledgment of receipt of the certificates to the pensioners. While doing so, the CPPC must ensure suitable systems/flags for registration of the certificates to ensure that there is no disruption in regular pension disbursement. The CPPC of the concerned banks must also ensure scanning and archiving these certificates in the relevant pensioners' folder.

4.3.7 The scheme requires that the arrears be drawn up by the CPPC of the bank only after the calculation and verification of the Due and Drawn Statement. Thereafter, the Home Branch should be able to access Due and Drawn Statements.

4.4 Roles and Responsibilities of CPPC as Nodal Branch

4.4.1 CPPC will take over all responsibilities performed by the nodal branches in the pre-CPPC system. The CPPC will henceforth submit the e-scrolls to CPAO on daily bases and send the daily memo to its Link Cell for seeking re-imburement from RBI. The CPPC will also furnish the Date-wise Monthly Statement and other documents to CPAO for reconciliation.

4.4.2 The CPPC is responsible for furnishing all periodical reports/statements sought by CPAO from time to time, for budgetary and other requirements. The CPPC has to submit monthly DMS to CPAO every month. The CPPC is also responsible for transmitting the electronic scroll on daily basis to CPAO.

4.5 Roles and Responsibilities of CPPC as oversight agency

4.5.1 CPPC will receive Government orders and disseminate the same to all concerned agencies for necessary action.

4.5.2 The CPPC should have direct access to the websites of the Department of Pension & Pensioners' Welfare, M/o Home Affairs and Ministry of Health & Family Welfare so that these are regularly browsed and orders on Dearness Relief & Medical Allowance issued by various Departments are acted upon immediately.

4.5.3 The dues of the pensioner accruing with time, based on age must be automatically paid to the pensioner by the CPPC on provisional basis for a period of six months. This should be fully automated and exceptions watched for correction.

4.5.4 At the time of credit afforded at CPPC, a confirmation report must be generated and monitored to ensure that the pension/ family pension etc. in respect of all pensioners of the CPPC have been credited. A monthly discrepancy report with respect to the total number of pensioners and those paid in the previous month may be reviewed regularly. The changed information in Format-F must be sent to CPAO alongwith paid e-scrolls without fail. Exceptions should be reviewed by the senior management of the bank to enable immediate rectification of any omission.

4.5.5 CPPC software is required to have a grievance redressal module as detailed in Section 9.2 below.

4.5.6 CPPC may exercise oversight on quality of service to pensioners

including services to the handicapped pensioners.

4.5.7 CPPCs may ensure that the responsibilities assigned to Home Branches are enforced so that the pensioners are not redirected to CPPC for redressal of grievances and information needs. Necessary performance measures and monitoring mechanisms, in co-ordination with the respective administrative structures to achieve the desired level of service delivery in Home Branches as well as CPPCs may be instituted by the bank.

4.6 Roles and Responsibilities of Home branches (pension account service branch)

4.6.1 The Home Branch is the branch where the pensioner opens his pension account and has a direct contact with the pensioner. Home Branch is responsible for collecting the requisite certificates from the pensioners and providing them with all customer related information's.

4.6.2 It is desirable that the requirements of the pensioners should be attended on his first visit. There should also be prioritised service to physically handicapped/ very old pensioners as well as seating arrangements/ people management available at all branches.

4.6.3 Currently, the Home Branches across the country are the nodal point for providing service to pensioners at their doorsteps. The pensioners will continue to transact through the Home Branch where they maintain their pension account. It is intended that besides timely and automated payments, the pensioners should receive all information from the Home Branch.

4.6.4 The pensioner is not required to visit the bank to activate the first payment of pension. On receipt of PPO Booklets the CPPC itself will verify the identification details i.e. specimen signature, photos, permanent address etc. of the pensioner given in the PPO booklet & attached documents to it, from the details of "Know Your Customer" norms applied at the time of opening of bank account by the retiring Govt. Servant and other details available in their CBS System. Pensioners half of PPO will be sent by CPPC to PAHB for delivery to the pensioner, if required, as the Government Servant has to opt at the time of submitting pension papers to the Head of the Office before his/her retirement as to whether he/she would prefer to have his/her PPO booklet through Head of the Office alongwith other

dues or through bank. On receipt of pensioner's portion of PPO the PAHB shall immediately address the pensioner to collect the same. While handing over the pensioner's portion of the PPO to the pensioner PAHB will obtain pensioners' signature as a proof of delivery of the same and archive the same in the relevant pensioners folder at CPPC.

