

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

CPAO/Tech/Life Certificate/2014-15/

28.07.2014

OFFICE MEMORANDUM


Subject: - Requirement of Life Certificate at the time of first credit of pension.

It has been observed that banks insist on the pensioners to physically appear in the bank to prove their existence to enable the bank authorities to issue Life Certificate before commencing first payment of pension. In this context, as per existing arrangement no provision of submission of life certificate at the time of first credit of pension is available. Moreover, as conveyed by this office OM No. CPAO/Tech/Simplification/2014-15/19 dated-28.05.2014 (copy enclosed) physical appearance in the paying branch is no longer required even for identification of pensioner. The bank has to identify the pensioner with reference to the information already available with bank obtained through KYC at the time of opening of bank account.

Therefore, Heads of Govt. Business Department of all banks are advised to instruct their CPPC and paying branches not to insist on the pensioners to issue life certificate at the time of first credit of pension.

This issues with the approval of competent authority.

Encl:- As above


(Vijay Singh)
Sr. Accounts Officer (Tech)

To,
Heads of Govt. Business Departments
to all authorized CPPC Banks

Copy to:-

- 1) All CPPCs of the banks
- 2) Sh. D. K. Solanki, Under Secretary, Deptt. Pension & Pensioner Welfare, Lok Nayak Bhawan, Khan Market, New Delhi-110003 w.r.t. his letter No.1/8/2014-P&PW (E) dated-24th June, 2014.
- 3) PS to CGA, O/o the Controller General of Accounts, Lok Nayak Bhawan, Khan Market, New Delhi-110003
- 4) PS to CC(P)
- 5) PA to CA
- 6) Grievance Cell
- 7) Sr. AO (Internal Audit)
- 8) Sr. AO (Coordination Section)


Sr. Accounts Officer (Tech)

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New Delhi-110066

CPAO/Tech/Simplification/2014-15 | 52

28.05.2014

OFFICE MEMORANDUM

Subject: Simplification of pension procedure-submission of undertaking by retiring Government servant along with pension papers.

It has been established that the first payment of pension after retirement gets delayed mainly due to two reasons. One, the delay in receipt of intimation by the pensioner that pension papers have reached the bank and two, delay on part of the pensioner in approaching the bank for submission of undertaking.

2. Taking in to consideration the above fact Deptt of Pension & Pensioners' Welfare has decided vide its OM No. 1/27/2011-P&PW(E) dated 7th May, 2014 that :-

- i) The pensioner would no longer be required to visit the bank to activate the first payment of pension. Therefore, after ascertaining that the Bank's copy has been despatched by the Central Pension Accounting Office, the pensioner's copy of the Pension Payment Order (PPO) may be handed over to him at the time of retirement along with other retirement dues. This should be feasible in all cases where the Government servant had submitted pension papers within the time-limits prescribed in the Central Civil Services (Pension) Rules, 1972.
- ii) The required undertaking may be obtained by the Head of Office from the retiring Government servant along with Form 5 and other documents before his retirement. This undertaking shall be forwarded to the pension disbursing bank along with the Pension Payment Order by the Accounts Officer/CPAO following the usual procedure.

3. However, if any employee posted at a location away from the office of the Head of Office or who for any other reasons feels that it would be more convenient to him to obtain his copy of PPO from the bank, may inform the Head of Office of his option in writing while submitting his pension papers.

4. Keeping in view the above decision all Head of Offices are required to obtain from the retiring Govt. Servant (i)-the undertaking of recovery of excess payment (ii) option for obtaining the PPO either from Office or Bank alongwith Form-5. The PAO will place these documents in both halves of the PPO before it is sent to CPAO or Head of Office. He should invariably indicate the same in his Special Seal Authority to be sent to CPAO.

5. To ensure the handing over of the pensioners copy to the retiring Govt. Servant alongwith other retirement dues PAO/HOO should not wait for the copy of PPO (SSA) meant for Pay and Accounts Offices/Head of Offices for confirmation of the despatch of the same by CPAO to the bank. He may confirm the dispatch of banks' copy of the Pension Payment Order by visiting at CPAO's Website www.cpao.nic.in at the link- Home Page → See your PPO Status. As and when he/she receives the signed copy of the endorsement of SSA he/she will place the same in the concerned pension file for future references.

6. All Pr. CCAs/CCA/CAs/AGs (with independent charge) are requested to issue the required instructions to all Pay and Accounts Offices/ Head of Offices under their jurisdiction to ensure timely submission of pension papers to the respective PAO/HOO so that the correct procedure is followed strictly.

This issues with the approval of competent authority.


(Vijay Singh)
Sr. Accounts Officer (Tech)

To,

- 1) All Pr. CCAs/CCAs/CAs/AGs (with independent charge)
- 2) All General Managers to all authorized CPPC Banks
- 3) Guard file