



CPAO/IT&Tech/Master Data/14 Vol-III A/2025-26/ 49

Dated: 21.10.2025

Office Memorandum

Subject: Modified Format-F for Capturing Change Information—reg.

The undersigned is directed to refer to the subject cited above and state that under the e-scroll system, several formats have been devised for capturing data from banks relating to pension payment. Format-'F' is required to be submitted by banks for capturing changed information of pensioners such as change of category of pensioner from 'A' to 'B' on death of a pensioner; transfer of pension account from one bank to another, etc. However, it is observed that banks are not submitting the Format - F as an intimation to CPAO on the occurrence of such events. This breaks the seamless flow of information & updates to key stakeholders i.e. CPAO, PAOs & Admin Ministries.

It has been decided by the Competent Authority to revise the Format-'F' to include additional information such as commencement and discontinuation of FMA and to remove certain fields that are no longer relevant (e.g. cheque number, cheque amount etc.). Accordingly a new Format 'F' has been drafted and the modifications are as under:

- a. Deleted Scroll No. and Scroll Date, as this information need not be linked with the e-Scroll.
- b. Deleted the Change Type field, as banks were finding it difficult to codify change information under the existing codes. Instead, separate columns have been created corresponding to these codes.

In view of above, CPPCs of Authorized Banks are hereby directed to update Format-'F' to furnish such changed information to CPAO in this format alongwith the payment scrolls. Data in Format-'F' should be submitted monthly (i.e. one file per CPPC per month). Revised Format- 'F' and its Workflow has been annexed herewith for information and strict compliance.

This issues with the approval of the Chief Controller (Pensions).

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

To,

1. Head of CPPCs of all authorised banks
2. Head of GBDs of all authorised banks

Copy to

1. PS to CC(P)
2. PA to CA
3. Sh. Dhiraj, Scientist (B) NIC CPAO for taking further necessary action.

Format-F

Bank → CPAO

What is Format-F

Format for Banks (CPPCs) to notify CPAO about pensioner Details / status changes.

Main Use Cases

1. **Death** - Pensioner passes away
 2. **Life Certificate** - Annual life proof
 3. **PPO Transfer** - Bank change
 4. **Commutation** - Lump sum payment
 5. **Fixed Medical Allowance** - Start/Stop
 6. **Pay Commission** - Salary updates
 7. **Pensioner Mobile No / Email** - Mobile/Email updates
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Workflow

1. Event Occurs

Bank identifies pensioner events (death, transfer, medical, Commutation etc.)

2. Data Collection

Always Required:

- PPO Number, CPPC Code, Bank IFSC
- Pensioner Name, Account Number

Event-Specific Data:

- Death: PPO categories, death date
- Transfer: New bank details
- Commutation: Amount, dates
- FMA: Start/Stop

