

भारत सरकार  
वित्त मन्त्रालय, व्यय विभाग  
केन्द्रीय पेंशन लेख कार्यालय  
त्रिकूट-II भीकाजी कामा प्लेस  
नई दिल्ली-110066

फोन : 26174596, 26174456, 26174438



GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF EXPENDITURE  
CENTRAL PENSION ACCOUNTING OFFICE  
TRIKOOT-II, BHIKAJI CAMA PLACE,  
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CPAO/IT & Tech/Bank Performance/37( Vol-II)/2017-18/141

30.10.2017

### Office Memorandum

**Subject:- Delay in first payment of pension to the pensioners.**

It has been observed that banks are making the first payment of pension to the pensioners account after significant delay in many cases. This issue was raised in the High Level Meeting (HLM) dated-28<sup>th</sup> July 2017 also by the Controller General of Accounts. Two main reasons leading to delay in payment of first pension were:-

- i) Submission of "Undertaking of excess/ overpayment" made by bank and
- ii) Delinking of physical appearance by the pensioner in the bank

The process has been simplified and conveyed to banks by issuing instructions vide this office OM No. CPAO/Tech/ Simplification/ 2014-15/241-351 dated-08.08.2014 read with OM No. CPAO/Tech/Life Certificate/2014-15/99-175 dated-28.07.2014; providing that:

i) Pensioners will submit the "Undertaking of excess/ overpayment" to his/her Head of Office while submitting the pension papers and

ii) Identification of pensioner is to be made by bank on the basis of KYC document available with them.

In view of the above, there is no reason for delay in crediting of first pension to pensioners account. Hence banks are requested to strengthen their systems and issue instructions to make sure that timely and correct pension to the pensioners are credited. They are also requested to make a provision for online grievance redressal facility for pensioners to handle their grievance.

This issues with the approval of the competent authority.

(Md. Shahid Kamal Ansari)  
(Asstt. Controller of Accounts)  
Ph No.011-26103074

To

- 1) Heads of CPPCs of Banks
- 2) Heads of Government Business Division of Banks