*** 1 Authority: - M/o PPG&P, OM No. 1/27/2011-P&PW (E) dated- 7th May, 2014.**

4.6.5 If the pensioner is transferring his account to any new branch of the same authorized bank, he may submit an application for transfer of pension account at either the old branch or the new branch of the same. An arrangement to receive and acknowledge pensioner's application may be put in place.

4.6.6 The Home Branch will meet all information needs of the pensioner using the CPPC system. The CPPC software will display on the computer screen, options and view of the details of calculation of pension and its breakup of the pension paid to the pensioner/ family pensioner. The Home Branch will act as intermediary between the pensioner & CPPC and, besides providing accounts statement, provide to the pensioners the TDS, pension slip, the Due and Drawn Statement in respect of each arrear and the Annual Income Statement.

4.6.7 The Home branch will be responsible for reporting the relief sought in respect of income tax to enable CPPC to deduct tax at source. They will verify and upload the admissible reliefs claimed by pensioners and down load and provide Form 16 to the pensioners.

4.6.8 The Home Branch will interact with the pensioners and redress their grievances within the prescribed time limit, if necessary, in consultation with the CPPC. Details of Grievance redressal requirement is given in Section 9.2.

4.6.9 Any change in the status of the pension which originates at the Home Branch such as the death of the pensioner (subsequent application of family pension/Life time arrears), change in address, transfer to another branch or bank, non-operative pension account, etc. will be communicated without delay by the branch to the CPPC which in turn to CPAO. All such cases shall be processed by the CPPC for further action as prescribed in the Scheme for Payment of Pensions to Central Government Civil Pensioners through Authorized

Banks. The CPPC will retain this information on its database with suitable audit trail.

4.6.10 It would be the responsibility of the Home Branch to update the entries of the pensioners' half under the signature of the appropriate authority, if desired by the pensioner.

5. Additional relief to New Pension Scheme subscribers in death/disability cases

5.1 Role and responsibilities of Home Branch

5.1.1 The additional relief to New Pension Scheme subscribers in the event of death/ disability in the form of provisional pension is being directly disbursed by CPAO to the bank accounts of pensioners/family pensioners each month.

5.1.2 The Home Branch is required to act as a service delivery point of presence for the pensioners and also act as an intermediary of CPAO for uploading/ intimating first time identification issued by the bank on the basis of details of pensioner verified by the bank at the time of opening of bank account through KYC and available in its CBS system, life certificate, etc. to CPPC. Home Branch will register grievances and redress the same. If the grievance does not pertain to the branch, then it shall be forwarded to CPAO under intimation to CPPC.

*** 1 Authority:** - M/o PPG&P, OM No. 1/27/2011-P&PW (E) dated- 7th May, 2014.

5.2 Role and responsibilities of CPPC

5.2.1 The oversight responsibility would inter-alia pertain to redressal of grievances and delivery of services by the Home Branches. As and when required by CPAO, the CPPC may closely co-ordinate with the Home Branches to resolve difficulties.

6. Pre-requisites for the establishment and smooth functioning of a CPPC

6.1 Infrastructure

6.1.1 Each bank (other than SBI) will nominate any one branch only to act as the Central Pension Processing Centre (CPPC). This branch established by the bank should be equipped with adequate manpower and provided with infrastructure to support the activities matching with its scope of work. The infrastructure facilities in the CPPCs should match with the requirements for all categories of pensions across Civil and Non-Civil Departments of the GOI and State Governments being dealt by the Bank.

6.1.2 CPPC should provide for the safe custody of all pension papers. It is a basic requirement that the Disburser's half of the PPO portion and revisions thereto, all SSAs, and all papers pertaining to one pensioner be securely placed in one file. Indexing of all such files and maintenance of proper archival and retrieval systems are necessary. It is imperative for efficient disbursement that the place of storage of these files should be within the precincts of the CPPC.

