

Government of India
Ministry of Finance
Department of Expenditure
Controller General of Accounts
Lok Nayak Bhawan, Khan Market
New Delhi-110511
Telefax : 011-24649365
E-mail : sao-rbd@nic.in

Dated : 30.11.2009
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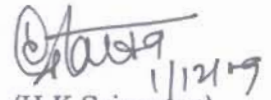
OFFICE MEMORANDUM

Subject : **Facility for withdrawal of pension by old/sick/disabled/ incapacitated pensioners.**

Reserve Bank of India, DGBA vide its letter No.DGBA.GAD.No.H-3194/45.01.001/2009-10 dated 14.10.2009 has issued instructions to all nationalized Banks, IDBI Bank Ltd, ICICI Bank Ltd, Axis Bank Ltd and HDFC Bank Ltd relating to payment of pension in the cases of old/sick/disabled/incapacitated pensioners of Civil, Non-Civil Ministries/Departments and State Government.

Please find enclosed copy of aforesaid letter dated 14.10.2009 alongwith its enclosure, for information and necessary action.

Enc. : As above.


(H.K.Srivastav)

Deputy Controller General of Accounts

To

1. Principal Chief Controller of Accounts, CBEC
2. Principal Chief Controller of Accounts, CBDT
3. Principal Chief Controller of Accounts, Ministry of External Affairs
4. All CCAs, CAs and Dy. CAs
5. Controller of Accounts, Principal Accounts Office, Government of NCT of Delhi, B Block, Vikas Bhawan, New Delhi - 110002.
6. Jt.CGDA, O/o CGDA, West Block-V, R.K. Puram, New Delhi - 110066.
7. Director Finance (CCA), Railway Board, Rail Bhawan, New Delhi.
8. Director General (PA), Department of Posts, Dak Bhawan, New Delhi.
9. Dy. Director General (TA), Department of Telecom, Sanchar Bhawan, New Delhi.
10. Director of Budget & Accounts, A&N Administration, Port Blair.
11. Director of Accounts, Lakshadweep Administration, Kavaratti, Lakshadweep.
12. Director of Accounts, Daman & Diu Administration, Moti Daman, Daman.
13. Director of Accounts, Dadra & Nagar Haveli Administration, Silvassa.
14. Dy. CGA (ITD) with the request to upload this O.M. on CGAs' website.

Copy to:-

15. The General Manager, Reserve Bank of India, Central Office, DGBA, Byculla Office Building, Opp. Mumbai Central Station, Byculla, Mumbai - 400008 w.r.t. their office letter No.DGBA.GAD.No.H-3194/45.01.001/2009-10 dated 14.10.2009 on the subject.

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to (Sh. Hamza)



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भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

Ref. DGBA.GAD No. H- 3194 /45.01.001/2009-10

October 14, 2009
Ashwina 21, 1931(S)

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

Dear Sir,

**Scheme for payment of pension to Central Civil/Defence/Railway/
Telecom Pensioners/ Freedom Fighters/State Governments' Pensioners
through Public Sector Banks- Facility for withdrawal of pension by
old/ sick/ disabled/ incapacitated pensioners**

We have been advised by the Ministry of Personnel, PG & Pensions, Government of India, Department of Pension & PW, New Delhi that they are receiving complaints from pensioners and Pensioners' Associations that old/sick and disabled pensioners are facing difficulties in withdrawal of pension / family pension from the banks. Further, they also observed that although a system has been put in place to take care of the problems of the sick and disabled pensioners, the same has not been effective as the guidelines issued by RBI are not being meticulously adhered to by the banks presumably due to ignorance of the bank staff and that of the pensioners.

2. In this connection, we invite your attention to our circular GA.NB.No.1370/45.01.001/93-94 dated February 25, 1994 (copy enclosed for ready reference) and reiterate our instructions in the matter as under:

The cases of sick and incapacitated pensioners fall into the following categories:

- a) pensioner who is too ill to sign a cheque/can not be physically present in the bank to withdraw money from his/her bank account but can put his/her thumb impression on the cheque/withdrawal form , and

