

MOST IMMEDIATE
TIME BOUND

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

No. CPAO/TECH/Annexure III/2010-11/953

Date: 06.12.2010

C I R C U L A R

Subject: Meeting with the representatives of banks and other Government Pensioners Departments regarding issue of revised PPOs in respect of pre-2006

Reference is invited to the enclosed minutes of the meeting held on 12th November, 2010 under the chairmanship of Secretary (Pension, AR&PG) to sort out the issues relating to issuance of revised PPOs for pre-2006 pensioners. Necessary action as directed therein may be taken on all matters discussed and reviewed at a senior level on a continued basis. The Nodal Officer appointed may be given clear directions in this matter.

2. The status of issue of Annexure III by the banks was reviewed in the meeting on the basis of inputs received from the banks and CPAO. It was observed that in many cases, there is a variation in the information on number of Annexure III available in CPAO and the reports on "number of Annexure III despatched" provided by the banks. All banks may ensure that Annexure III in respect of each pensioner is reached to his PAO in the Ministry/Department from where he retired by 31st Dec, 2010 with a copy to CPAO.

3. The status of Annexure III reported by banks alongwith action to be taken on their part is also attached herewith. To facilitate follow up action, all banks have been directed to provide a PAO-wise and PPO-wise list of Annexures III sent by them (indicating reference number of despatch, postal addresses of PAO addressed and disbursing bank branch) to CPAO by **20th December, 2010**. This may be sent electronically at the email id psarada.cpao@gmail.com. Alternatively, the hard copy of

the list may be sent by name to Ms. P. Sarada Sr. Accounts Officer, Technical Section, CPAO. The same may also be sent to Department of Pension and Pensioner Welfare, 3rd Floor, Lok Nayak Bhawan, Khan market , New Delhi.

4. On scrutiny of Annexure III received from the banks, the following irregularities have been observed.

- a) Some banks have sent the copies of Annexure III to CPAO but may not have sent to concerned Pay and Accounts Office i.e. PPO issuing authority.
- b) The quality of copies of Annexure III is a matter of concern as a number of Annexure III received by CPAO are not in a prescribed format.
- c) Some banks seem to have resent Annexure III resulting in multiple counts.
- d) Annexure III for other than Central Civil Pensioners have also been sent to CPAO.

5. All banks are hereby directed to rectify the above irregularities and complete the work of issuing Annexure IIIs latest by **31st December, 2010** failing which the matter will be referred by Department of Pensions & Pensioner's Welfare to Department of Financial Services, Ministry of Finance.

6. All banks are also directed to furnish (and confirm adequacy of files in CPAO) the master data of Central Civil Pensioners in a soft copy in the prescribed format for reconciliation with database of CPAO (if not already done) by **31st January, 2011**. This would be a mandatory requirement for switching over to CPPC. The approval for transition to CPPC would be considered only if the master data has been reconciled PPO-wise. Based on receipt of files a time table will be issued for the bank for detailed reconciliation.

7. For any queries , the banks may contact **Ms P.Sarada**, Senior Accounts Officer, Technical Section, Tel No. 24530027.

Encl: As above


(Siddharth Sharma)
Controller of Accounts

To

- 1 General Managers (as per list)
 - 2 Nodal Officers (as per list)
- All Authorised Banks.

Copy for information and necessary action to:--

- 1) All Pr. CCAs/CCAs/CAs
- 2) Sr. Technical Director- with a request to place on the website of CPAO .
- 3) Director (Smt. Tripti.P.Ghosh) Department of Pension & Pensioner Welfare, Lok Nayak Bhawan Khan Market, New Delhi.
- 4) Sh. H.K. Srivastav, Dy. CGA, Office of the CGA, Lok Nayak Bhawan, Khan Market New Delhi.
- 5) PS to CC (P)
- 6) Guard File



Controller of Accounts

MINUTES OF THE MEETING WITH THE REPRESENTATIVES OF THE BANKS AND OTHER GOVERNMENT DEPARTMENTS REGARDING ISSUE OF REVISED PPOs IN RESPECT OF PRE 2006 PENSIONERS HELD ON 12TH NOVEMBER, 2010 AT 4 PM IN CONFERENCE ROOM, 5TH FLOOR, SARDAR PATEL BHAWAN, PARLIAMENT STREET, NEW DELHI.

A meeting was held under the Chairmanship of Secretary (Pension, AR&PG) with the representatives of pension disbursing banks and officials of concerned Government Departments/Agencies to sort out the issues relating to issue of revised PPOs for the pre-2006 pensioners. The list of participants is at Annexure - I.