3. Validation

System checks mandatory fields, date formats, data types

Sample Json

4. JSON Creation

```
{  
  "ppoNumber": "ABC123456789",  
  "cppcCode": "BANK001",  
  "yearMonth": "202509"  
}
```

5. Secure Transmission

Send by upload

6. CPAO Receives

Stores in **Form F New table**, assigns tracking number

7. CPAO Validation

Outcomes: Its just View & Accept as Received Data from Banks

8. Event Processing Based on Event Respective Section Process this request

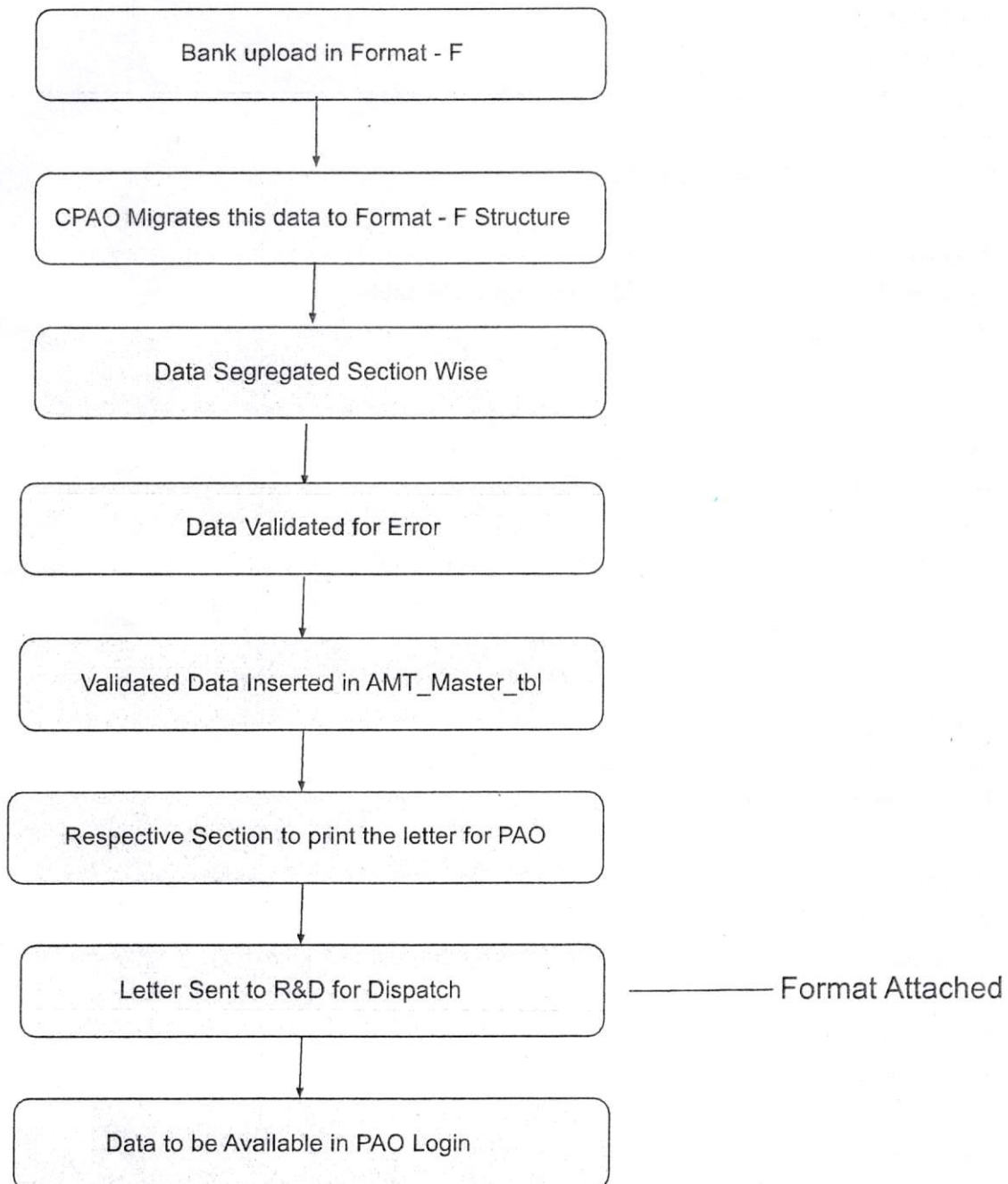
- **Death:** Change to family pension
- **Life Certificate:** Mark active
- **Transfer:** Update bank details
- **Commutation:** Record payments
- **FMA:** Update allowances
- **Pay Commission:** Recalculate pension

Generate a predefined format letter based on event and dispatch letter.

9. Database Update

Amendment Table Update

Flow of Work with Diagram



1. **Bank Upload**
Portal: <https://eppo.nic.in/eppo/>
Login → Bank Dashboard → Upload → *Format -F option*
Bank uploads **Format-F JSON file**.
File must follow **Format-F schema**.
2. **Migration to Format-F Structure**
Uploaded JSON parsed & mapped to **Format-F SQL table**.
JSON object mapping.
3. **Validation**
Common Checks: Mandatory fields, correct formats.
Event-Specific Checks:
Death: Date_of_Death required
Transfer: Transfer_Type, Transfer_CPPC_Code required
4. *Commutation:* Commutation_Amt, Commutation_Paid_Date required
FMA: FMA_Action (START/STOP) required
5. **Data Segregation**
Records segregated **section-wise** based on PPO No.
Auto-visibility to respective sections.
6. **Database Insertion**
Valid records → AMT_Master_tbl
Audit logs maintained with CreatedOn, UpdatedOn, User ID.
7. **Section Processing**
Section downloads/prints letters for **PAO**.
8. **Dispatch**
Letter forwarded to **R&D** for dispatch.
9. **Availability**
Validated data available in **PAO login** for reference.

JSON FORMAT

```
{  
  "FormatF_Upload": {  
    "Common": {  
      "CPPC_Code": "1234567",  
      "Pension_IFSC_Code": "SBIN0001234",  
      "PPO_Number": "202501234567",  
      "Account_No": "123456789012345",  
      "Pensioner_Name": "Ram Kumar",  
    },  
    "Death": {  
      "Original_PPO_Class": "A",  
      "Changed_PPO_Class": "B",  
      "Date_of_Death": "20250815",  
      "Date_of_CategoryChg": "20250820",  
      "PAN_Card_No": "ABCDE1234F",  
      "Aadhaar_No": "123412341234"  
    },  
    "Transfer": {  
      "Transfer_Type": "OUT",  
      "Transfer_CPPC_Code": "1234567",  
      "Transfer_IFSC_Code": "SBIN0004321",
```

"Transfer_Account_No": "456123789654123",

"Transfer_Date": "20250825"

},

"Commutation": {

"Commutation_Amt": 500000.00,

"Commutation_Paid_Date": "20250810",

"Commutation_Restore_Date": "20300810"

},

"FMA": {

"FMA_Action": "START",

"FMA_Action_Date": "20250812",

"FMA_Action_Source": "CPAO"

}}}

Database Insertion : Insert into AMT_Master_tbl