



**Office of the Principal Controller of Defence Accounts (Pension), Draupadi  
Ghat, Allahabad-211014**

**Circular No.187**

No. AT/Tech/14-Vol-XVIII

Dated: 03.02.2017

To,

1. The Chief Accountant, RBI Deptt. of Govt. Bank Accounts, Central office C-7, Second Floor, Bandre- Kurla Complex, P B No. 8143, Bandre East Mumbai-400051
2. The Director of Treasuries of all state .....
3. The Manger CPPC of Public Sector Banks including IDBI
4. The CDA (PD) Meerut.....
5. The CDA-Chennai.....
6. The Nodal Officers (ICICI/ AXIS/HDFC Bank)....
7. The Pay & Accounts Officers.....
8. Military and Air Attache, Indian Embassy Kathmandu, Nepal.
9. The DPDO.....
10. The Post Master.....

Sub:Payment of pension to NRI pensioners: Clarification regarding Remittance Facilities for Non-Resident Indians / Persons of Indian Origin/Foreign National

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As per Para 13(i) of “Scheme for Payment of Pension of Defence Pensioner by Public Sector Banks” (corrected by correction slip No. 3, vide MOD letter No. 2(1)/89/D(Pen/Sers)/Part-I dt.1<sup>st</sup> Oct 1991), the banks are authorized to credit the pension amount of a non resident pensioner to a non resident (ORDINARY) Account opened /maintained as per provision of the Exchange Control. The amount of pension of a pensioner who has become Non-Resident may be credited to the said account after ensuring the personal identification and other requirement as stipulated in the scheme.

A clarification was sought regarding whether pension can directly be credited into NRE accounts as allowed by the RBI, vide Master Circular No. 8/2014-15 dt.

July 01-2014. As per point 3.2 of ibid master circular NRIs/PIO have the option to credit the current income (including pension) to their Non Resident (External) Rupee account, provided the Authorized Dealer Bank is satisfied that the credit represents current income of the non resident account holder and income tax thereon has been deducted/provided. Further the credit of pension to pensioner's Non-Resident (External) Rupee account is subject to option exercised by the pensioner.

Now, Ministry of Defence vide their ID No. 3(3)/2015/D(Pen/Pol) dated 18.05.2016 in consultation with Central Pension Accounting Office, New Delhi vide file bearing No. 3(3)/2015-D(Pen/Pol), has intimated that pension credited to the pensioner's Non-Resident (Ordinary) Account may be permitted by the bank to the pensioners outside India, in case the Non-Resident Pensioner so desired, by debit to his NR(O) Accounts either by direct-remittance or by credit to his NR(E) Accounts.

Further clarification if required may be sought from RBI.

**-sd/-**  
**(Dhananjay Singh)**  
**Jt.CDA (P)**

Copy to:-

1. The CGDA, Ulan Batar Road, Palam Delhi Cantt-110010 for information w.r.to HQrs Office letter No. 5169/AT-P/Vol-XII/payment Bank dt. 02.05.2016
2. The Pr.CDA (Navy), Cooperage Road Mumbai.
3. The Jt.CDA (AF), New Delhi
4. PA to CDA (AT) / CDA (Gts) in Main Office.
5. PA to all Addl. CDA / Jt.CDA, in Main Office.
6. All GOs, in Main Office.
7. Officer-in-Charge, G-I/ M (Tech), G-I/C (Tech) and. Gts /Tech Section (Local).
8. Officer-in-Charge in all section (Local).
9. Officer-in-Charge EDP Centre (Local). For inclusion and uploading at Website of this office.

  
**(R.K. Sharma)**  
**Sr. Accounts Officer (P)**