2. At the outset, Secretary (Pension, AR&PG) welcomed all the participants and re-emphasized the need for expeditious issue of the Annexure - III by the Banks to the PAOs and CPAO to enable them to issue the Revised Pension Payment Authority. He recalled the decisions taken in the last meeting held on 15.6.2010 for appointment of Nodal Officers by Banks for monitoring this work who in turn would collect the Annexure III from its branches and manually send the same to the concerned PAOs with a copy to CPAO by 31st July, 2010. It was decided that in case no Nodal Officer had been appointed, the officer representing the bank in the meeting will be treated as the Nodal Officer for all purposes.

3. Secretary (Pension, AR&PG) then reviewed the status of issue of Annexure III by the Banks on the basis of inputs received from the Banks and CPAO. He noted with concern that many of the Banks were yet to send the information in Annexure III in respect of all the pre-2006 pensioners to PAOs. He particularly referred to the State Bank of India in this regard which caters to almost half of the pre-2006 pensioners but was yet to send Annexure III manually to PAOs in respect of most of the pensioners. He, however, complimented the Bank of Baroda, Indian Bank, Indian Overseas Bank, Punjab & Sind Bank, Punjab National Bank and some private banks which have done commendable work in this respect.

4. Chief Controller (Pensions), CPAO pointed out that while some banks have sent a copy of Annexure III to CPAO, they may not have sent the same to the concerned PAO. In Civil Ministries, the PAO of the concerned Civil Ministry/Department from where the pensioner retired was the PPO-issuing authority and the corresponding Head of Department the Pension Sanctioning

P.T.O.

Authority. It was, therefore, imperative that the report of disbursement by the bank in Annexure III format in respect of each pre-2006 pensioner reaches the concerned PAO. She also expressed concern about the quality of the copies of Annexure III sent to CPAO based on scrutiny by her office of a sample and remarked that some banks seem to have re-sent Annexure IIIs resulting in multiple counts. All the banks were advised to reach the duly completed Annexure III to the PAOs, if not already sent. Jt. CGDA, O/o CGDA also requested that in case of Defence pensioners it should be ensured that Annexure IV as per extant instructions of Ministry of Defence be provided by all the branches to the pensioner.

5. Bank-wise status was reviewed and suitable instructions as mentioned in the enclosed statement were issued to individual Banks to send the information in Annexure III to PAOs. Secretary (Pension, AR&PG) observed that in many cases, there was variation in the information on number of Annexure IIIs available in CPAO and the reports of numbers despatched provided by the Banks. It was decided that the Banks will provide a PAO-wise PPO-wise list of Annexure IIIs sent by the Bank (indicating reference number of despatch, postal addresses of PAO addressed and disbursing bank branch) to CPAO and the Department of Pension & Pensioners' Welfare. This could be placed on the web-site of CPAO to inform the PAOs who are dispersed across Civil Ministries in order to facilitate a follow-up.

6. All the Banks were advised to complete the work of issuing Annexure III to PAOs/CPAO by 31.12.2010. Secretary (Pension, AR&PG) mentioned that in case any Bank fails to complete this work by 31.12.2010, the matter will be referred to the Department of Financial Services for taking suitable action.

7. In the Department of Posts, the pension is drawn and disbursed by Head Post Offices, which are under the Chief Post Master Generals in the provinces. JS & FA, Department of Posts informed that the work of amendment of PPOs has been almost completed in the Department and that there were no complaints with them in this respect. It was decided that complaints, if any, received in the Department of Pension & PW would be sent to the Department of Posts for taking necessary action.

8. The meeting ended with a vote of thanks to the Chair.

Annexure - I

List of participants of the meeting held on 12th November, 2010 at 4 PM in Conference Room, 5th floor, Sardar Patel Bhawan, Parliament Street, New Delhi.