6.1.3 Digitization of all papers in the pensioner's file should be completed in respect of civil pensioners within a year from commencement of CPPC, and in any case before 31st March 2013.

6.2 Connectivity, hardware and software

6.2.1 It is necessary that the quality and configuration of the connectivity, hardware and software may be commensurate with the volume of transactions and user expectation. An efficient process may be designed for working with necessary validations.

6.2.2 The configuration for hardware and networking should be reviewed from time to time by the Bank and improved with technological advancement and experience of CPPCs. Similarly the software may require enhancement from time to time and suitable provision for maintenance may be provided for by the bank.

6.3 Adherence to Codal provisions

6.3.1 All banks should take adequate care to ensure that codal provisions of this operating procedure, Scheme for Payment of Pensions to Central Government Civil Pensioners through Authorised Banks, CCS (Pension) Rules, orders and guidelines on pension issued by Government of India / Reserve Bank of India from time to time are incorporated into the software.

6.3.2 The software should generate all reports and returns as may be required from time to time.

6.4 Creation of Database

6.4.1 The Index Registers maintained in Link Branches in the pre-CPPC system are to be migrated to the concerned CPPC and the consolidated Index Register has to be prepared to ensure that data migration is complete in respect of all pension cases from the paying branches.

6.4.2 An audit of documents and data migrated from branches to the CPPC to create the database may be carried out. All data entered may be closely scrutinised and/or audited by the bank to ensure that the database is comprehensive, error free and reliable. It shall be the responsibility of the bank to undertake data cleansing and validation of data vis-à-vis the original records while migrating the pensioners' data on to the CPPC platform.

6.4.3 Wherever PPOs/documents are found to be missing/ lost, the bank should obtain copies as per Para 25 of the Scheme for Payment of Pension to Central Government Civil Pensioners by Authorized Banks. Once obtained, the duplicate PPOs should be digitised, archived and also retained as paper documents in safe custody.

6.4.4 The consolidated Index Register known as the CPPC Index Register will record the list of all PPOs or Revision Authority received in the CPPC. This Master List should be an integral part of the CPPC Software and all events relating to the movements of PPOs and Revision Authorities to CPAO or any other branch/bank should be recorded through the system and date-stamped. This would provide a tool for exercising control over the processing and movement of PPOs/ Amendments in the domain of the bank to ensure adherence to performance standard for each activity.

6.5 Matching of the master-data with CPAO

6.5.1 CPAO was created in 1990 and a separate project for the collection of pre-1990 data from banks was initiated in 2002. The new master data format was issued in April 2009 followed by its updation from time to time. The requirement of master data matching was reiterated time and again.

***2 Authority updated masterdata format.**

6.5.2 The data construction in respect of pre-90 live pensioners should have been completed by all banks and 12 digit numeric PPO numbers should have been obtained from CPAO. The 12 digit numbers thus obtained should be incorporated in all payment scrolls submitted to CPAO. No alpha numeric numbers will be recognised for reimbursement after implementation of CPPC.

6.5.3 The Master data of all the pensioners should be reconciled with the data base available in CPAO. The Master Data of the Bank should be fully matched with that of CPAO by the respective bank. In case, the pensioners' information is not available in the CPAO database, the bank will provide necessary documents to enable incorporation into this database. The smooth implementation of the CPPC and the reimbursement depends on a perfect match. The exercise of iterative matching may be concluded by deploying a special team to provide collateral evidence to CPAO for new cases and by undertaking corrective measures for erroneous inclusions.

6.6 BSR Code for CPPC and Bank BSR Directory

6.6.1 Each Bank shall get the approval of CPAO for transition to the CPPC platform after selecting one branch to act as the Central Pension Processing Centre. After approval of CPAO, the bank should obtain the license and BSR code from RBI for this branch. Once the license is obtained, it shall be intimated to CPAO with the complete list of bank branches covered under the CPPC. The soft copy of the list shall be sent electronically and it must contain the complete address with pin code, BSR code, phone no. and other contact details of the branches in the format prescribed by CPAO. The CPPC will thereafter receive all SSAs from CPAO as well as act as the Nodal branch reporting transactions to CPAO and sending Daily Memos to its link branch for claiming re-imbursement from RBI. All Nodal branches listed in the pre CPPC mode with RBI, CAS, Nagpur for put through etc shall stand cancelled for above purposes after the commissioning of the CPPC.

