

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

CPAO/Tech/ Pen. Assn. /2014-15/18

21.04.2014

**OFFICE MEMORANDUM**

**Subject:- Grievances of Pensioners and their Associations with regard to services provided by banks.**

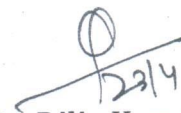
While formulating the provisions concerning pension payment in different set of instructions/guidelines due care has been kept to provide the hassle-free services to the pensioners with minimum grievances. Some provisions of Scheme Booklet for payment of pensions to Central Government Civil Pensioners by Authorised banks and CPPC guidelines are reproduced below:-

- i) 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 provides them with all customer related information. (Para 4.6.1)
- ii) It is intended that besides timely and automated payments, the pensioners should receive all information from the Home Branch. (Para 4.6.3)
- iii) The home branch will meet all information needs of the pensioners using 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 with the CPPC and besides providing accounts statement, provide to the pensioners the payment of TDS details, pension slip, the due and drawn statement in respect of each arrear and the Annual Income Statement. (Para 4.6.7)
- iv) It would be the responsibility of the Home Branch to update the entries of the pensioners' half under the signature of the appropriate authority (Para 4.6.11).
- v) 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. (Para 9.2)

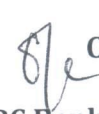
But during the workshop arranged by Department of Pension & Pensioners' Welfare on 7<sup>th</sup> December, 2013 at Science City, Kolkata under the Chairmanship of Secretary (Pension). Various issues related to banks were raised by the pensioners and their Associations. Some specific issues are as under:-

- i) Although there are guidelines from Reserve Bank of India to record details of drawal at every change and also for arrears separately, nowhere the system of recording either in pension saving bank account/PPO books is followed.
- ii) Uniform Format of Life Certificate irrespective of PDA Banks and post Offices should be prescribed so that pensioners/family pensioners may not face any difficulties to submit when required.
- iii) At present all Pension Disbursing Banks have organized their own CPPC to deal with central Government pensioners all over the country. Disbursing Bank Branches do not take any responsibility of short/excess payment. Since the paying branches are not conversant with latest Govt Orders and the concerned CPPCs are at far off places which are out of the reach of the pensioners, they are facing hardships. There should be some arrangements in the paying branches so that pensioners may have direct access to the paying branch to redress their grievances.

It indicates the slackness of the banks to implement the provisions provided by the Govt. of India in different sets of procedures in connection with pension delivery system. This is a very serious lapse in the part of the bank authorities. Therefore, the Executive Directors of all the banks are requested to investigate the facts of the situation and ensure that no such complaint is received in future either from Pensioners Associations or any of the pensioner.

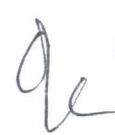
  
(Dr. Dilip Kumar)  
Controller of Account

To,

1. The all Executive Directors of all Authorised CPPC Banks (as per list)  22/4
2. PPS to CGA, O/o the Controller General of Accounts, Lok Nayak Bhawan, New Delhi-110003:- for information  21/4/2014

Copy to:-

1. Sh. D.K. Solanki, Under Secretary, Department of Pension and Pensioner's Welfare, 3<sup>rd</sup> Floor, Lok Nayak Bhawan, New Delhi-110003.
2. The all General Managers of all Authorised CPPC Banks (as per list)

  
Sr. Accounts Officer (Tech)