Representatives from Banks

1. Representative from Allahabad Bank.
2. Shri N. M. Avadhanulu, Chief Manager, Andhra Bank
3. Shri H. R. Malik, *Bank of Baroda*
4. Shri Nand Kishore, *Bank of India*
5. Shri Rajesh Adsul, AGM, *Bank of Maharashtra*
6. Shri V. Krishnan, GM, *Canara Bank*
7. Representative from Central Bank of India.
8. Representative from Dena Bank.
9. Shri Arvinder Singh, *HDFC Bank*
10. Shri Prashant Jain, Dy. GM, *ICICI Bank*
11. Shri R. Ravi, General Manager, *Indian Bank*
12. Shri R. P. Goel, *Indian Overseas Bank*
13. Shri A. K. Agarwal, AGM (GBC), *Oriental Bank of Commerce*
14. Shri P. S. Ghawri, GM, *Punjab & Sind Bank*
15. Shri R. K. Bansal, Chief Manager, *Punjab National Bank*
16. Dr. R. P. Lawas, Manager CPPC, *State Bank of Bikaner & Jaipur*
17. Shri S. Saran, GM, *State Bank of India*
18. Shri S. S. Mishra, *State Bank of Mysore*
19. Shri J. R. Sharma, Chief Manager, *State Bank of Patiala*
20. Shri Saswata C., *State Bank of Travancore*
21. Shri S. K. Abrol, Gen. Manager, *Syndicate Bank*
22. Shri J. L. Khatri, *Union Bank of India*
23. Shri Achal Roy, AGM, *United Bank of India*
24. Shri Anil Kumar, Dy. Gen. Mgr., *UCO Bank*

Representatives from other Ministries/Departments

1. Ms. Annie Moraes, JS & FA, Department of Posts
2. Ms. Rita Patnaik, ADG(A/Cs), Department of Posts
3. Smt. Soma Roy Burman, Chief Controller (Pension), Central Pension Accounting Office, Ministry of Finance.
4. Shri A. K. Chopra, Addl. CGDA, Office of CGDA
5. Ms. Devika Raghuvanshi, Jt. CGDA, Office of CGDA
6. Shri Shashank Saxena, Director (BOII & PR), Department of Financial Services, M/Finance
7. Shri Sanjeev Sharma, Joint Director, Ministry of Railways

Officers of Department of Pension & Pensioners' Welfare

1. Smt. Tripti P. Ghosh, Director.
 2. Shri K. S. Chibb, Director.
 3. Shri Harjit Singh, Under Secretary.
 4. Shri S. P. Kakkar, Under Secretary.
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Amended to Minutes

LIST OF NODAL OFFICERS

Sl. No.	Name of Bank	Name of Nodal Officers	Address	Telephone No.
1.	Allahabad Bank	Representative from the bank. (X)	--	--
2.	Andhra Bank	Shri N. M. Avadhanulu, Chief Manager	Pension Processing Centre, 5 th floor, Andhra Bank Building, Koti, Sultan Bazar, Hyderabad - 500 195	040-24757153
3.	Axis Bank	No one attended. (X)	--	--
4.	Bank of Baroda	Shri H. R. Malik	Head Office, 7 th floor, Suraj Plaza - 1, Sayaji Ganj, Baroda, Gujarat - 390005	9825405250
5.	Bank of India	Shri Nand Kishore	Zonal Office, Jeevan Bharti Building, Connaught Circus, New Delhi - 1	9015895918
6.	Bank of Maharashtra	Shri Rajesh Adsul , AGM	Head Office, 1501, Shivaji Nagar, Pune -5	9823130943
7.	Canara Bank	Shri V. Krishnan, GM	Transaction Banking Wing, Spancer Tower, 86, MG Road, Bangalore - 560002	080-25588641, 09972297539
8.	Central Bank of India	Representative from the bank. (X)	--	--
9.	Corporation Bank	No one attended. (X)	--	--
10.	Dena Bank	Representative from the bank. (X)	--	--
11.	HDFC	Shri Arvinder Singh	HDFC Bank House, Vatika Atrium, A - Block, Golf Course Road, Sector 53, Gurgaon - 122002.	9310601584

(X)

Whenever no officer has attended the meeting, refer to General Manager's list at CPAO Website :- www.cpaonline.in → For Pensioners → List of Nodal officers for banks → List of General Managers of all authorized banks.