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Permit yr.
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य विभाग आईएसओ 9001:2000 प्रमाणित ।
सर्वकारी और बैंक लेखा विभाग, केन्द्रीय कार्यालय, भायखला ऑफिस बिल्डिंग, 4 थी मंजिल, मुंबई सेंट्रल रेलवे स्टेशन के सामने भायखला, मुंबई-400 008
This Department is ISO 9001-2000 certified.
Department of Government & Bank Accounts, Central Office, Opp. Mumbai Central Railway Station, Bhaykhola, Mumbai - 400 008
Telephone : (022)2308 4121, Fax No. (022) 23000 370/2301 6072/2301 0095. e-mail : cgmicdgbaco@rbi.org.in

हिन्दी आसान है, दुसका प्रयोग ।, इए।

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डायरी संख्या/Dy. No. 7710

- b) Pensioner who is not only unable to be physically present in the bank but also not even able to put his/her thumb impression on the cheque/withdrawal form due to certain physical defect/incapacity.
3. With a view to enabling such old/sick/incapacitated pensioners to operate their accounts, bank may follow the procedure as under:
- a) Wherever thumb or toe impression of the old/sick pensioner is obtained, it should be identified by two independent witnesses known to the bank, one of whom should be a responsible bank official.
- b) Where the pensioner cannot even put his/her thumb/ toe impression and also would not be able to be physically present in the bank, a mark can be obtained on the cheque/withdrawal form, which should be identified by two independent witnesses, one of whom should be a responsible bank official.
4. The pensioner may also be asked to indicate to the bank as to who would withdraw the 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 would be actually drawing the money from the bank should be asked to furnish his signature to the bank.
5. As regards the question of opening of a bank account of person who had lost both his/her hands and could not sign the cheque /withdrawal form, you are advised to take action as per instructions contained in Annex.
6. We advise you to take necessary steps to implement the above guidelines and advise your branches to :
- a) prominently display these guidelines on the notice board so that sick and disabled pensioners could make full use of these facilities,
- b) refer to the FAQs on Pension Disbursement hosted on our website (www.rbi.org.in) in case of any doubt and
- c) sensitise the staff members in this regard.

य विभाग आईएसओ 9001:2000 प्रमाणित ।

सरकारी और बैंक लेखा विभाग, केन्द्रीय कार्यालय, भायखला ऑफिस बिल्डिंग, 4 थी मंजिल, मुंबई सेन्ट्रल रेलवे स्टेशन के सामने, भायखला, मुंबई-400 008

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

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हिन्दी आसाम है, इस्का प्रयोग न करें।

7. The action taken in the matter may please be communicated to us.

Yours faithfully,

Sd/-
(P.M.Rajagopal)
Assistant General Manager

Encl: as above

Endt. DGBA.GAD.No.H. 3195/45.01.001/2009-10

Copy forwarded for information and necessary action to:-

1. The Chief General Manager, Reserve Bank of India, Department of Banking Operations & Development, Central Office, Mumbai 400 001. A copy of letter No. 38/91/2008-P&PW (F) dated December 30, 2008 received from the Director, Ministry of Personnel, PG & Pensions, New Delhi is enclosed. As requested by the Ministry, he may please reiterate the instructions already issued vide circular DBOD No.BC. 100 /09.07.007/98-99 dated October 12, 1998 in the matter.

2. The Director, Government of India, Ministry of Personnel, PG & Pensions, Department of Pension & PW, 3rd floor, Lok Nayak Bhavan, Khan Market, New Delhi-110 003

3. The Controller General of Accounts, Government of India, Ministry of Finance, Department of Expenditure, Office of the Controller General of Accounts, 7th Floor, Lok Nayak Bhavan, Khan Market, New Delhi.

4. The Chief Controller (Pensions), Government of India, Ministry of Finance, Department Expenditure, Central Pension Accounting Office, Trikoot -II, Bhikaji Cama Place, New Delhi- 110 066.


(R.R.Nerurkar)
Manager

Annex

Opinion of Consultant of Indian Banks' Association
on the question of opening of bank account by a person
who had lost both his hands and cannot sign

"In terms of the General Clauses Act, the term "sign" with its grammatical variations and cognate expressions, shall, with reference to a person who is unable to write his name, include "mark" with its grammatical variations and cognate expressions. The Supreme Court has held in AIR 1950 – Supreme Court, 265 that there must be physical contact between the person who is to sign and the signature or the mark put on the document. Therefore, in the case of the person who has lost both his hands, the signature can be by means of a mark. This mark can be placed by the person in any manner. It could be the toe impression, as suggested. It can be by means of mark which anybody can put on behalf of the person who has to sign, the mark being put by an instrument which has had a physical contact with the person who has to sign."

