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कार्यालय रक्षा लेखा प्रधान नियंत्रक (पेंशन)

द्वौपदी घाट, इलाहाबाद-211014

O/o the principal Controller of Defence Accounts (Pensions)

Draupadighat, Allahabad-211014

## **Circular No.180**

No. AT/Tech/256-V

Dt. 14.08.2015

To

The CMD  
All Public Sector Bank  
(Including three Private Sector Banks viz  
Axis Bank, ICICI Bank & HDFC Bank)

Sub: Non compliance of instructions for payment of Defence Pension.

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Guidelines/instructions for payment of Defence Pension are provided in "Scheme for payment of pension of Defence Pensioners by Public Sector Banks". This scheme helps the banks in discharging their duties of payment to defence pensioner especially with respect to obtaining necessary certificates from pensioners/family pensioners before continuing payment after due date as well as maintenance of pension account and submission of paid scrolls alongwith necessary enclosures/certificates to this office. Besides this, circulars on pensionary matter are also issued by this office from time to time.

2. However, it is observed that Banks are not adhering to above said guidelines/instructions resulting in increase in complaints from pensioners due to incorrect / under payment and also loss to exchequer due to overpayment. In this regard, two major irregularities noticed where banks failed to comply with the guidelines/instructions stated in para 1 above are elaborated below:-

(i) In a particular case, after the death of pensioner on 10.12.2001 which was intimated to the pension paying bank by the son of pensioner. However, the bank continuously credited the pension in pensioner's

account till 2007. The account of pensioner was having a balance of Rs 6, 17,628 as on 15.04.2015.

3. Thus, in this case the bank failed to adhere to the following guidelines:-

(a) Bank failed to comply with the provisions of para 8.4 of “Scheme for Payment of Pension of Defence Pensioners by Public Sector Banks” which states that where pensioner ceases to draw pension due to death, disqualification, expiry of award, transfer to another Pension Disbursing Agency, the details of such pensioner will be extracted monthly by the bank and forwarded to this office on the format prescribed in Annexure D-I & D-II by 10<sup>th</sup> of the following month under the Registered Cover Superscribed as “Annexure D-I, & D-II”.

(b) Bank has failed to take action, as per Para 29 of Annexure-H of “Scheme for payment of pension of Defence Pensioners by Public Sector Banks” for stoppage/discontinuance of the payment immediately after receipt of intimation of demise of pensioner.

(c) Bank has further failed to take action for stoppage/discontinuance of pension after 31.10.2002 i.e. in the month of November, as after death of pensioner, life certificate/identification could not be obtained/carried out. Clear instruction for obtaining life certificate and identification is laid down in Para 12 of “Scheme for Payment of Pension of Defence Pensioners by Public Sector Banks” and Para 4 of Annexure-H of “Scheme for Payment of Pension of Defence Pensioners by Public Sector Banks”.

(d) Bank has failed even to follow their own guidelines to close the account if no transaction took place for six months.

(ii) In another case, a pensioner was granted basic pension amounting Rs 8000/- pm. However, bank credited his account @ Rs 80,000/- of basic pension plus dearness relief. Here bank has overlooked the upper

ceiling of pension of Rs 45,000/- as stated vide Para 9 of this office circular No. 397 dt-18.11.2008.

4. Such incorrect payments have been viewed seriously by Ministry of Defence and directed to establish the mechanism to stop the payment of such nature.

In view of the above, it is requested that all paying branches/CPPC under your jurisdictions dealing with defence pension may be instructed to adhere strictly to the guidelines/instructions specifically with respect to showing the causalities affecting the entitlement or admissibility of pension/family pension in change statement and enclosing the various certificates with Bank Scrolls. A copy of Annexure D-I, & D-II is enclosed for providing the details concerned in digital mode with the e-scrolls, as this office is moving ahead with e-auditing.

In addition, the banks are required to introduce the "Range Check" in all the categories of Pension so as to ensure that the amount of pension does not fall below the minimum range and does not go beyond the maximum range introduced in the system.



(Vivek Umap)  
Addl.CDA

Copy to:-

1. The CGDA, ULAN BATAR ROAD, Palam Delhi Cantt-110010
2. PA to CDA (AT) / CDA (Gts) in Main Office.
3. PA to all Addl. CDA / Jt.CDA, in Main Office.
4. All GOs, in Main Office.
5. Officer-in-Charge, G-I/ M (Tech), G-I/C (Tech) and. Gts /Tech Section (Local).
6. Officer-in-Charge in all section (Local).
7. Officer-in-Charge DPTI.
8. Officer-in-Charge EDP Centre (Local). For inclusion and uploading at Website of this office.

( S. Basumatary)  
Sr. Accounts Officer (P)

## INDEX REGISTER OF DEFENCE PENSION PAYMENTS THROUGH BRANCHES OF THE PUBLIC SECTOR BANK

Srl. No.	Number of the Pension Payment Order (PPO)	Name, Rank, Regimental No. of the pensioner	Monthly Amount of		Date from which pension will commence	Branch at which the Payment is to be made	Office from where PPO received	Remarks (X)
			Basic Pension	Relief				
1	2	3	4	5	6	7	8	9

- Note: 1. Each entry should be attested by the nominated officer of the CPPC/Nodal Office of the P.S.B./Private Sector Bank.
2. (X) Indicate TS/PS Number of the Treasury/DPDO if the documents received from that office on transfer of pension payment account.
3. Extract of entries made during the month is to be sent to Pr.C.D.A. (Pensions), Allahabad by 10<sup>th</sup> of the following month.
4. If temporary increase (T.I.)/Ad-hoc Increase (A.H.I.)/Ad-hoc Relief (A.H.R.) is payable in addition, these may be shown separately undr col. 4.

Name of the CPPC/Nodal Office of the P.S.B./Private Sector Bank \_\_\_\_\_

STATEMENT SHOWING THE NAMES OF PENSIONER STUCK OFF FROM THE INDEX REGISTER OF DEFENCE PENSION PAYMENTS THROUGH BRANCHES OF THE P.S.B/Private Sector Bank OWING TO TRANSFER, DEATH, EXPIRY/CESSATION OF PENSION ETC. DURING THE MONTH OF \_\_\_\_\_ 20

Name of Pensioner and Bank Account No.	PPO No.	Name of CPPC/Nodal Office of the P.S.B./Private Sector Bank /DPDO/TO to which pension account transferred in the case of transfer	Nature of other casualty with date	Date upto which pension paid before transfer or other casualty.	Remarks
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To,

The Pr. C.D.A. (Pension)  
ALLAHABAD-211014