

Government of India
Ministry of Finance
Department of Expenditure
Central Pension Accounting Office
Trikoot-II, Bhikaji Cama Place
New Delhi.

Soma Roy Burman
Chief Controller (Pensions)

Dated: 22.12.2008

Dear Sh.

This office is receiving complaints from sick and physically handicapped pensioners regarding difficulties faced in withdrawal of pension / family pension from the banks.

In this connection your attention is drawn to para 18 of Scheme Booklet (photocopy enclosed for ready reference) wherein procedure / guidelines have been laid down for disbursement of pension / family pension to sick and physically handicapped pensioners etc.

I would request you to issue suitable instructions to all the paying branches under your control to follow the procedure / guidelines as stated in para 18 of the scheme booklet to avoid financial hardship to the above type of pensioners.

Paying Branches may also be asked to display the above order on the notice board for the benefits of pensioners.

Yours Sincerely

Encl:- as above

Sd/-

(Soma Roy Burman)

To
All GMs of Banks

Copy forwarded to:-

1. Sh. M.P.Singh
Director (Pension)
3rd Floor, Lok Nayak Bhawan,
Khan Market, New Delhi.
2. Shri M.T. Verghese
General Manager
Reserve Bank of India
RBI Building, OPP. Mumbai Central
Byculla House
Mumbai-400 008

Copy of our relevant para of our Scheme Booklet is enclosed. You may kindly inform us whether there are any special provisions under the Banking Rules to provide special treatment to this class of pensioners who are incapacitated, for withdrawals from saving accounts or opening of accounts.

Encl: As above

Chief Controller (Pensions)

18. **OPENING THE BANK ACCOUNT AND FACILITY FOR WITHDRAWAL OF PENSION TO SICK AND PHYSICALLY HANDICAPPED PENSIONERS.**

The following provisions will apply for opening the Bank Account and withdrawal of pension by old, sick, incapacitated and handicapped pensioners.

- (1) **Opening the Account:** In case of a pensioner who has lost both his hands and therefore cannot sign, his signature can be obtained by means of a mark. This mark can be placed by the persons in any manner. It could be the toe impression. It can be by means of mark which anybody can put on pensioner's behalf, the mark being put by an instrument which has had a physical contact with the person who has to sign.
- (2) **Withdrawal of money from the account:** The following method will be adopted in case of sick, incapacitated handicapped pensioners.
 - (a) Pensioner who is too ill to sign a cheque and cannot be physically present in the bank to withdraw money from his account, but can put his thumb / toe impression on the cheque / withdrawal form. In this case, the thumb or toe impression should be identified by two independent witnesses known to the bank, one of whom should be responsible bank official.
 - (b) Pensioner who is not only unable to be physically present in the bank, but is also not even able to put his thumb / toe impression on the cheque / withdrawal form due to certain physical defect / incapacity. In this case a mark can be obtained on the cheque / withdrawal form in the same manner as described in sub-para (1) above. That mark should be identified by two independent witnesses one of whom should be a responsible bank official.
 - (c) In both the cases mentioned above, the pensioner might also be asked to indicate to the Bank as to who would withdraw pension amount from the bank on the basis of cheque / withdrawal form as obtained above and that person should be identified by two independent witnesses. The person who is actually drawing the money from the bank should be asked to furnish his signatures to the bank.