

## **F.A.Q for Banks : New Pension Scheme –Additional Relief (NPS- AR) Scheme**

### **1. How is the PPPO different from a PPO?**

- a. **PPPO (Provisional Pension Payment Order)** is issued to CPAO for disbursement of additional relief (NPS-AR Scheme) in death/disability cases to Government Employees for their families who joined Government of India Service on 1<sup>st</sup> January, 2004 onwards and subscribed to New Pension Scheme.
- b. PPPOs are orders for disbursement of defined benefit pension provisionally;
- c. PPPO has three copies –
  - i. Disburser's Copy (*First*) retained in CPAO;
  - ii. Pensioner's Copy (*Second*); and
  - iii. Bank's Copy (*Third*) for information to the pension account holding branch;
- d. This pension is **paid direct to the account of pensioner by CPAO and not by bank**;
- e. All action for providing service to the pensioner and CPAO is at the Bank branch where the pensioner holds his account; and
- f. The PPPO No. contains Alphanumeric number (N +11 digits) starting with 'N' whereas PPO is 12 digit numeric code.

### **2. What is the use of Bank Copy of PPPO?**

- a. Bank Copy of PPPO is to be used **only for identification purpose** within the Bank branch where the pensioner holds his account (no payment may be made against this copy).

### **3. How many days are given to the bank to complete the identification of the pensioner?**

- a. The bank should communicate the completion of the identification process to CPAO **within seven days**;
- b. The Pensioner's portion should be handed over to the pensioner during identification process; and
- c. The confirmation should be immediately electronically intimated to CPAO at **npsdbs-exp@nic.in**

### **4. What are the responsibilities of Bank in providing service for facilitating payment of Provisional Pension?**

- a. To obtain Life Certificate for the first time as well as annually and other Certificates as mentioned in the Scheme Booklet;
- b. To obtain undertaking for recovery of excess payment, if any, on account of delay in receipt of any material information or due to any bona-fide error;
- c. In case of death, family of pensioners/family pensioner will intimate Bank and the same will be communicated to CPAO by Bank; and
- d. Communicate electronically the receipt of each of the above within a day of receipt to CPAO at **npsdbs-exp@nic.in**.
- e. For any clarification required by the bank, they may get in touch with CPAO through e-mail (**npsdbs-exp@nic.in**) or letter addressed to Senior Accounts Officer (RBD). Central Pension Accounting Office, Trikoot-2, Bhikaji Cama Place, New Delhi-110 066. Phone No-011-26162083

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