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# भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

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Ref. DGBA.GAD No. H-7386 /45.01.001/2012-13

June 3, 2013

The Chairman / Managing Director  
State Bank of India & its Associate Banks  
Chairman & Managing Director  
All Nationalised Banks & IDBI Bank Ltd  
ICICI Bank Ltd, Axis Bank Ltd, HDFC Bank Ltd.



Dear Sir,

## Payment of pension to the Central Government pensioners- Continuation of either or survivor pension account after death of a pensioner

We have been receiving complaints from the pensioners that on death of a pensioner, banks are insisting on opening of a fresh account by the widow/widower of the pensioner for the purpose of family pension.

2. In this connection, we advise that in case the spouse (Family pensioner) opts for existing joint account for credit of family pension, banks should not insist on opening of a new account when the spouse is the survivor and having a joint account with the pensioner and in whose favour an authorization for payment of family pension exists in the Pension Payment Order (PPO).

3. We advise you to issue suitable instructions to your Regional Offices/branches authorised to disburse pension to the Central Government pensioners

Yours faithfully,

Sd/-  
(Satyapal Unni)  
Assistant General Manager

यह विभाग आईएसओ 9001:2008 प्रमाणित है।

सरकारी एवं बैंक लेखा विभाग, केन्द्रीय कार्यालय, मुंबई सेंट्रल रेलवे स्टेशन के सामने, मायखला, मुंबई 400 008

This Department is ISO 9001:2008 certified.

Department of Government & Bank Accounts, Central Office, Opp. Mumbai Central Railway Station, Byculla, Mumbai 400 008

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हिन्दी आसान है, इसका प्रयोग बढ़ाइए।

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन-कॉल के जरिये किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड, आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरिके से जवाब मत दीजिये।  
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

Endt.DGBA.GAD.No. H. 7387/45.01.001/2012-13 of date

Copy forwarded for information to

1. the Controller General of Accounts, Government of India, Ministry of Finance, Department of Expenditure, Office of the Controller General of Accounts, 7<sup>th</sup> Floor, Lok Nayak Bhavan, Khan Market, New Delhi-110 511 with reference to his letter No T-14018/31/2011/TA-III/279 dated May 17, 2013.

2. the Controller General of Defence Accounts, Government of India, Ministry of Defence, West Block-V, R.K.Puram, New Delhi -110 066 with reference to his letter No AT/CC/P-Offrs/R-109/04/11 dated June 27, 2011.

3. the Director, Finance (A), Government of India, Ministry of Railways, (Railway Board), New Delhi, with reference to his letter No 2011/AC-II/21/2 dated May 11, 2011.

4. the Director (TAI), Government of India, Ministry of Communications, Department of Telecommunications, Sanchar Bhavan, New Delhi 110 001 with reference to his letter No 6-138/1990-TA-I/Vol-VII/606 dated May 4, 2011.

5. the Chief Controller (Pensions), Government of India, Ministry of Finance, Department of Expenditure, Central Pension Accounting Office, Trikot 2, Bikaji Cama Place, New Delhi 110 066 with reference to his letter No CPAO/Tech/Misc/2010-11/345 dated May 4, 2011.

6. the Director (Budget and Admn. ), Ministry of Communications & IT, Department of Posts, Government of India, PA Wing: PEA branch, Dak Bhavan, Sansad Marg, New Delhi-110 001

7. the Regional Director/General Manager, Reserve Bank of India, Public Accounts Department, Ahmedabad /Bangalore /Bhubaneswar / Belapur /Bhopal/ Chandigarh/ Chennai/ Kolkata /Guwahati/ Hyderabad/ Jaipur/ Kanpur/ Mumbai/New Delhi/Nagpur/ Patna/Thiruvananthapuram.

8. the Chief General Manager, Reserve Bank of India, Customer Service Department, C.O., 1st Floor, Amar Building, Sir P.M. Road, Mumbai 400 001

9. All Banking Ombudsmen

  
(S.K.Vasave)  
Manager