6.6.2 The CPPC shall maintain the BSR Code Directory of the bank. It is responsible for monthly updation by uploading the change information in respect of new/ merged/ closed bank branches, including change of postal address to CPAO in the electronic format prescribed. It is re-iterated that any branch which is enabled to act as a pension account servicing branch should be listed in the BSR Code

directory. Prompt action to update the BSR code directory is necessary in order to avoid pensioner discomfort.

6.6.3 Before commencement of the CPPC, the Bank may provide the BSR Code Directory to CPAO, one month in advance, so that after the due date, all SSAs are automatically marked to the concerned CPPC and not to the old link branch.

6.7 Liquidation of suspense balances of Government

6.7.1 New CPPC of any bank should commence its operations on the first day of a month. Payments pertaining to period prior to commencement of CPPC shall be reconciled within 3 months to liquidate old balances, if any. In the CPPC set up, claims shall be preferred and settled promptly.

6.7.2 An institutional mechanism in the CPPC shall be put in place to ensure that reconciliation is carried out on a fortnightly basis for the ongoing payments.

7. Additional responsibilities of a CPPC

7.1 Website of CPPC

7.1.1 It is desirable that each CPPC should have its own web page and the PPO status should be transparently depicted thereon. The search enquiry in the software should be enabled at least on the key of PPO number.

7.1.2 There should also be a grievance registration facility and redressal mechanism for pensioners as detailed in Section 9.2 below.

7.2 Maintenance of database

7.2.1 All data provided by CPAO in PPOs/revision authorities or any duplicate documents may be scrupulously entered into the format prescribed for master data.

7.2.2 Synchronising the database as per Government orders from time to time in addition to providing information on any change will be required.

7.3 Maintenance of master directories

7.3.1 CPPC may maintain a bank branch-wise master directory containing detailed information on branch name, branch code (as used by bank), BSR code or branch, IFSC, branch postal address with pin code, telephone numbers, e-mail ID and fax number of branch manager. This directory may be available to CPAO for download from the web page of CPPC on need basis. Changes, if any, may be regularly uploaded to the web page of CPPC and intimation be sent to CPAO.

7.4 Capacity building of Home Branches

7.4.1 Regular training sessions on CPPC systems/ procedure for bank personnel dealing with pension matters may be organised. In view of the fact that bank personnel are constantly rotated, there is a need for such training to be conducted on an ongoing basis.

7.4.2 CPPC may be perceived by Home Branches as the custodian of records and responsible for servicing the pensioners. Therefore, there is a need to sensitize Home Branches to handle pensioners' queries and grievances in a proactive manner by accessing the data and records either available with them or with the CPPC.

7.5 Monitoring of transition and transfer cases

7.5.1 CPPC may closely monitor family pension applications, transfer cases and cases where PPO halves are reported to be lost for corrective action in co-ordination with CPAO and other branches.

7.5.2 On the website of CPAO (<http://www.cpao.nic.in>), bank-wise list of New PPO/Revision cases issued by CPAO are available in a down loadable excel file. All banks are required to download this excel file in respect of their bank and provide the date of credit of pension etc. and send it back to CPAO through e-mail.

8. Scrolls Related Guidelines:

8.1 Scroll submission by CPPC for proper accounting

8.1 Timely disbursement of pension and terminal benefit with minimum lag after authorization by CPAO is essential. Timely submission of scrolls to CPAO should immediately follow. CPPCs may ensure that there is no mis-classification of Non-civil pensions/other pensions as civil pensions etc.

8.1.2 The scrolls received from banks are compiled into monthly accounts in CPAO by debiting the composite "Pension" grant of the GOI for civil pensions. This forms the basis of the preparation of the Union Finance Accounts and the Appropriation Accounts (Civil). In order to ensure budget monitoring, it is imperative that banks incur the authorised expenditure and report the same to CPAO in a regular and systematic manner.

8.1.3 There are different categories of pension payment such as family pension, superannuation. It is required that correct classification of pension is also mentioned in the scrolls for which there should be a provision in CPPC software with a facility to change classification of pension as and when contingency arises.

