

Circular No:168

No: AT/Tech/347/II.
O/o the PCDA (P)Ald.
Date: 07 .01.2014.

To,

1. CMD (Dena Bank, Oriental Bank of Commerce, Punjab & Sind Bank & Bank of Baroda)

2. The Manager, CPPC
of All Public Sector Banks(except four banks mentioned above)

3. Nodal Officer of
Private Sector Banks

Sub: Payment of Pension to the Central Government pensioners-Continuation of either or survivor pension account after death of a pensioner.

Complaints are received from time to time from the family pensioners that on death of a pensioner, banks are insisting on opening of a fresh account by the widow/widower of the pensioner for the purpose of family pensioner.

In this context, attention is drawn to GOI, Min of Finance, Dept. of Expenditure letter No.PAO/Tech/Amendments/Sch. Book/2005-06/69, dated-09.06.2005 circulated under this office circular No.120,dt-23.03.2006 and circular No.123, dt-13.09.2006 by which Govt. has introduced the facility for operation of joint account with spouse in the bank by the pensioner and permitted to credit pension to a joint account operated by pensioner with his /her spouse in whose favour an authorization for family pension exists in the Pension Payment Order(PPO).The joint account of the pensioner with the spouse could be operated either by "Former" or "Survivor" or "Either or Survivor" basis.

RBI has also issued instruction vide Ref. DGBA.GAD No.H-7386/45.01.001/2012-13,dt-June,3,2013 that in case the spouse (family pensioner) opts for existing joint account for credit of family pension, banks should not insist on opening of a new account when the spouse is the pensioner in whose favour an authorization for payment of family pension exist in the Pension Payment Order (PPO).

In view of the above and to avoid complaints from pensioner, it is requested to issue instruction to all paying branches under your jurisdiction for adhering to the instruction issued by RBI.

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(P.N.Chopra)
A.C.D.A. (P)

Copy to:

1. CGDA, Ulan Batar Road, Palam, Delhi Cantt-110010.
2. The PCDA (Navy) Mumbai.
3. The CDA (AF) New Delhi-110066.

4. The CDA Chennai-600018.
5. The CDA(PD) Meerut Cantt.
6. The Director of Treasuries & Accounts of all states.
7. The Pay & Accounts Officer.
8. Embassy of India, Nepal, Kathmandu.

- 9 CDA (AT) (Local)
10. All Addl.CDA (Local).
11. All GOs (Local)
12. The OI/C, of all section of PCDA(P), Complex (Local)
13. All Sr. AOs/AOs/AAOs/SOs (A)/Supervisors in Audit Complex (Local).
14. The OI/C G-I/M (Tech), G-I/C (Tech), Grants (ORs) Tech.
15. The Liaison Cell, PCDA (P), Complex, Allahabad
16. OI/C Records Section. (Library)(Local).
17. OI/C, DPTI, (Local).
18. The Manager, EDP Centre (Local). - For inclusion in web site.
19. OI/C EDP Manual. (Local).
20. Case file.
21. A spare copy-for file no-AT/Tech/347/ Vol-II.



(S. Basumatary)
Accounts Officer (P)