12.	ICICI Bank	Shri Prashant Jain, Dy. GM	Head Office, ICICI Bank Tower, South Tower, 3 rd floor, Bandra Kurla Complex, Bandra, Mumbai - 400051	9870101776
13.	IDBI	No one attended. (X)	--	--
14.	Indian Bank	Shri R. Ravi, General Manager	Head Office, 66, Rajaji Salai, Chennai - 600001	044-25244747
15.	Indian Overseas Bank	Shri R. P. Goel	Regional Office, Rachna Building, 3 rd floor, Pusa Road, New Delhi.	25728933
16.	Oriental Bank of Commerce	Shri A. K. Agarwal, AGM (GBC)	2 nd floor, Harsha Bhawan, E-Block, Connaught Place, New Delhi	9560867474
17.	Punjab & Sind Bank	Shri P. S. Ghawri, GM	21, Rajendra Place, New Delhi	9810500946
18.	Punjab National Bank	Shri R. K. Bansal, Chief Manager	Head Office, Rajendra Place, Rajendra Bhawan	9818814138
19.	State Bank of Bikaner & Jaipur	Dr. R. P. Lawas, Manager	CPPC, 2 nd floor, SBBJ SMS Highway, Chaura Rasta, Jaipur	9413396567
20.	State Bank of Hyderabad	No one attended. (X)	--	--
21.	State Bank of India	Shri S. Saran, GM	GITC, 2 nd floor, CBD Belapur, Navi Mumbai - 400614, Mumbai.	9967575091
22.	State Bank of Mysore	Shri S. S. Mishra <i>Sy. Mishra</i>	Head Office, K. G. Road, Bangalore 560 009	9900232406

23.	State Bank of Patiala	Shri J. R. Sharma, Chief Manager, (Government Business Department)	Head Office, Patiala	097795-86588
24.	State Bank of Travancore	Shri Saswata C.	Head Office, Poojapura, Thiruvananthapuram - 695 012, Kerala,	0471-2357324
25.	Syndicate Bank	Shri S. K. Abrol, Gen. Manager	Syndicate Bank, Head Office, Manipal - 576 104, Karnataka	9686098736
26.	Union Bank of India	Shri J. L. Khatri	239, Vidhan Sabha Marg, Nariman Point, Mumbai	7738401758
27.	United Bank of India	Shri Achal Roy, AGM, (Government Transaction Department)	Head Office, 11, Hemanta Basu Sarani, Kolkata - 700001, West Bengal	9432642953
28.	UCO Bank	Shri Anil Kumar, Dy. Gen. Mgr.	Zonal Office, 5, Parliament Street, New Delhi - 1	011-23739553
29.	Vijaya Bank	No one attended. (X)	--	--

Annexed to Minutes

Status of Annexure III reported by Banks for civil pensioners

Sl. No.	Name of Bank	General Status	Status regarding Annexure - III as reported by Banks to DOP&PW	Status regarding Annexure - III as reported by CPAO	Action to be taken
1.	Allahabad Bank	Time frame of 31 st July complied.	Total - 10690 Issued - 10652	Total - 11298 Received - 6719	Bank to complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs in two weeks.
2.	Andhra Bank	Advised their controlling offices and link branches.	Total - 3992 Issued - 2377	Total - 3992 Received - 5011	Bank to complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs in two weeks.
3.	Axis Bank	Assured.	Total - 47 Issued - 40	Total - 47 Received - 108	No one was present from the Bank. Bank to complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs in two weeks.
4.	Bank of Baroda	According to letter dated 22.10.2010 they have submitted Annexure III to all the PAOs.	Total - 10122 Issued - 10122	Total - 16870 Received - 12841	Bank to confirm receipt of Annex. III by the respective PAOs in two weeks.
5.	Bank of India	Time frame of 31 st July complied.	Total - Issued -	Total - 21076 Received - 1566	The representative of the Bank did not have the data regarding Annex. III issued. He promised to send PAO wise information by 15.12.2010. Secty. (Pen) directed that the matter may be taken up at the level of CMD of the Bank.
6.	Bank of Maharashtra	No information found.	Total 14513 Issued 5871	Total 12826 Received - 676	Bank to complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs by end-November.

7.	Canara Bank	According to letter dated 30 th Sept, 2010 and 20 th Oct, 2010, they have already speeded up the process of issue of Annexure III and will be submitting the same at the earliest.	Total -	Total - 19243	The representative of the Bank informed that out of total 67000 pre-2006 civil and defence pensioners, Annex. III in respect of 40000 pensioners have been sent. Bank to complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs by 15.12.2010	X
			Issued -	Received - 231		
8.	Central Bank of India	According to letter dated 12 th August, 2010 they assured to complete the task within a month.	Total - 25642	Total - 29159	Bank to complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010	✓
			Issued - --	Received - 2299		
9.	Corporation Bank	Advised nodal offices.	Total -	Total - 1331	No one was present from the Bank. Bank to complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010.	✓
			Issued -	Received - 430		
10.	Dena Bank	Assured.	Total - 2712	Total - 5588	No one was present from the Bank. Bank to confirm receipt of Annex. III by the respective PAOs by 15.12.2010.	X
			Issued - 2712	Received - 2853		
11.	HDFC		Total - 73	Total - 69	Bank to confirm receipt of Annex. III by the respective PAOs by 15.12.2010.	X
			Issued - 73	Received - 73		
12.	ICICI Bank	Time frame of 31 st July complied.	Total - 29	Total - 26	Bank to confirm receipt of Annex. III by the respective PAOs by 15.12.2010.	X
			Issued - 29	Received - 27		
13.	IDBI	Time frame of 31 st July complied. 35 central civil pension accounts of which 6 cases relate to the pre-2006 period, including 1 transfer account. Bank has communicated the revised pension details as Annexure III to concerned PAOs	Total -	Total - 6	Bank to confirm receipt of Annex. III by the respective PAOs by 15.12.2010.	X
			Issued -	Received - 13		

