भारत सरकार
वित्त मन्त्रालय, व्यय विभाग
केन्द्रीय पेंशन लेखा 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,
NEW DELHI-110066
PHONES : 26174596, 26174456, 26174438

**CPAO/IT&Tech/Bank Performance/37Vol-IV/2025-26/98** **Dated: 21.01.2026**

# Office Memorandum

**Subject: Advisory to Banks Regarding Recovery of Excess Amount of Pension paid to Pensioners/Family Pensioners - regarding--**

Please refer to this office earlier O.M. No. CPAO/IT&Tech/Bank Performance/37 Vol-IV/10638/2025-26/08 dated 22.04.2025 (copy enclosed) wherein observation raised by the Department Related Parliament Standing Committee (DRPSC) on the matter of were communicated. The DRPSC had observed that many a times the disbursing banks unilaterally deduct money from the pensioner's accounts in the name of overdisbursal without even informing the pensioner and that too in one go. Since pension is meant for sustenance, such action by banks shows a complete disregard to the system and banks should be sensitized to stop such kind of exercise immediately.

Accordingly, all disbursing banks are again advised to adhere the instructions/guidelines issued by RBI from time to time and desist from unilaterally debiting the pensioner's/family pensinoer's account at one go for recovery of any excess pension paid. Pensioners/family pensioners must suitably be informed about the excess payment made, if any and also provide a Due & Drawn statement indicating the amount of excess payment made along with the reasons thereof.

A line of the confirmation in this regard may also be sent to this office.

This issues with the approval of the Competent Authority.

Encl: as above

**Sr. Accounts Officer (IT & Tech)**

To,

1. **Heads of CPPCs of All Authorized Banks (as per list)**
2. **Heads of GBD of All Authorized Banks (as per list)**

Copy to:

1. PS to CC (P)
2. PA to CA
3. Sr.AO, Co-ordination Section, CPAO
4. Sr.AO, Banking Co-ordination Division, CPAO

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CPAO/IT&Tech/Bank Performance/37Vol-IV/10638/2025-26/08 Dated: 22.04.2025

# Office Memorandum

**Sub: Advisory to Banks Regarding Recovery of Excess Amount of Pension paid to Pensioners/Family Pensioners.**

The Department-related Parliamentary Standing Committee (DRPSC), in its list of observations, has quoted that many a times disbursing banks unilaterally deduct money from the pensioners' accounts in the name of over-disbursal, without even informing the pensioners, and that too in one go. It is also stated that since pension is meant for sustenance, such action by banks shows a complete disregard to the system. Thus, the Committee recommended that banks should be sensitised to stop such kind of exercise immediately.

In view of the above observation of DRPSC, all disbursing banks are advised that while adhering to the procedure prescribed in CCS (Pension) Rules, 2021 and the instructions/guidelines issued by RBI from time to time, banks should desist from unilaterally debit the pensioners'/family pensioners' accounts at one go for recovery of any excess pension paid. They must suitably inform the concerned pensioners/family pensioners through various modes about the excess payment and also provide a 'Due and Drawn Statement' indicating the amount of excess payment made along with the reasons thereof.

A line of the confirmation in this regard may also be sent to CPAO.

This issues with the approval of the Competent Authority.

**(Ajay Chaudhary)**
**Sr. Accounts Officer (IT & Tech)**

**To,**

1. **Heads of GBDs of All Authorized Banks (as per list)**
2. **Heads of CPPCs of All Authorized Banks (as per list)**

**Copy to:**

1. **PS to CC (P)**
2. **Sr.A.O Banking Coordination Division, CPAO.**