8.1.4 CPAO incurs certain expenditure on behalf of other Ministries or Governments. In respect of these pensions, RBI has opened different sub-accounts for CPAO. For instance, for pensions payable to employees of Government of Delhi, the code is 765-03. Scrolls for each of these categories are to be generated and consolidated separately and the sub-category has to be invariably mentioned to RBI for claiming re-imbursement. The codes as on date are given below:

<i>Code</i>	<i>Category</i>
765-01	Central Civil Pensions
765-02	All India Service
765-03	Pensioners of G.O.N.C.T Delhi
765-98	Freedom Fighter Pensioner

8.1.5 The format of the scroll prescribed in the Scheme for Payment of Pensions to Central Government Civil Pensioners through authorized banks requires reporting of pensions paid both gross and net of recoveries and tax deducted. The accurate accounting for each category of payment prescribed, (such as monthly pension, commutation value payment or gratuity monthly family pension) is imperative for efficient budget management and proper accounting by CPAO.

8.1.6 Reimbursements are to be claimed based on the pension paid

net of recoveries including taxes. This needs to be enforced by the CPPC. Each error scroll and corrected claim of reimbursement should be linked and preferred on a back to back basis.

8.1.7 In respect of scrolls pertaining to category 'C' i.e. payment of pension to High Court Judges supporting vouchers are to be attached and submitted to CPAO for claiming the reimbursement from concerned Accountant General by CPAO.

9. Performance Management:

9.1 Pensioner's Charter

9.1.1 The CPPC may publish a pensioners' charter on the services being provided to the pensioners as conveyed vide CPAO O.M. No. CPAO/DCA Sectt/Banks/2009 dated 23.04.2009.

9.1.2 Each bank should prepare and publish a Citizen's Charter for pensioners and this should be displayed in each pension paying branch. The Charter should outline timelines, standards and services required to be provided to the pensioners by each node of bank. This would enable banks to be more responsive and accountable in serving the pensioners efficiently and effectively. The pensioner's charter may be place on the website of each bank.

9.2 Grievance Mechanism

9.2.1 CPPC should have a sound grievance redressal system. After registration of any complaint received from a pensioner into the CPPC system, they will redress them if they pertain to the branch. Otherwise they will follow up with CPPC/ higher authority through the system till the case is settled to the satisfaction of the aggrieved pensioner.

9.2.2 Clear time lines and the processes for delivery of pensions and also for redressal of grievances of pensioners should be provided on the website of the CPPC. The escalation to the CPPC and the circle senior management should be embedded in the grievance redressal system.

9.2.3 The interface with the pensioner could be through internet/phone/fax/letter/personal visit, for initially registering the grievance. A toll free telephone number should be provided

exclusively for the pensioners by the bank and widely published. The bank can provide web based enquiry to the pensioners. Each paying branch should also have the facility to lodge the grievance of the pensioner in the CPPC system.

9.2.4 Home Branches should be instructed to provide services to the pensioner and under normal circumstances; the pensioner's problems should be efficiently redressed at the branches itself.

9.2.5 The grievance monitoring cell in the CPPC should be connected electronically with the grievance cell of CPAO. The grievance cell in CPAO would pass any grievance to the concerned bank with the ID number, and after settlement of the grievances, the pensioner and CPAO should be informed by the CPPC. A link of the website of CPPC on the CPAO's website would guide pensioners suitably.

9.3 Quarterly or periodical meetings

9.3.1 In accordance with RBI direction vide letter No. DGBA. GAD.H-3085/45.01.001/ 2008-09 dated 1st October, 2008, addressed to Chairman/Managing Director of all banks, Bank Managers need to have structured interaction with pensioners on a cross section of pensioners serviced at the branch on a regular quarterly basis. This is especially required wherever the number of pensioners (of all Governments and Departments) exceeds a fixed number, say, 100 or 200.

9.4 Performance standards

9.4.1 The performance standards are being separately issued.

9.4.2 Government or the Reserve Bank of India may impose penalties for delay or deficiency in delivery of services to the pensioners or non-compliance of orders regarding pension disbursement.