14.	Indian Bank	Out of total 8370 pre 2006 pension accounts, they have submitted 7917 accounts to CPAO, for rest, work is on.	Total - 8370	Total - 11066	It was informed that the Bank has sent CDs containing information in Excel 5. Bank to send Annex. III to PAOs/CPAO manually and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010.
			Issued - 8349	Received - 3702	
15.	Indian Overseas Bank	Complied. According to letter dt. 20 th August, 2010 they have sent Annexure III to CPAO in respect of all eligible 7833 central civil pensioners.	Total - 7833	Total - 9251	Bank to reconcile the figures regarding Annex. III and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010.
			Issued - 7833	Received - 8399	
16.	Oriental Bank of Commerce	Confirmed the submission of Annexure III by all pension disbursing branches.	Total -	Total - 3676	Bank to complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010
			Issued -	Received - 823	
17.	Punjab & Sind Bank	According to letter dated 26.8.2010, they have submitted that their entire pension paying branches have confirmed having submitted Annexure III as per OM dated 14.10.2008.	Total - 3800	Total - 2987	Bank to reconcile the figures regarding Annex. III and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010.
			Issued - 3800	Received - 1886	
18.	Punjab National Bank	Time frame of 31 st July complied.	Total - 58228	Total - 67323	Bank to reconcile the figures regarding Annex. III and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010.
			Issued - All	Received - 60023	
19.	State Bank of Bikaner & Jaipur	Information yet to be received.	Total -	Total - 16671	Bank to complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010
			Issued -	Received - 62	
20.	State Bank of Hyderabad	Information yet to receive.	Total - --	Total - 3468	No one was present from the Bank. Bank to complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010. Secty. (Pen) directed that the matter may be taken up at the level of CMD of the Bank.
			Issued -	Received - NIL	

21.	State Bank of India	Assured to complete the task by 30.9.2010.	Total - 290813 Issued - 172000	Total - 290813 Received - 28810	Bank to complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010.
22.	State Bank of Indore	No correspondence.	Total - Issued -	Total - 2364 Received - 28	Bank merged with SBI
23.	State Bank of Mysore	Information yet to receive.	Total - 2473 Issued - Nil	Total - 2473 Received - NIL	Bank to complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010.
24.	State Bank of Patiala	Information yet to receive.	Total - 15822 Issued - 15685	Total - 15015 Received - 1198	Bank to reconcile the figures, complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010.
25.	State Bank of Travancore	Information yet to receive.	Total - 15307 Issued -	Total - 15379 Received - 167	Bank to complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010.
26.	Syndicate Bank	According to letter dated 21 Sept, 2010, they have assured to comply by 30 th September, 2010.	Total - 18416 Issued - 8562*	Total - 25539 Received - 3345	Bank to complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010.
27.	Union Bank of India	According to letter dated 14 th Sept, 2010 they have assured to complete the task by the end of September, 2010.	Total - 14723 Issued - 14723	Total - 13129 Received - 3668	Bank to reconcile the figures regarding Annex. III and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010.
28.	United Bank of India	Time frame of 31 st July complied.	Total - 18579 Issued - 18579	Total - 17577 Received - 3755	Bank to reconcile the figures regarding Annex. III and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010.

* 14820 Annexure III prepared by branches but only 8562 have been issued to PAOs/CPAO.

29.	Uco Bank	No information found.	Total - 6784	Total - 12809	Bank to reconcile the figures, complete the work of issuing Annex. III to PAOs/CPAO and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010.
			Issued - 848	Received - 848	
			Issued - --	received - --	
30	Vijaya Bank	Time frame of 31 st July complied.	Total - 1242	Total - 2143	Bank to reconcile the figures, and to confirm receipt of Annex. III by the respective PAOs by 31.12.2010.
			Issued - 1242	Received - 1431	